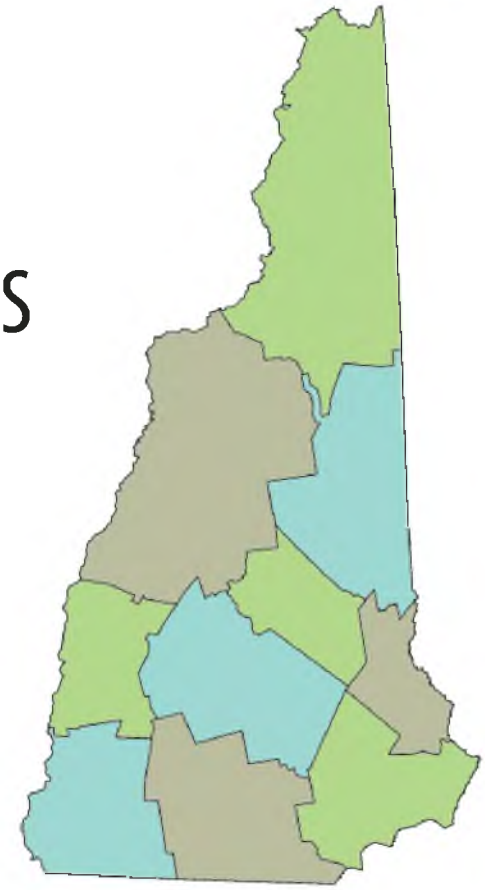
NH Coalition
to End Homelessness

The State of Homelessness in New Hampshire 2012



An examination of homelessness, related economic and demographic factors, and changes at the state and county levels.

NH Coalition to End Homelessness

The NH Coalition to End Homelessness (NHCEH), a nonprofit organization with headquarters in Manchester, NH, was founded in 1990. As homelessness increased throughout the state, individuals and organizations began working on solutions to house and serve this growing population. In response, the NHCEH organized leaders in the state to research solutions on ending homelessness, educate providers on best practices, and empower people to advocate on behalf of the homeless. Our belief is that having a home is a basic human right and is fundamental to becoming an engaged and contributing member of our community.

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Introduction

The State of Homelessness in New Hampshire 2012[1] examines homelessness in the state between 2009 and 2012. This period was marked by an economic downturn and ongoing uncertainty in the United States and in New Hampshire, as evidenced by the fluctuation in demographic and economic factors pertaining to homelessness. The nation as a whole suffered a mortgage crisis in 2008 and a lingering recession over the subsequent four years. Unfortunately, New Hampshire was not immune to their effects. Although economic conditions are slowly improving, homelessness is a lagging indicator,[2] and an upswing in economic conditions will not necessarily coincide with reductions in homelessness in New Hampshire. As it stands, national homeless numbers are expected to increase by five percent in the next three years and anecdotal evidence from service providers across New Hampshire suggests an expectation for continued levels of homelessness in the state.[3]

The State of Homelessness in New Hampshire 2012 examines the current state of homelessness as well as key economic and demographic data which impact homelessness in the state. Data is derived from numerous sources, including the U.S. Department of Housing and Urban Development, U.S. Bureau of Labor Statistics, New Hampshire Housing and Finance Authority, the U.S. Census Bureau, and the U.S. Bureau of Justice. Chapter One presents data on homelessness at the state and county levels using the State of New Hampshire Official Point-In-Time Count estimates reported to the New Hampshire Bureau of Homeless and Housing Services by the three Continuums of Care (CoC) across the state. Chapter Two describes economic factors that impact homelessness, including unemployment and foreclosure rates. Chapter Three describes key demographic factors related to homelessness, including trends among particular populations that have been shown to be at an increased risk of homelessness.

WHAT IS HOMELESSNESS

The question of what constitutes the term "homeless" continues to be discussed among social service providers, policy-makers, and researchers. While that dialogue remains outside of the scope of this report, it is important to note that differences among definitions of "homeless" can result in inconsistencies among common data elements. *The State of Homelessness in New Hampshire 2012* references data sources that utilize varying

[1] This report is modeled after The State of Homelessness in America, an annual report produced by the National Alliance to End Homelessness.

[2] Homelessness Research Institute (2011) Increases in Homelessness on the Horizon, National Alliance to End Homelessness, Washington, DC. Available: http://www.endhomelessness.org/content/article/detail/4226/.

[3] Based on new evidence about increased poverty and future economic trends, the Homelessness Research Institute at the National Alliance to End Homelessness estimates that in the next three years homelessness in the United States could increase by 5 percent, or 74,000 people.

definitions of homelessness. For information about definitions regarding a particular set of data, please refer to the cited source.

Major Findings

HOMELESSNESS

This report utilizes data from the 2010, 2011, and 2012 State of New Hampshire Official Point-In-Time Count of the homeless to capture changes in overall homelessness and in homelessness among subpopulations across the state.[4] In order to track trends in homelessness across the country, the U.S. Department of Housing and Urban Development mandates that each Continuum of Care (CoC) conduct a count of homelessness during one 24-hour period during the last week in January, an event commonly referred to as the "Point-In-Time Count." In some respects, the data captured from these counts is limited not only because they only capture the extent of homelessness one moment in time, but also because of the varying methodologies utilized by CoCs across the state and nation in conducting these counts. However, despite these limitations, when compared over time, the counts can provide an indication of upward or downward trends in the number of homeless people across the country and throughout New Hampshire. Below is a summary of recent trends in these counts:

- After increasing by 11 percent between 2010 and 2011, the state's homeless population decreased approximately four percent from 1,792 in 2011 to 1,725 in 2012. As will be discussed in more detail later, there have been increases in the number of people experiencing homelessness in many subpopulations including families, individuals in families, sheltered and unsheltered homeless. Data also indicate an increase in homelessness among individuals, veterans, and the chronically homeless.
- Based on the 2011 State of New Hampshire Official Point-In-Time Count, the rate of homelessness in New Hampshire was 13 homeless people per 10,000 people in the general population. This rate is slightly lower than the national rate of 21 homeless people per 10,000 people in the general population.
- A majority of homeless people counted during the 2012 Point-In-Time Count were in emergency shelters or transitional housing shelters, but over one in five were unsheltered, living in cars, abandoned buildings, tents, or other places not intended for human habitation.
- Between 2010 and 2012, the homeless population increased in seven out of ten counties in New Hamp-

[4] New Hampshire Department of Health and Human Services, "Homeless Data." Last modified 2010. Accessed November 16, 2012. http://www.dhhs.state.nh.us/dcbcs

shire, with Grafton, Hillsborough, and Rockingham Counties experiencing decreases.

Economic Factors

This report also examines various economic indicators that affect people who are homeless or are at risk of becoming homeless. Using data from the U.S. Department of Labor, New Hampshire Housing and Finance Authority, the U.S. Census Bureau's American Community Survey Public Use Microdata Sample (PUMS) files, the Bureau of Justice Statistics, and the Bureau of Labor Statistics, these economic factors are examined for the state of, and counties within, New Hampshire. Data indicate that conditions worsened among three of the four economic factors examined, including housing costs, average income of working poor, and foreclosures.

- The number of households in poverty that are "severely housing cost burdened," meaning that they spent more than 50 percent of their income on rent, increased from 65 percent in 2009 to just over 68.3 percent in 2010.
- The number of unemployed people in the state decreased by less than two percent from 46,180 in 2009 to 45,363 in 2010. The unemployed population decreased in six of the ten counties, yet unemployment fell by three percent or more in only two of these counties.
- The average real income of working poor people, defined as the median income of households in poverty who worked at least 27 weeks during a given year, decreased by a little more than eight percent, from about $8,787 in 2009 to about $8,071 in 2010.
- The number of foreclosures in the state continued to increase with almost 500 more homes in foreclosure in 2010 than in 2009. Foreclosures grew from 3,467 units in 2009 to 3,953 units in 2010, a 14 percent increase. Statewide, one out of every 155 housing units was in foreclosure in 2010. In Strafford County, one out of every 123 housing units was in foreclosure.

Demographic Factors of Homelessness

This report examines four factors that have been linked to an increased incidence of homelessness, including living in a doubled-up situation, being discharged from prison, dropping out of high school, and being without health insurance. Using data from the U.S. Department of Justice, the U.S. Department of Health and Human Services, and the New Hampshire Department of Education, this report describes changes in some of these

demographic indicators of homelessness between 2009 and 2011.

- The "doubled-up" population (people temporarily living with friends, family or nonrelatives for economic reasons) increased by 37 percent from 532 in 2010 to 713 in 2012.
- The number of people recently released from prison also increased, jumping over 13 percent between 2010 and 2011, from 1,584 to 1,795. This dramatic increase came after a period of little change, increasing slightly over one percent from 2009 to 2010.
- The number of people who dropped out of high school between 2009 and 2011 fell considerably, dipping from 1,127 to 751. Interestingly, this number actually rose between 2010 and 2011 after falling about 44 percent the year prior.
- The number of uninsured people rose between 2009 and 2010, increasing by about eight percent. The largest increase of uninsured people occurred in Strafford County, which saw a 27 percent increase.

