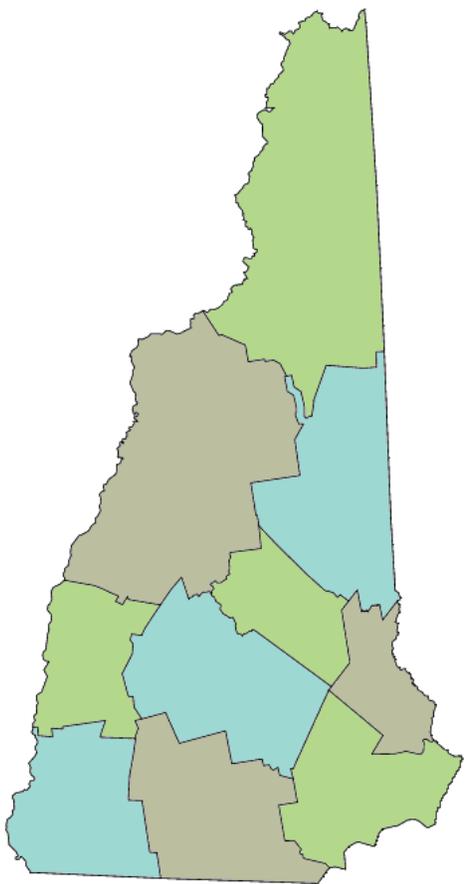




# NH Coalition to End Homelessness



## THE STATE OF HOMELESSNESS IN NEW HAMPSHIRE 2013

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 during a time in which the issue of homelessness was becoming increasingly visible across the state. As concern about the increasing numbers of individuals and families facing homelessness was intensifying among community leaders, service providers and everyday citizens, it became clear that effectively addressing the problem would require strong leadership that could ensure the development of collaborative, thoughtful, and informed solutions to this troubling problem. The NHCEH was formed to provide this leadership and has since played a key role in helping the State of New Hampshire plan, develop, and implement collaborative and constructive solutions to homelessness.

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# Introduction

*The State of Homelessness in New Hampshire 2013*<sup>1</sup> examines homelessness in the state between 2009 and 2013. Marked by a recession during the first half of this period, the economy has slowly begun to improve during the latter years. However, because homelessness is a lagging indicator, numbers pertaining to homelessness are expected to increase in the United States through 2014 and beyond, depending on fluctuating market and political factors.<sup>2</sup> Although New Hampshire has fared relatively well during these difficult economic years in comparison to the nation as a whole, the state has not been immune to increasing numbers of individuals and families who struggle to attain and maintain safe and affordable housing.

*The State of Homelessness in New Hampshire 2013* examines the current state of homelessness as well as key economic and demographic data which impact homelessness in the state. Data is taken 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. Additionally, chapter one reviews data on student homelessness as collected and reported by the New Hampshire Department of Education. Chapter two describes economic and housing factors that impact homelessness, including unemployment, poverty, and housing costs. Finally, 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 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 2013* references data sources that utilize varying definitions of homelessness. For information about definitions regarding a particular set of data, please refer to the cited source.

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<sup>1</sup> This report is modeled after *The State of Homelessness in America*, an annual report produced by the National Alliance to End Homelessness.

<sup>2</sup> 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/>.

## Major Findings

**THE STATE OF HOMELESSNESS IN NEW HAMPSHIRE**

Chapter one uses data from the 2011, 2012, and 2013 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.<sup>3</sup> 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 at 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 throughout New Hampshire and across the country.

Although not part of the Department of Housing and Urban Development Point in Time Count, the Department of Education also conducts annual counts of students who are reported as being homeless across the country. The Department of Education uses a different definition of homelessness than the Department of Housing and Urban Development, so although they are not directly comparable to the Point-in-Time Counts, these counts are also useful in tracking trends in homelessness among young people and families in New Hampshire.

Notable trends in these counts include:

- After decreasing slightly by four percent between 2011 and 2012, the state’s homeless population remained relatively stagnant, decreasing by approximately two percent from 1,725 in 2012 to 1,685 in 2013. As will be discussed in more detail later, while the overall homeless population has decreased marginally over the past three years, the unsheltered homeless population and the precariously housed population have increased significantly during that same timeframe.
- A majority of homeless people counted during the 2013 Point-In-Time Count were in emergency shelters or transitional housing shelters. However, more than one in four were unsheltered, living in cars, abandoned buildings, tents, or other places not intended for human habitation.
- While homelessness among individuals remained relatively unchanged, the number of homeless persons in

<sup>3</sup> New Hampshire Department of Health and Human Services, "Homeless Data." Last modified 2013. Accessed October 20, 2013. <http://www.dhhs.state.nh.us/dcbcs> .

families dropped by over 15 percent between 2011 and 2013. It should be noted, however, that while the number of families on the streets or in shelters decreased, the number of families who were doubled-up/precariously housed increased significantly during this time period.