Chapter One: The State of Homelessness in NH

The most recently available state data on homelessness come from the January 2012 State of New Hampshire Official Point-In-Time Count. Data from the 2012 count show that an estimated 1,725 people experienced homelessness in New Hampshire on a given night.

Figure 1.1 show a breakdown of the homeless population in New Hampshire between 2010 and 2012. Significant findings include:

- Forty-five percent of the overall homeless population (a total of 779 people, composing 276 households), are families with children.
- Slightly more than one-quarter of the individual population of the homeless is considered chronically homeless (253 people).
- Veterans comprise seven percent of New Hampshire's homeless population.
- A slight majority of the 2012 homeless population is composed of individuals (55 percent, or 946 people).

Figure 1.1: State of New Hampshire Official Point-In-Time Count

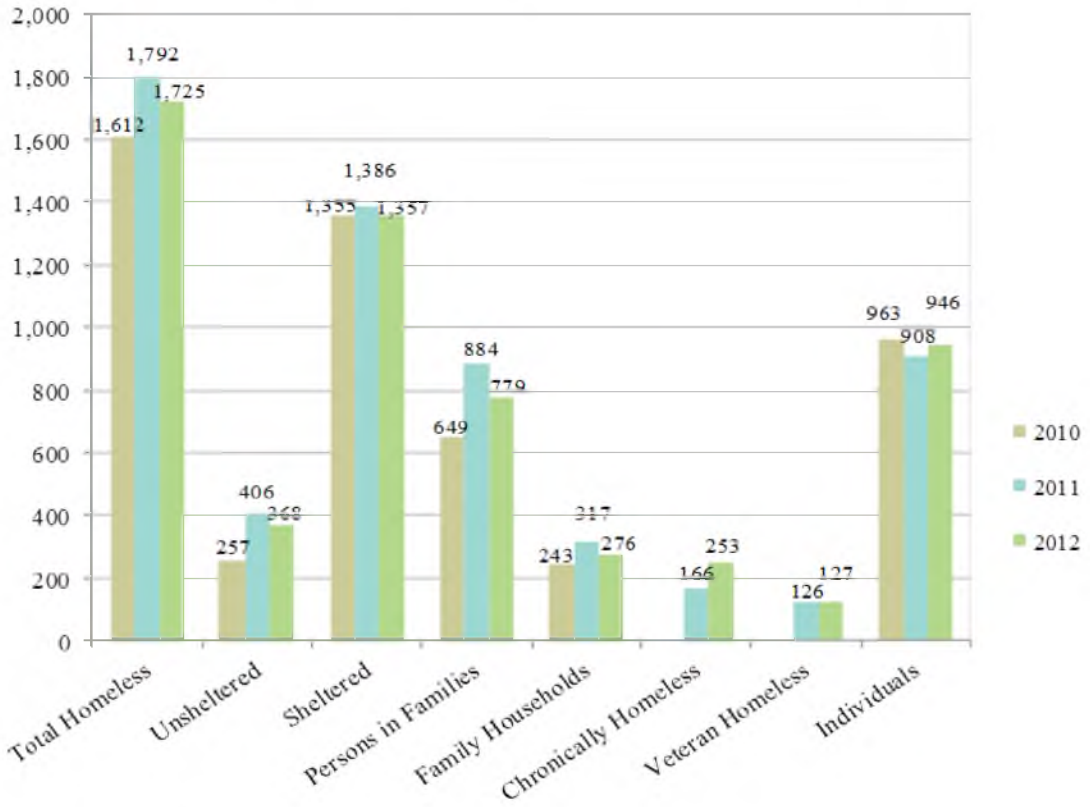


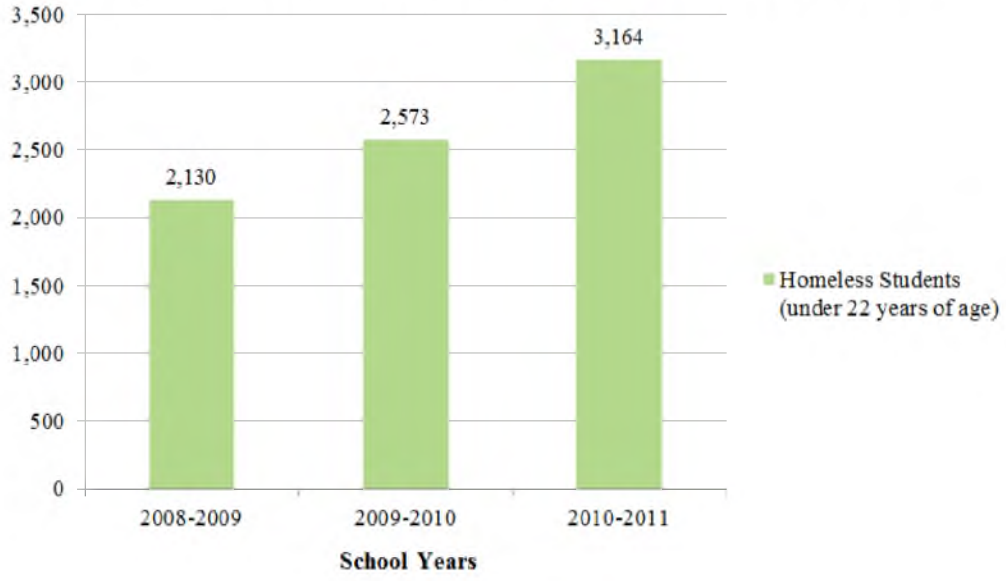
Figure 1.1 also displays changes among the overall homeless population and subpopulations over a three-year span. Notable trends include:

- After rising substantially in 2011, the number of unsheltered homeless fell, decreasing by about 9 percent, or 38 people between 2011 and 2012.
- The number of sheltered homeless decreased over the last year as well, with 1,357 people reported, almost identical to the 2010 figure.
- While individual homelessness increased slightly, persons in families dropped by almost 12 percent between 2011 and 2012.
- Chronic homelessness and veteran homelessness both increased, marking the only two subpopulations that rose between 2011 and 2012.
    - Chronic homelessness increased about 52 percent, or 87 people from 2011 to 2012.
    - Homeless veterans remained static, increasing from 126 individuals in 2011 to 127 in 2012.

New Hampshire Homeless Students

Figure 1.2 displays changes in the total number of homeless students (up to and including high school students) that were enrolled in local educational agencies from school years 2008-2009 to 2010-2011.[5] As shown, the number of students identified as homeless increased by over 1,000 between 2008 and 2011.

Figure 1.2: Homeless students enrolled in local educational agencies



[5] Data was obtained through the U.S. Department of Education's "ED Data Exchange", http://eddataexpress.ed.gov/state-tables-main.cfm.

Overall Homelessness By County

Map 1.1 and Table 1.1 show the change in the overall number of homeless people from 2010 to 2012 for each of the ten counties in New Hampshire.[6] The data show that seven of the ten counties had increases in homelessness during this period. Changes ranged from a decrease of just over 11 percent in Rockingham County to an increase of just over 79 percent in Sullivan County.

Map 1.1: Changes in Overall Homelessness, 2010 to 2012

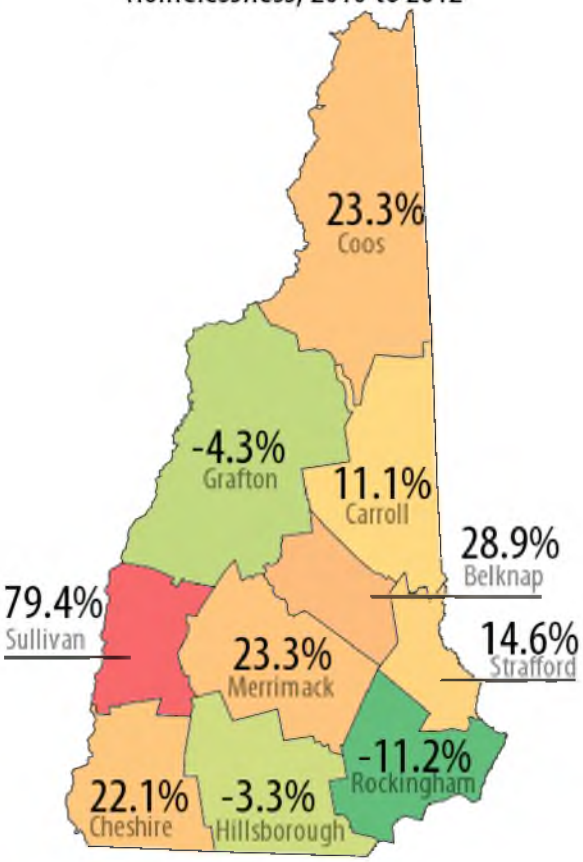


Table 1.1: Changes in Overall Homelessness, 2010 to 2012					
	2010	2011	2012	% Change, 2010-2012	2011 Rate of Homelessness[7]
State	1612	1792	1725	7.01%	1/736
Belknap	45	76	58	28.89%	1/791
Carroll	18	18	20	11.11%	1/2647
Cheshire	127	112	155	22.05%	1/687
Coos	30	28	37	23.33%	1/1168
Grafton	93	87	89	-4.3%	1/1023
Hillsborough	792	898	766	-3.28%	1/448
Merrimack	228	210	281	23.25%	1/698
Rockingham	161	187	143	-11.18%	1/1584
Strafford	55	100	63	14.55%	1/1239
Sullivan	63	76	113	79.37%	1/572

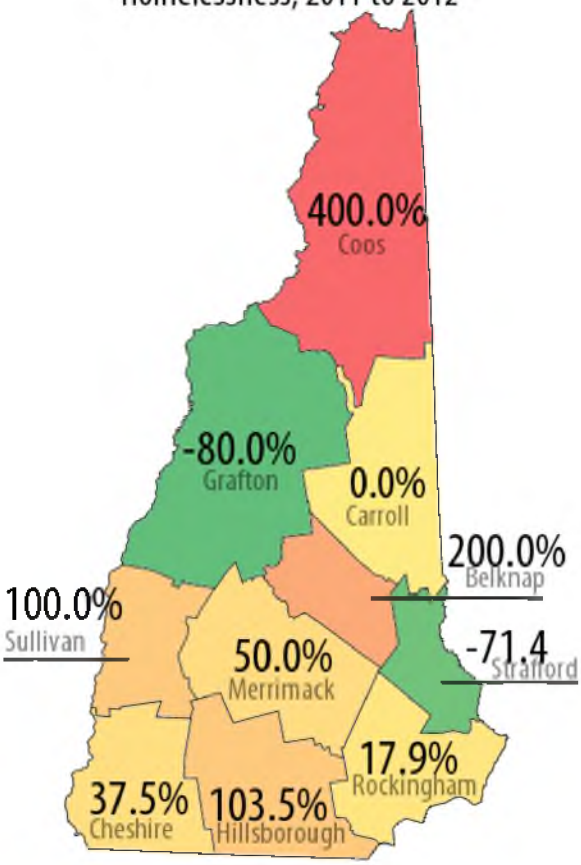
[6] New Hampshire Department of Health and Human Services, "Homeless Data." Last modified 2010. Accessed November 16, 2012. http://www.dhhs.state.nh.us/dcbcs/bhhs/homelessdata.htm

[7] The rate of homelessness measures the frequency at which homelessness occurs in relation to the general population within the county or state region. This report does not provide data on the 2012 rate of homelessness because 2012 census data on NH county population was not available at the time this report was published.

Chronic Homelessness By County

"Chronic homelessness" is defined by the U.S. Department of Housing and Urban Development as a disabled adult who has been continuously homeless for over one year, or has experienced four episodes of homelessness in the past three years.

Map 1.2: Changes in Chronic Homelessness, 2011 to 2012



Map 1.2 and Table 1.2 show the change in the number of chronically homeless individuals from 2011 to 2012 for each of the ten counties in New Hampshire.[8] The state's chronically homeless individual population increased by 52 percent (87 people) from 166 in 2011 to 253 in 2012. Increases were reported in seven of the ten counties in the state. Changes in chronic homelessness among the counties range from an 80 percent decrease in Strafford County to a 400 percent increase in Coos County. The count of chronically homeless people for many of these counties was very small, however, causing marginal increases to appear deceptively high (see Table 1.2). The notable increase in Hillsborough County, which saw its chronically homeless individual population more than double in just one year, accounted for much of the overall increase in the state.[9]

Table 1.2: Chronic Homelessness by County

	2011	2012	% Change, 2011 to 2012
State	166	253	52.41%
Belknap	1	3	200.00%
Carroll	3	3	0.00%
Cheshire	16	22	37.50%
Coos	1	5	400.00%
Grafton	15	3	-80.00%
Hillsborough	58	118	103.45%
Merrimack	24	36	50.00%
Rockingham	28	33	17.86%
Strafford	7	2	-71.43%
Sullivan	8	16	100.00%

[8] Due to problems in data collection for chronic homelessness in 2010, only data from 2011 and 2012 are reported here. In addition, due to incomplete county-level data for 2011, discrepancies may exist between reported state total and aggregated totals from counties.

[9] U.S. Department of Housing and Urban Development, "CoC Maps, Contacts, Reports, and Awards." Last modified 2012. Accessed November 16, 2012. http://www.hudhre.info

Family Homelessness By County

The incidence of family homelessness has received increasing national attention over the past few years, largely due to the increased strain placed on families during and in the years immediately following an economic recession. Data from the State of New Hampshire Official Point-In-Time Count was used to measure changes in the size of each county's family homeless population from 2010 to 2012.

Map 1.3 and Table 1.3 show the change in the number of homeless people in families from 2010 to 2012 for each of the ten counties in New Hampshire. The state's population of homeless people in families increased by 20 percent from 649 in 2010 to 779 in 2012. The data show that nine of the ten counties had increases over this same period, ranging from a two percent decrease in Rockingham County to an 86 percent increase in Coos County.[10]

Map 1.3: Changes in Homeless People in Families, 2010 to 2012

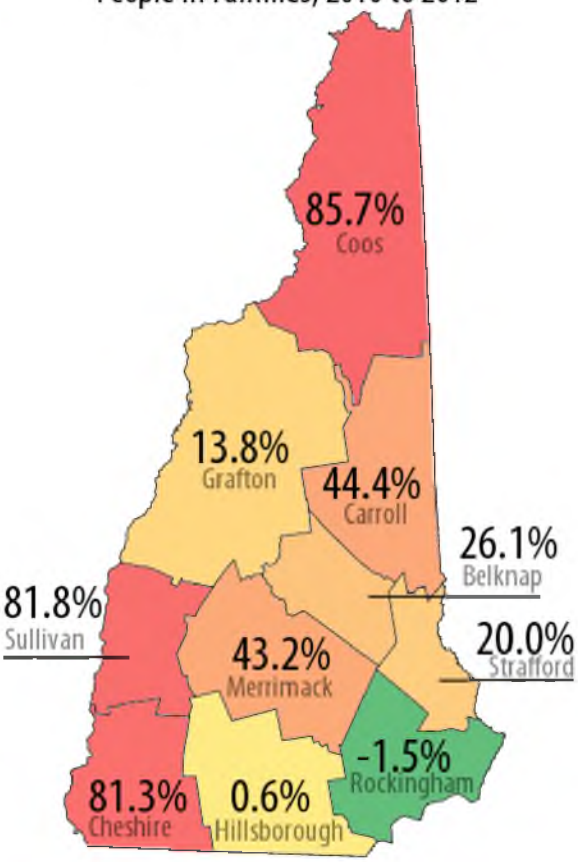


Table 1.3: Family Homelessness by County

	2010	2011	2012	% Change, 2010 to 2012
State	649	884	779	20.03%
Belknap	23	57	29	26.09%
Carroll	9	7	13	44.44%
Cheshire	32	48	58	81.25%
Coos	14	18	26	85.71%
Grafton	29	40	33	13.79%
Hillsborough	321	469	323	0.62%
Merrimack	81	55	116	43.21%
Rockingham	66	91	65	-1.52%
Strafford	30	68	36	20.00%
Sullivan	44	31	80	81.82%

[10] New Hampshire Department of Health and Human Services, "Homeless Data." Last modified 2010. Accessed November 16, 2012. http://www.dhhs.state.nh.us/dcbcs/bhhs/homelessdata.htm

Veteran Homelessness By County

On a national level, military veterans have been shown to experience homelessness at a higher rate than other populations. Data from the State of New Hampshire Official Point-In-Time Count can be utilized to track changes in the size of each county's veteran homeless population.