- From the 2010-2011 school year to the 2012-2013 school year, the statewide number of homeless students increased eight percent, with substantial increases observed among Belknap (64 percent) and Carroll (67 percent) counties. This increase in homeless students continues what has been an ongoing trend in New Hampshire and throughout the country.<sup>4</sup>

## ECONOMIC AND HOUSING FACTORS OF HOMELESSNESS

Chapter two 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 U.S. Bureau of Justice Statistics, and the U.S. Bureau of Labor Statistics, these indicators are examined for the state of, and counties within, New Hampshire.

To provide a more complete picture of the economic situation in the state as it relates to low-income people obtaining and maintaining safe, affordable housing, some additional data elements that were not included in the 2012 report have been added to this report. These elements include poverty rate, median household income, gross rent, number of renter households, and vacancy rates.

Notable economic and housing trends in New Hampshire include:

- 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 2010 to 68 percent in 2011.
- The number of unemployed people in the state increased by almost two percent from 39,993 in 2011 to 41,113 in 2012. The unemployed population increased in six of the 10 counties during this time, ranging from just over a three percent decrease in Carroll, to a seven percent increase in Rockingham.
- The average real income of working poor people, defined as the mean income of households in poverty who worked at least 27 weeks during a given year, increased by just over eight percent, from \$8,071 in 2010 to \$8,725 in 2011.

<sup>4</sup>National Center for Homeless Education. (October 2013). "Education for Homeless Children and Youths Program: Data Collection Summary." Available at: <http://center.serve.org/nche/downloads/data-comp-0910-1112.pdf>.

## DEMOGRAPHIC FACTORS OF HOMELESSNESS

Chapter three examines three factors that have been linked to an increased incidence of homelessness, including living in a doubled-up situation, being discharged from prison, and being without health insurance. Using data from the NH Department of Corrections and the U.S. Department of Health and Human Services, this chapter describes changes in some of these demographic indicators of homelessness.

Notable trends in demographic factors of homelessness include:

- The doubled-up population (people temporarily living with friends, family or nonrelatives for economic reasons) increased by 22 percent from 738 in 2011 to 891 in 2013.
- The number of people recently released from prison decreased by just over 15 percent between 2011 and 2012. This decrease came after a dramatic increase of over 26 percent between 2010 and 2011.
- The number of uninsured people rose moderately between 2009 and 2011, increasing by three percent, with the largest increase in Strafford County at 21 percent. However, decreases were seen in Hillsborough and Rockingham Counties, at four percent and five percent, respectively.

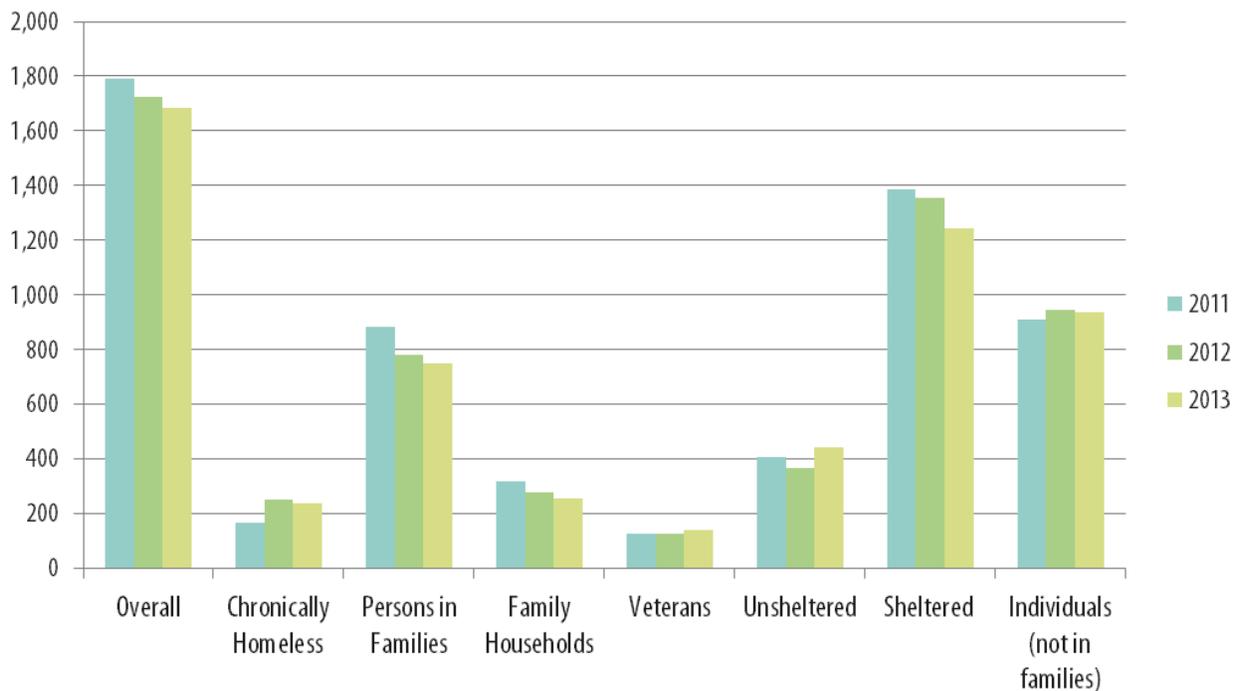
# Chapter One: The State of Homelessness in NH