Map 1.4 and Table 1.4 show the change in the number of homeless veterans from 2011 to 2012[11] for each of the ten counties in New Hampshire. The state's homeless veteran population increased marginally – slightly more than three-quarters of a percent, from 126 in 2011 to 127 in 2012. The data show that three of the ten counties had increases over this same period, ranging from a 100 percent decrease in Strafford County to infinite (**) increases in Carroll and Coos Counties. The homeless veteran count for many of these counties was very small, causing marginal increases to appear deceptively large (see Table 1.4).[12]

Map 1.4: Changes in Homelessness Among Veterans, 2011 to 2012

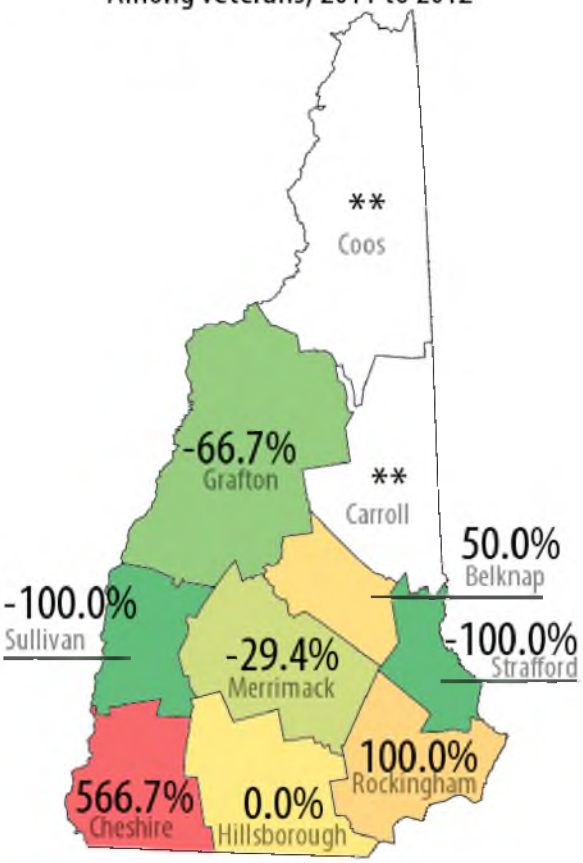


Table 1.4: Veteran Homelessness by County			
	2011	2012	% Change, 2011 to 2012
State	126	127	0.79%
Belknap	2	3	50.00%
Carroll	0	1	**
Cheshire	3	20	566.67%
Coos	0	0	**
Grafton	3	1	-66.67%
Hillsborough	84	84	0.00%
Merrimack	17	12	-29.41%
Rockingham	3	6	100.00%
Strafford	1	0	-100.00%
Sullivan	11	0	-90.91%

[11] Due to problems in data collection for veteran homelessness in 2010, only data from 2011 and 2012 are reported here. In addition, due to incomplete county-level data for 2011, discrepancies may exist between reported state total and aggregated totals from counties.

[12] U.S. Department of Housing and Urban Development, "CoC Maps, Contacts, Reports, and Awards." Last modified 2012. Accessed November 16, 2012. http://www.hudhre.info

Unsheltered Homelessness By County

Although the majority of people who experience homelessness in New Hampshire are sheltered, a significant portion of the homeless lives on the streets or in other places not intended for human habitation. These individuals experience severe hardship and are often most susceptible to illness, drug abuse and violence.[13]

Map 1.5 and Table 1.5 show the change in the number of unsheltered homeless people from 2010 to 2012 for each of the ten counties in New Hampshire. The state's unsheltered homeless population increased 43 percent from 257 in 2010 to 368 in 2012. The data show that eight of the ten counties had increases during this same period, ranging from a 29 percent decrease in Belknap County to a 633 percent increase in Sullivan County. The unsheltered count for many of these counties was very small, causing marginal increases to appear deceptively large (see Table 1.5).[14]

Map 1.5: Changes in Unsheltered Homelessness, 2010 to 2012

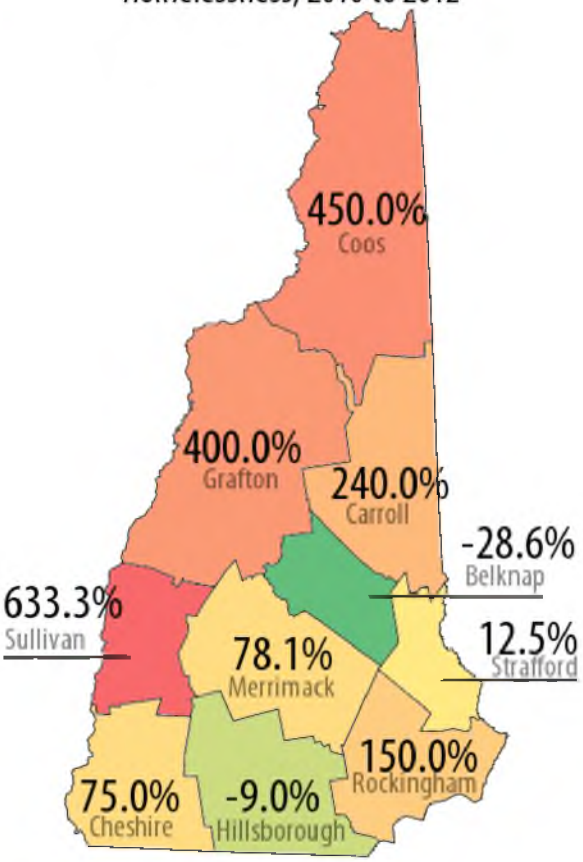


Table 1.5: Unsheltered Homelessness by County

	2010	2011	2012	% Change, 2010 to 2012
State	257	406	368	43.19%
Belknap	7	4	5	-28.57%
Carroll	5	10	17	240%
Cheshire	20	12	35	75.00%
Coos	2	1	11	450.00%
Grafton	4	19	20	400.00%
Hillsborough	156	190	142	-8.97%
Merrimack	32	63	57	78.13%
Rockingham	20	80	50	150.00%
Strafford	8	20	9	12.50%
Sullivan	3	9	22	633.33%

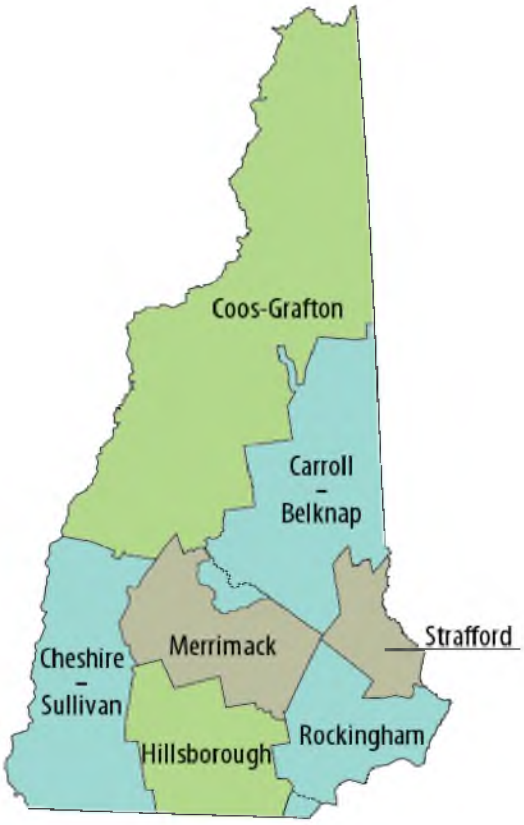
[13] As noted on page 19 of *The State of Homelessness in America 2012*.

[14] New Hampshire Department of Health and Human Services, "Homeless Data." Last modified 2010. Accessed November 16, 2012. http://www.dhhs.state.nh.us/dcbcs/bhhs/homelessdata.htm

Chapter Two: The Economics of Homelessness

The U.S. Census Bureau conducts The American Community Survey (ACS) every year, which, while not as extensive as the decennial Census, is useful in that it provides yearly data for the entire country. However, since the number of surveys collected is substantially smaller, the ACS only provides yearly data for regions containing at least 60,000 people; these regions are called Public Use Microdata Areas (PUMAs). Because of the small population size in many areas of New Hampshire, county-level data is not available for a large portion of the state. Fortunately, however, New Hampshire's PUMAs essentially fall along county lines[15] resulting in three PUMAs that encapsulate two counties each, with the remaining four counties having their own PUMA. As a result, meaningful regional information about New Hampshire can still be obtained that is comparable, if not perfectly equivalent, with county level data. As is seen in Figure 2.1, New Hampshire's PUMAs encapsulate Carroll-Belknap, Cheshire-Sullivan, and Coos-Grafton as well as the single counties of Hillsborough, Merrimack, Rockingham, and Strafford. This report utilizes these regions for data pertaining to Severe Housing Cost Burden and Average Income of Working Poor.

Figure 2.1: PUMA Geographic Boundaries



Financial inability to obtain or maintain housing is widely believed to be one of the most prominent causes of homelessness. Those below the poverty line are particularly vulnerable to homelessness for this very reason. The level of severe housing cost burden faced by people in poverty can be an important indicator of the level of difficulty that those in poverty face in obtaining housing in a particular area. According to generally accepted definitions of affordability, when housing costs account for more than 30 percent of monthly household in-

[15] There are three exceptions:

1. Census Tracts 430.01, 430.02, and 440, which roughly encapsulate the towns of Franklin and Northfield are removed from Merrimack County and added to the Carroll-Belknap PUMA.
2. Census Tracts 2001, 2002, and 2003, which roughly encapsulate the town of Pelham are removed from Hillsborough County and added to Rockingham County.
3. PUMA 700 is located in both Hillsborough and Rockingham Counties. Data from this PUMA was split in half, assuming equal poverty rates between the two regions. A map of NH's PUMAs can be found here: http://www2.census.gov/geo/maps/puma/puma2k/nh_puma5.pdf

come, it is considered unaffordable.[16] Households below the poverty line face the most intense cost burden and spend a substantially larger fraction of their income on rent.

Data from the ACS indicate that the extent of housing affordability in the state varies by county. Table 2.1 reveals that Rockingham and Merrimack have the most serious rates of severe housing cost burden at about 75 and 70 percent, respectively. Conversely, Coos-Grafton and Carroll-Belknap have substantially lower rates, approximately 49 and 61 percent respectively.

Table 2.1: PUMAs with Highest and Lowest Rates of Severe Housing Cost Burdens among Poor Households, 2010

Highest Rates, Severe Housing Cost Burden		Lowest Rates, Severe Housing Cost Burden	
Rockingham	74.67%	Coos-Grafton	48.57%
Merrimack	71.77%	Carroll-Belknap	60.60%

One key reason commonly cited for the inability to afford housing is the lack of or loss of a job. Data from the U.S. Department of Labor's Bureau of Labor Statistics (BLS) show that the annual rate of unemployment in New Hampshire in 2010 was just above six percent, the fourth lowest nationally - substantially better than the U.S. average of about ten percent. Despite this encouraging figure, however, there is notable unemployment in the state. Table 2.2 shows counties with the highest and lowest unemployment rates in 2010. As indicated in the table, rates vary widely between counties. Coos County's unemployment rate – the highest in the state – was almost three percent higher than the lowest rate, which was in Grafton County.

Table 2.2: Counties with Highest and Lowest Unemployment Rates, 2010

Highest Unemployment Rates		Lowest Unemployment Rates	
Coos	8.0%	Grafton	5.1%
Belknap	6.7%	Merrimack	5.6%
Rockingham/ Hillsborough	6.3%	Strafford	5.8%

Even when one has a job, a low level of earnings can significantly affect the ability to afford housing. Analysis of the 2010 ACS shows that workers in households in poverty who work at least 27 weeks out of the year earn less than 15 percent of the state average for all workers. Utilizing the affordability criteria cited above, a household supported by a single worker earning the average poor worker annual income of $8,071 would need to find housing at less than $201.78 per month in order for that housing to be considered affordable. Fair market rents for a one-bedroom apartment exceed this amount in every county in New Hampshire.[17]

[16] U.S. Department of Housing and Urban Development. Affordable Housing. http://portal.hud.gov/hudportal/HUD?src=/program_offices/comm_planning/affordablehousing

[17] New Hampshire Housing Authority, "Housing & Demographic Data." Last modified 2012. Accessed October 12, 2012. http://www.nhhfa.org/rl_docs/housingdata/RentalCostTrends.xls.

When it comes to foreclosure totals, the National Alliance to End Homelessness notes that people who lose housing due to a foreclosure are generally not at high risk of experiencing immediate homelessness. However, there are people who turn to the shelter system as a result of losing their homes to foreclosure. Most who do so are renters who lived in foreclosed rental properties, but some are identified as owners.[18] Table 2.3 shows the counties with the highest and lowest foreclosure rates.

Table 2.3: Counties with Highest and Lowest Rates of Foreclosure, 2010

Counties with Highest Rates of Foreclosure (1/x Housing Units)		Counties with Lowest Rates of Foreclosure (1/x Housing Units)	
Strafford	1/123	Grafton	1/249
Hillsborough	1/143	Carroll	1/211
Merrimack	1/145	Coos	1/191

Changes in economic factors related to homelessness can be an important predictor of future increases or decreases in homelessness.[19] Thus, a review of the changes in the economic risk factors described in the first section of this chapter may provide insight into homelessness trends going forward.

Table 2.4 shows the changes in each of the economic factors related to homelessness described in this report. Although the unemployment rate and overall unemployed population fell from 2009 to 2010, the percentage of severely housing cost burdened poor households, the average income of working poor, and residential units in foreclosure all worsened during the same timeframe, indicating a difficult economic reality for many families across the state.

Table 2.4: State Changes in Economic Factors, 2009 to 2010

Factor	2009	2010	Percent Change, 2009 to 2010
% Severely Housing Cost Burdened Poor Renter Households	65.01%	68.26%	5.00%
Unemployed People	46,180	45,363	-1.77%
Average Income of Working Poor People	$8,787.30	$8,070.77	-8.15%
Residential Units in Foreclosure	3,467	3,953	14.02%

As with counts of the homeless population, the statewide economic numbers also vary significantly across counties. The following sections describe in additional detail the county-by-county differences, as well as differences among Public Use Microdata Areas (PUMAs), where applicable.

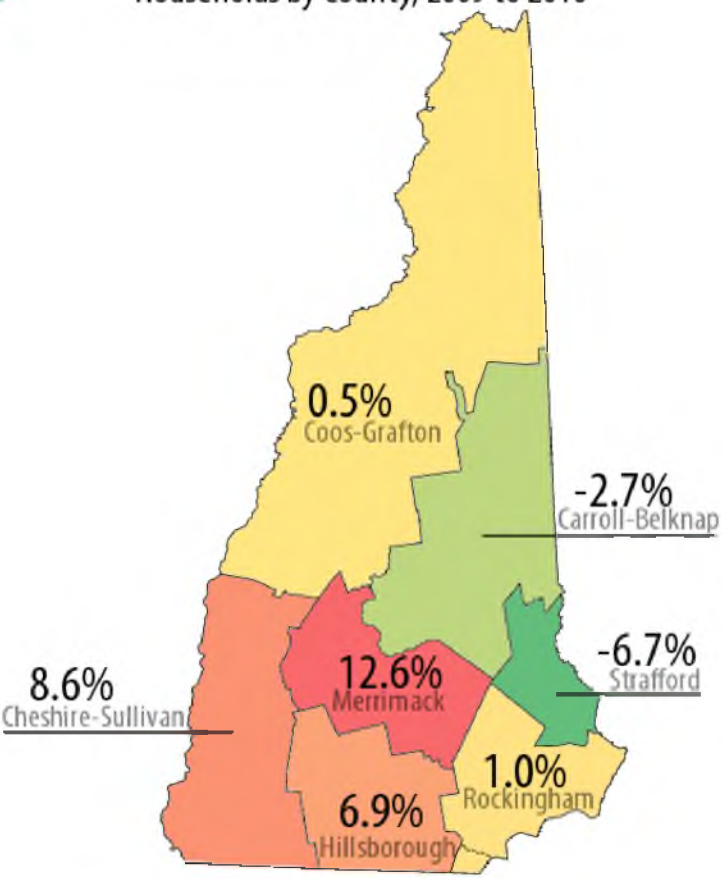
[18] Noted on Page 11 of The State of Homelessness in America and pulled from National Alliance to End Homelessness and others (2009) "Foreclosure to Homelessness: the Forgotten Victims of the Subprime Crisis" webpage at http://www.endhomelessness.org/content/article/detail/2409.

[19] Noted on Page 27 of The State of Homelessness in America and pulled from Homelessness Research Institute (2011) Increases in Homelessness on the Horizon, National Alliance to End Homelessness, Washington, DC.

Severe Housing Cost Burdened Poor Households

Homelessness is often caused by the inability of a household to afford the cost of housing. This section utilizes data on annual household income, monthly rent, household composition, and poverty status from the U.S. Census Bureau's 2009 and 2010 American Community Survey (ACS) PUMS files to obtain a better understanding of the extent to which poor households are experiencing an inability to afford housing. This information was used to calculate the percentage of households below the federal poverty line who spent more than 50 percent of their income on rent (includes rent, mortgage, and utilities) statewide and for each PUMA or county.

Map 2.1: Severe Cost Burdened Poor Rental Households by County, 2009 to 2010



Map 2.1 and Table 2.5 show the change in the number of severely cost burdened poor households from 2009 to 2010 for each of the seven regions in New Hampshire. The number of poor, severely cost burdened households in the state increased by five percent in 2010. Five of the seven regions showed increases in severe housing cost burden. Changes among the regions range from about a seven percent decrease in the Strafford PUMA to almost a 13 percent increase in the Merrimack PUMA.

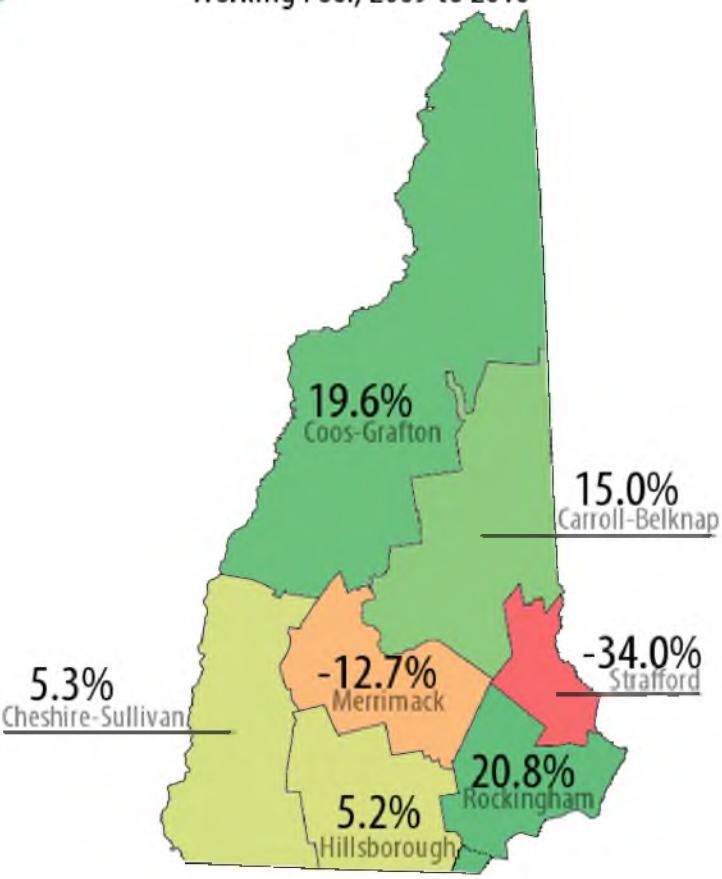
Table 2.5: Severe Cost Burdened Poor Rental Households by County