The most recently available state data on homelessness come from the January 2013 State of New Hampshire Official Point-In-Time Count.<sup>5</sup> Data from the 2013 count show that 1,685 people experienced homelessness in New Hampshire on a given night.

Figure 1.1 shows a breakdown of the homeless population in New Hampshire between 2011 and 2013. Significant findings include:

- Families with children comprise 44 percent of the overall homeless population (a total of 748 people, composing 254 households).
- Slightly more than one quarter of the individual population of the homeless is considered chronically homeless (236 people).<sup>6</sup>

**Figure 1.1: NH Official Point-in-Time Count, 2011 to 2013**



<sup>5</sup> Due to differences in data reporting processes, slight discrepancies exist between the data reported by the State of New Hampshire Official Point-in-Time Count and that by the US Department of Housing and Urban Development.

<sup>6</sup> Chronically Homeless is a homeless individual or head of household with a disabling condition who has either:

1. been continuously homeless for a year or more OR
2. has had at least four (4) episodes of homelessness in the past three (3) years.

In order to be considered chronically homeless, a person must have been sleeping in a place not meant for human habitation (e.g., living on the streets) and/or in an emergency homeless shelter.

- Veterans comprise eight percent of New Hampshire's homeless population (138 people).
- A slight majority of the 2013 homeless population is composed of individuals (56 percent, or 937 people).

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

- The number of unsheltered homeless had a substantial increase of 20 percent between 2012 and 2013, rising by about 74 people.
- The number of sheltered homeless decreased between 2012 and 2013 by just over eight percent.

Overall Homelessness

Map 1.1 and Table 1.1 show the change in the overall number of homeless people from 2011 to 2013 for each of the 10 counties in New Hampshire.<sup>7</sup> The data show that five of the 10 counties had increases in homelessness during this period. Changes ranged from a decrease of just over 38 percent in Belknap County to an increase of just over 46 percent in Coos County.