	2009	2010	% Change, 2009 to 2010
State	65.01%	68.26%	5.00%
Carroll-Belknap	62.28%	60.60%	-2.70%
Cheshire-Sullivan	65.50%	71.10%	8.55%
Coos-Grafton	48.31%	48.57%	0.54%
Hillsborough	66.24%	70.79%	6.87%
Merrimack	63.77%	71.77%	12.55%
Rockingham	73.97%	74.67%	0.95%
Strafford	66.59%	62.15%	-6.67%

Average Real Income of Working Poor People

Wage income is a crucial resource for maintaining housing in the United States; without sufficient and steady earnings, the risk of a housing crisis can become imminent. This section uses data from the Census Bureau's 2009 and 2010 ACS PUMS files, which includes data on individual income, number of hours worked, and household poverty status, to calculate an estimate of the average income earned by people in households below the poverty line, a key indicator of the financial resources available to working poor people for housing and other needs. Following the Bureau of Labor Statistics' definition of working poor people, only those who have worked at least 27 weeks in the past year and whose income still falls below the poverty line are included in this analysis.[20]

Map 2.2: Changes in Average Income of Working Poor, 2009 to 2010



Map 2.2 and Table 2.6 show the change in average real income of working poor people from 2009 to 2010 for each of the seven regions in New Hampshire. The average real income of working poor people decreased eight percent from $8,787.30 in 2009 to $8,070.77 in 2010. Two of the seven regions also had decreases in average real income. Changes across the state range from about a 20 percent increase in the Rockingham PUMA to a 34 percent decrease in the Strafford PUMA.

Table 2.6: Average Real Income of Working Poor by County

	2009	2010	% Change, 2009 to 2010
State	$8,787.30	$8,070.77	-8.15%
Carroll-Belknap	$7,195.87	$8,271.64	14.95%
Cheshire-Sullivan	$7,386.45	$7,780.31	5.33%
Coos-Grafton	$6,464.12	$7,730.91	19.60%
Hillsborough	$9,471.26	$9,960.46	5.17%
Merrimack	$8,284.58	$7,236.68	-12.65%
Rockingham	$10,264.82	$12,394.75	20.75%
Strafford	$8,251.68	$5,449.84	-33.95%

[20] Bureau of Labor Statistics (2011) A Profile of the Working Poor, 2009, U.S. Department of Labor, Washington, DC. Available at: http://www.bls.gov/cps/cpswp2009.pdf.

Unemployment by County

The loss of a job or a prolonged period of unemployment can create economic pressure, which can lead to a housing crisis. The number of unemployed workers in the labor force, as provided by the Bureau of Labor Statistics (BLS), represents a crucial economic factor contributing to homelessness. The BLS's Local Area Unemployment Statistics provides annual data on the number of unemployed and unemployment rates for each state and county.

Map 2.3 and Table 2.7 show the change in the number of unemployed people from 2009 to 2010 for each of the ten counties in New Hampshire. The state's unemployed population decreased by just under two percent (817 people), from 46,180 in 2009 to 45,363 in 2010; however, four of the ten counties had increases in unemployment. Changes across the state range from a four percent decrease in Strafford County to a six percent increase in Carroll County.

Map 2.3: Changes in Unemployed People, 2009 to 2010

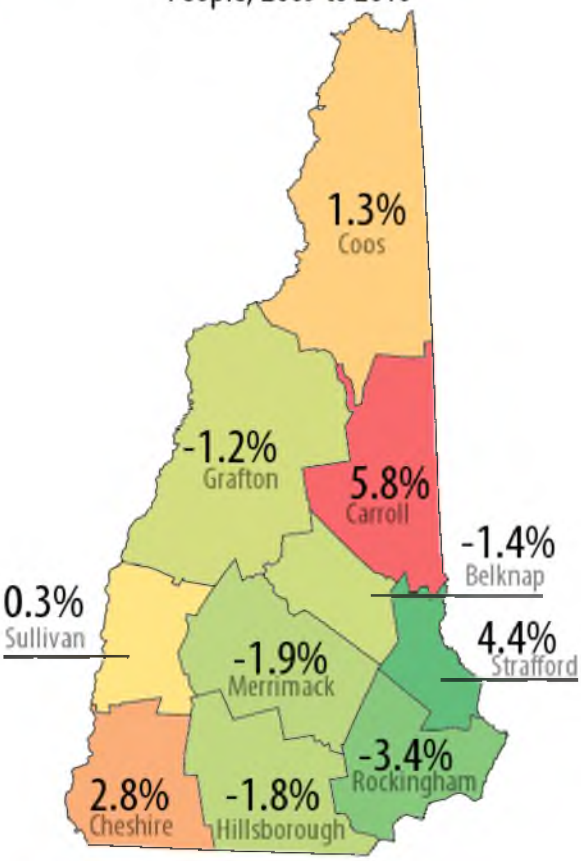


Table 2.7: Unemployment by County

	2009	2010	% Change, 2009-2010
State	46,180	45,363	-1.77%
Belknap	2,156	2,127	-1.35%
Carroll	1,435	1,518	5.78%
Cheshire	2,396	2,462	2.75%
Coos	1,285	1,301	1.25%
Grafton	2,494	2,464	-1.20%
Hillsborough	14,784	14,522	-1.77%
Merrimack	4,585	4,498	-1.90%
Rockingham	11,446	11,058	-3.39%
Strafford	4,295	4,105	-4.42%
Sullivan	1,304	1,308	0.31%

Table 2.8: Unemployment Rate				
	2009	2010	2011	% Change, 2009-2011
State	6.2	6.1	5.4	-12.9%
Belknap	6.6	6.7	5.6	-15.15%
Carroll	5.6	6.0	5.4	-3.57%
Cheshire	5.7	6.0	5.3	-7.02%
Coos	7.9	8.0	7.6	-3.8%
Grafton	5.1	5.1	4.5	-11.76%
Hillsborough	6.5	6.3	5.5	-15.38%
Merrimack	5.6	5.6	4.9	-12.50%
Rockingham	6.6	6.3	5.7	-13.64%
Strafford	6.2	5.9	5.3	-14.52%
Sullivan	5.7	5.8	4.9	-14.04%

Table 2.9: Total Unemployment				
	2009	2010	2011	% Change, 2009-2011
State	46,180	45,363	39,993	-13.40%
Belknap	2,156	2,127	1,762	-18.27%
Carroll	1,435	1,518	1,373	-4.32%
Cheshire	2,396	2,462	2,142	-10.60%
Coos	1,285	1,301	1,217	-5.29%
Grafton	2,494	2,464	2,174	-12.83%
Hillsborough	14,784	14,522	12,669	-14.31%
Merrimack	4,585	4,498	3,938	-14.11%
Rockingham	11,446	11,058	9,916	-13.37%
Strafford	4,295	4,105	3,697	-13.92%
Sullivan	1,304	1,308	1,105	-15.26%

Residential Housing Units in Foreclosure by County

Although not directly linked to homelessness, foreclosures can indicate a dire economic and housing situation for individuals and families. To capture the extent to which the state has been affected by foreclosure, this section details the number of residential housing foreclosure deeds as reported by the New Hampshire Housing and Finance Authority.

Map 2.4 and Table 2.10 show the change in the number of residential housing foreclosure deeds from 2009 to 2011 for each of the ten counties in New Hampshire. The statewide number of units in foreclosure increased by over 11 percent during this period, from 3,467 in 2009 to 3,863 in 2011. Nine of ten counties saw increases in foreclosure deeds during this time. Changes range from an 11 percent decrease in Coos County to a 24 percent increase in Carroll County.

Map 2.4: Changes in Residential Housing Unit Foreclosure, 2009 to 2011

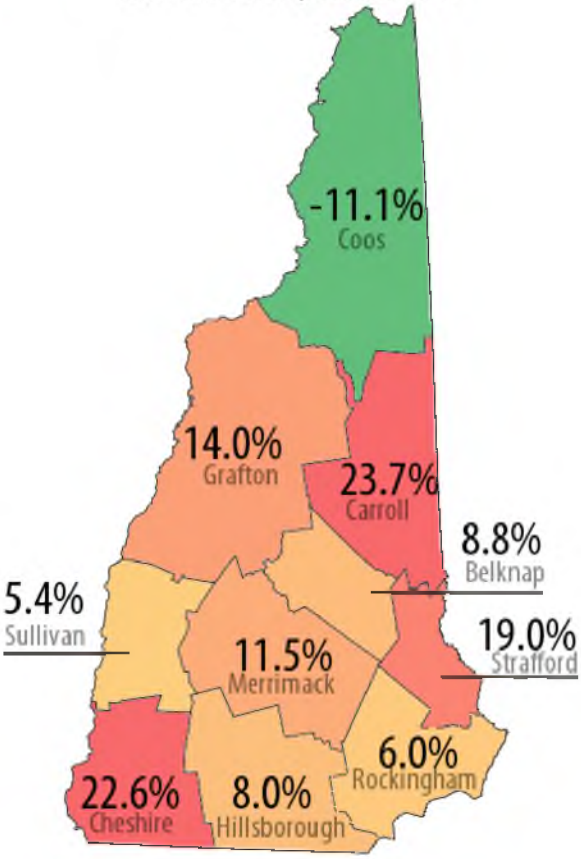


Table 2.10: Residential Housing Units in Foreclosure by County

	2009	2010	2011	% Change, 2009 to 2011
State	3,467	3,953	3,863	11.42%
Belknap	240	249	261	8.75%
Carroll	173	188	214	23.70%
Cheshire	159	201	195	22.64%
Coos	108	111	96	-11.11%
Grafton	179	204	204	13.97%
Hillsborough	1,044	1,172	1,127	7.95%
Merrimack	390	438	435	11.54%
Rockingham	133	151	141	6.02%
Strafford	686	820	816	18.95%
Sullivan	355	419	374	5.35%

Chapter Three: The Demographics of Homelessness

Over the course of the year, one in 736 people in New Hampshire experience homelessness.[21] This chapter examines a number of situational factors that may result in an elevated level of homelessness in a particular state or county.

People who live with friends or family due to economic need are considered "doubled-up".[22] Due to the unstable and, in most cases, temporary nature of these living conditions, doubled-up people have an elevated risk of experiencing homelessness. In fact, prior to their entrance into the homeless shelter system, the most commonly reported living situation is living with friends or family.[23] However, while not defined as homeless by the U.S. Department of Housing and Urban Development, many advocates and providers feel that doubled-up living conditions are a form of sheltered homelessness.

People being discharged from prisons or jails represent another group with an elevated risk of homelessness. According to the National Alliance to End Homelessness, the odds of experiencing homelessness for a person discharged from prison are one in 13 nationally. After remaining stagnant between 2009 and 2010, New Hampshire prison discharges jumped over 13 percent between 2010 and 2011.[24]

People who drop out of high school are also at increased risk of homelessness. Not only are their lifetime earnings far below those who graduate, but their risk for poverty also increases considerably, leaving them particularly vulnerable for homelessness at some point in their lives.

Those who are uninsured have also been shown to be at increased risk of homelessness. The rate of disabilities among the adult homeless population is exceptionally high,[25] a situation which can be compounded by the lack of health insurance. According to the National Alliance to End Homelessness, medical facilities (e.g. hospitals, psychiatric facilities, or substance abuse treatment centers) are the most common institutional living situation for people prior to their entrance into the homeless shelter system. For those without insurance, an ina-

[21] Total number of homeless people in the 2011 Point-In-Time Count divided by the total population of New Hampshire in 2011, according to the U.S. Census Bureau's New Hampshire Quick Facts 2011 population estimate.

[22] This report uses "doubled-up" to refer to a low-income individual or member of a family who is living with friends, extended family, or other non-relatives due to economic hardship. Low-income is defined here as 125 percent of the federal poverty line. See Homelessness Research Institute (2010) Economy Bytes: Doubled-up in the United States, National Alliance to End Homelessness, Washington, DC.

[23] The 2008 Annual Homeless Assessment Report to Congress. U.S. Department of Labor, Washington, DC. Available at: http://www.hudhre.info/documents/4thHomelessAssessmentReport.pdf

[24] The 2009 and 2010 prison discharge numbers are derived from the BJS' Prisoners Series reports, Prisoners in 2009 and Prisoners in 2010, while the 2011 figures come directly from the New Hampshire Department of Corrections.

[25] The 2009 Homeless Employment Report, conducted by the National Coalition for the Homeless, covers the survey results of a 182 person sample of homeless men and women. In the report, over one quarter (26.1%) of respondents stated a disability contributed to their homelessness. Available: http://www.nationalhomeless.org/publications/homelessemploymentreport/index.html.

bility to pay for their stay in such a medical facility can be a key driver into homelessness.

As with counts of the homeless population and economic indicators related to homelessness, situational factors related to homelessness also vary significantly across counties in the state. The following sections describe in further detail the county-by-county differences in a number of situational factors that have been shown to place people at a higher risk for entering the homeless system.

Temporarily Doubled-up by County

"Doubling up," or living with friends or family due to economic need, is the most commonly reported previous living situation by people who enter the shelter system. Data reported from the State of New Hampshire Official Point-in-Time Count was used to measure the changes in the size of each county's doubled-up population.[26]

Map 3.1 and Table 3.1 show the change in the number of people living doubled-up from 2010 to 2012 for each of the ten counties in New Hampshire. The state's overall doubled-up population increased by just over 34 percent, from 532 in 2010 to 713 in 2012. Seven of ten counties in the state saw increases in their doubled-up populations. Changes range from a 50 percent decrease in Coos County to 311 percent increase in Sullivan County, where the numbers jumped substantially between 2010 and 2011, but then fell slightly in 2012.

Map 3.1: Changes in People Living Doubled Up, 2010 to 2012

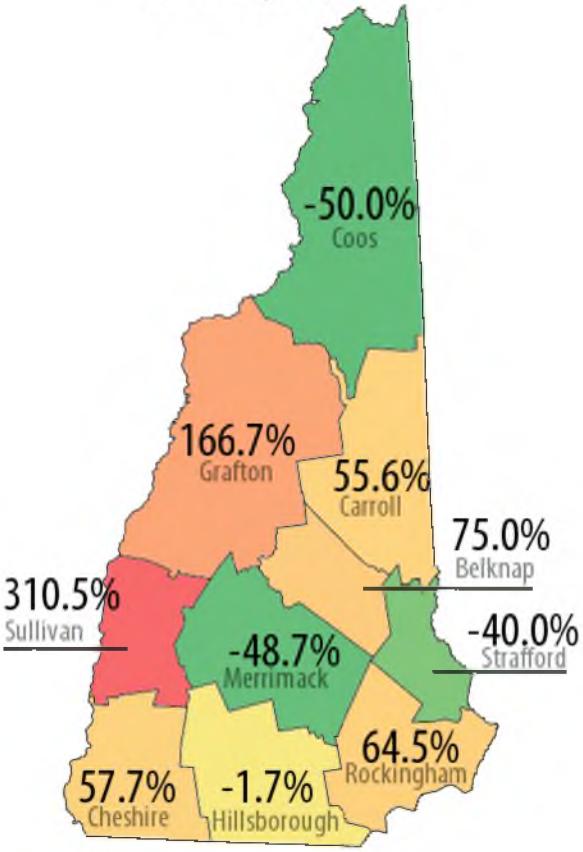


Table 3.1: Temporarily Doubled-up by County				
	2010	2011	2012	% Change, 2010 to 2012
State	532	728	713	34.02%
Belknap	12	10	21	75.00%
Carroll	9	5	14	55.56%
Cheshire	26	65	41	57.69%
Coos	8	11	4	-50.00%
Grafton	12	8	32	166.67%
Hillsborough	294	283	289	-1.70%
Merrimack	37	35	19	48.65%
Rockingham	76	68	125	64.47%
Strafford	20	45	12	-40.00%
Sullivan	38	198	156	310.53%

[26] Counting the number of doubled-up people has been methodologically challenging for Continuums of Care across the country. Although the U.S. Department of Housing and Urban Development does not include people in these situations in their official counts of homelessness, many CoCs have attempted to get estimates of the number of people who are doubled-up during their annual Point-in-Time counts. Due to the methodological difficulties in finding and counting people who are doubled-up on the day of the count, however, it is widely believed that these numbers are a vast underestimate of the true numbers of doubled-up individuals and families in the state.

People discharged from prison in New Hampshire

Due to a lack of social and financial resources, people who are being discharged from prison are often at an elevated risk of homelessness. There are three state prison facilities in New Hampshire, and each year many inmates throughout the state are discharged from these institutions—sometimes directly into homelessness. To measure changes in the size of the population who may be at risk of homelessness due to prison release, the change in the number of people released from federal or state prison in New Hampshire between 2009 and 2011 is presented based on data obtained from the Bureau of Justice Statistics' Prisoners Series reports, Prisoners in 2009 and Prisoners in 2010, which includes data from federal and state correctional facilities in New Hampshire, as well as 2011 data from the New Hampshire Department of Corrections.[27]

Table 3.2 shows the change in the number of discharged individuals from prison from 2009 to 2011 in New Hampshire.[28] The state's population of people released from prison increased by roughly 15 percent, from 1,564 in 2009 to 1,795 in 2011. After increasing by only 20 people between 2009 and 2010, the number jumped drastically in the year that followed

Table 3.2: People Discharged from Prison in New Hampshire

	2009	2010	2011	% Change, 2009 to 2011
People Discharged from Prison	1,564	1,584	1,795	14.77%

[27] Special thanks to Jeffrey Lyons for providing the 2011 New Hampshire Department of Corrections Monthly Facility Population Report. It should be noted that the 2009 and 2010 prison discharge statistics were taken from a different source—the Bureau of Justice Statistics Prisoners Series reports.

[28] Aggregated county data is not available.

Uninsured People in New Hampshire

People who are being released after an extended stay in a medical facility are also at increased risk for homelessness. For those who lack insurance, a medical incident requiring a stay in a medical facility can lead to an instant financial crisis. Furthermore, individuals who lack insurance may be unable to access treatment for illnesses or disabilities that may prevent them from working. The section reports data from The U.S. Census Bureau's Small Area Health Insurance Estimates for 2009 and 2010,[29] which includes data on health insurance coverage for all people in New Hampshire who are 65 years and younger.[30] As can be seen in the table below, there was a sweeping increase in uninsured people across all of the New Hampshire counties, ranging from about a one percent decrease in Hillsborough County to slightly above a 27 percent increase in Strafford County.

Map 3.2: Uninsured People in New Hampshire, 2009 to 2010

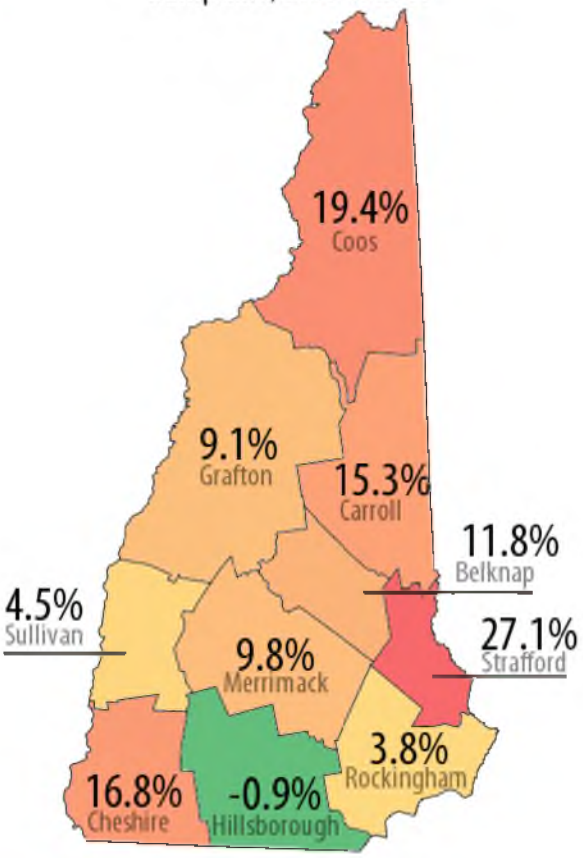


Table 3.3: Uninsured People in New Hampshire

	2009	2010	% Change, 2009-2010
State	133,464	143,475	7.50%
Belknap	6,703	7,491	11.76%
Carroll	5,847	6,743	15.32%
Cheshire	7,689	8,977	16.75%
Coos	3,753	4,482	19.42%
Grafton	9,038	9,861	9.11%
Hillsborough	41,762	41,402	-0.86%
Merrimack	14,065	15,436	9.75%
Rockingham	27,945	29,003	3.79%
Strafford	11,821	15,023	27.09%
Sullivan	4,840	5,056	4.46%

[29] US Census Bureau, Social, Economic and Housing Statistics Division, and Small Area Estimates Branch. "Small Area Health Insurance Estimates 2009." *Department of Commerce*. US Census Bureau, Aug. 2012. Web. 24 Aug. 2012. http://www.census.gov/did/www/sahie/

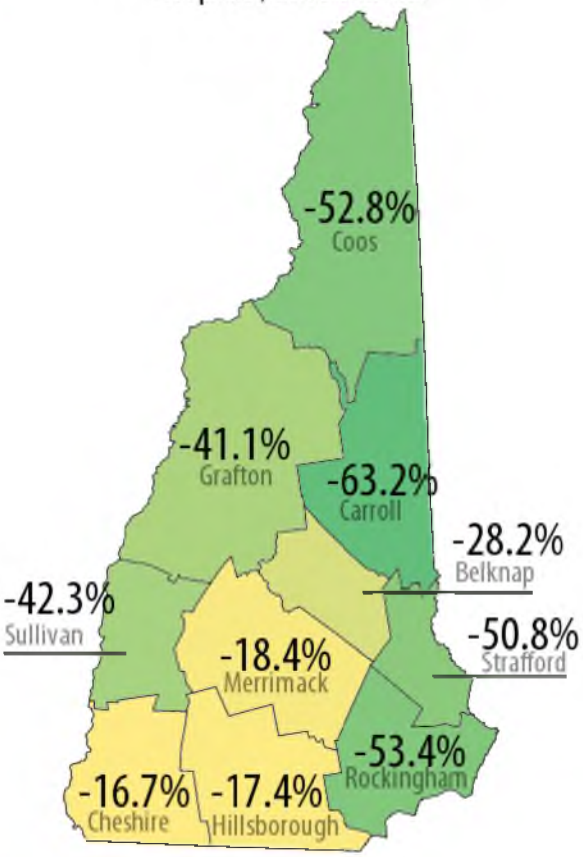
[30] US Census Bureau, Social, Economic and Housing Statistics Division, and Small Area Estimates Branch. "Small Area Health Insurance Estimates 2010." *Department of Commerce*. US Census Bureau, Aug. 2012. Web. 24 Aug. 2012. http://www.census.gov/did/www/sahie/

High School Dropouts

According to a 2006 report produced for the Bill and Melinda Gates Foundation, people who do not complete high school are more likely to be unemployed, live in poverty, receive public assistance, serve jail time, be divorced, and be single parents who have children who drop out of high school themselves.[31]

Additionally, students who drop out of high school earn on average $200,000 less over their lifetime in comparison to high school graduates and nearly half of all heads of households on welfare consist of high school dropouts.[32] Because high school dropouts are more easily susceptible to poverty than their graduate counterparts, they are also more prone to homelessness. Data from the New Hampshire Department of Education's Early Exit and Dropout Rates for Grades 9 -12 for school years 2008-2009, 2009-2010, and 2010-2011 is used to examine the change in high school dropout rates across the state.[33]

Map 3.3: Changes in High School Dropouts, 2010 to 2012



Map 3.2 shows the change in the number of high school students who dropped out from 2009 to 2011 in New Hampshire. The state's population of dropouts decreased dramatically over this period, dropping from 1,127 to 751. The data show that every county in the state experienced decreases, ranging from just under 17 percent in Cheshire County to over 63 percent in Carroll County.

[31] Bridgeland, John M., John J. Dilulio, Jr., and Karen B. Morison. The Silent Epidemic: Perspectives of High School Dropouts. Rep. Civic Enterprises in Association with Peter D. Hart Research Associates for the Bill and Melinda Gates Foundation, Mar. 2006. Available: http://www.ignitelearning.com/pdf/TheSilentEpidemic3-06FINAL.pdf.

[32] Data taken from Dosomething.org's "11 Facts about Dropping Out." Available: http://www.dosomething.org/tipsandtools/11-facts-about-dropping-out.

[33] Beginning with 2007-2008, the Department began using new terminology and a new report format. Previously, all students who left school without some type of diploma/certificate were labeled "dropouts." The new name for this group is "Early Exit Non-Graduates." Early Exiters can be divided into subcategories (currently 3). The subcategory "dropouts" are early exiters who, as of the report date, have not completed a GED or enrolled in college.

Table 3.4: High School Dropouts by County				
	2009	2010	2011	% Change, 2009 to 2011
State	1,127	628	751	-33.36%
Belknap	39	23	28	-28.21%
Carroll	19	6	7	-63.16%
Cheshire	54	42	45	-16.67%
Coos	36	16	17	-52.78%
Grafton	56	50	33	-41.07%
Hillsborough	409	256	338	-17.36%
Merrimack	98	54	80	-18.37%
Rockingham	234	93	109	-53.42%
Strafford	130	57	64	-50.77%
Sullivan	52	31	30	-42.31%

Conclusion

The data presented in this report is intended to increase awareness and understanding about current and future trends in homelessness across the State of New Hampshire. Although New Hampshire is commonly portrayed in the national media to be untouched by the recession and its consequences, much of the data highlighted in this report suggest that New Hampshire citizens also struggle to maintain economic stability during these challenging times. Given the economic difficulties faced by citizens in many areas across the state, it becomes increasingly important that the state maintain its commitment to ensuring that those most vulnerable have the resources they need, both to prevent homelessness as well as to overcome its well-known detrimental effects. The NH Coalition to End Homeless thanks the National Alliance to End Homelessness for providing a national model for this report.

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