Map 1.1: Changes in Overall Homelessness, 2011 to 2013

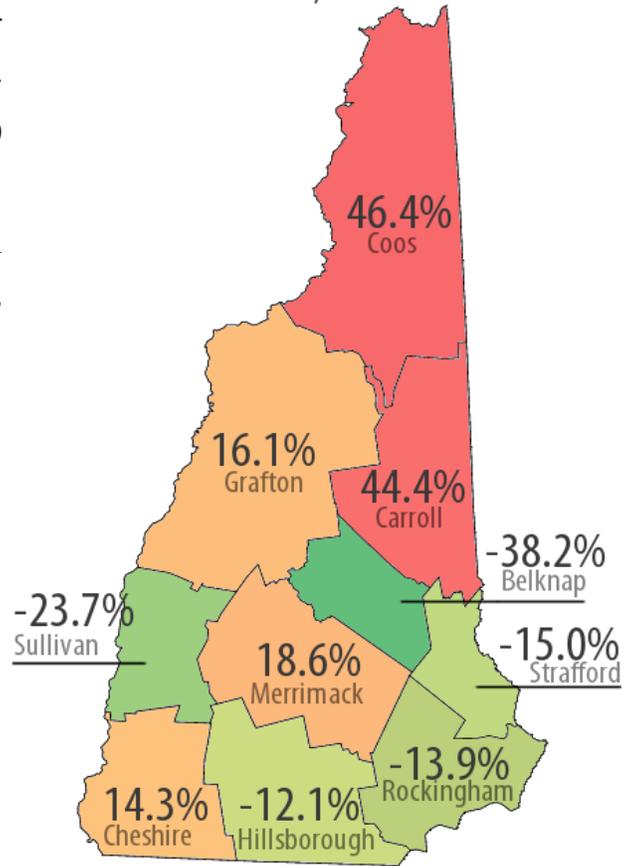


Table 1.1: Overall Homelessness

	2011	2012	2013	% Change, 2011 to 2013
<b>State</b>	1792	1725	1685	-5.97%
<b>Belknap</b>	76	58	47	-38.16%
<b>Carroll</b>	18	20	26	44.44%
<b>Cheshire</b>	112	155	128	14.29%
<b>Coos</b>	28	37	41	46.43%
<b>Grafton</b>	87	89	101	16.09%
<b>Hillsborough</b>	898	766	789	-12.14%
<b>Merrimack</b>	210	281	249	18.57%
<b>Rockingham</b>	187	143	161	-13.90%
<b>Strafford</b>	100	63	85	-15.00%
<b>Sullivan</b>	76	113	58	-23.68%

<sup>7</sup> New Hampshire Department of Health and Human Services, "Homeless Data." Last modified 2013. Accessed September 16, 2013. <http://www.dhhs.state.nh.us/dcbcs/bhhs/homelessdata.htm>.

### Chronic Homelessness

“Chronic homelessness” is defined by the U.S. Department of Housing and Urban Development as an individual or family with at least one 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 and Table 1.2 show the change in the number of chronically homeless persons from 2011 to 2013 for each of the 10 counties in New Hampshire.<sup>8</sup> The state’s chronically homeless population increased by 42 percent (70 people) from 166 in 2011 to 236 in 2013. Increases were reported in six of the 10 counties in the state. Changes in chronic homelessness among the counties range from a 100 percent decrease in Coos County to a 400 percent increase in Belknap 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).

Map 1.2: Changes in Chronic Homelessness, 2011 to 2013

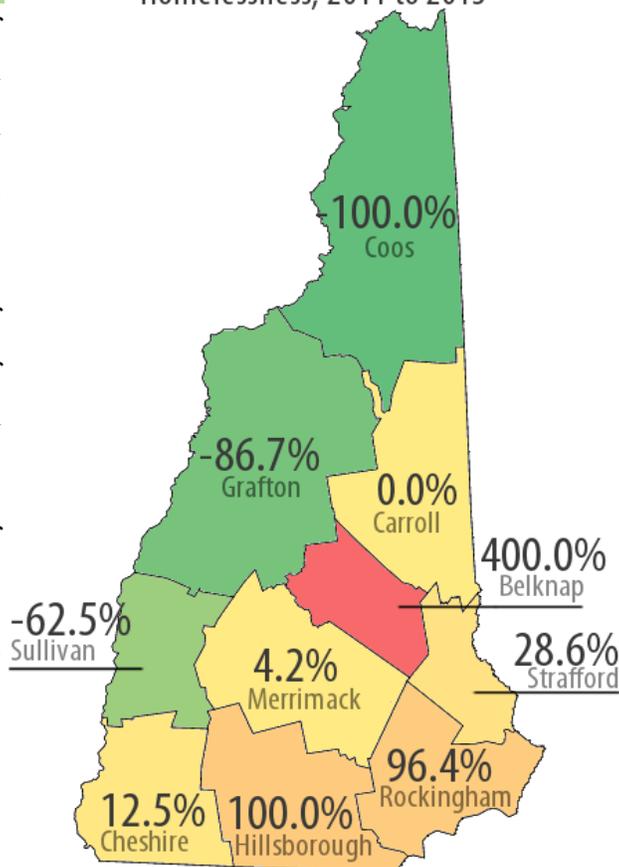


Table 1.2: Chronic Homelessness

	2011	2012	2013	% Change, 2011 to 2013
<b>State</b>	166	253	236	42.17%
<b>Belknap</b>	1	3	5	400.00%
<b>Carroll</b>	3	3	3	0.00%
<b>Cheshire</b>	16	22	18	12.50%
<b>Coos</b>	1	5	0	-100.00%
<b>Grafton</b>	15	3	2	-86.67%
<b>Hillsborough</b>	58	118	116	100.00%
<b>Merrimack</b>	24	36	25	4.17%
<b>Rockingham</b>	28	33	55	96.43%
<b>Strafford</b>	7	2	9	28.57%
<b>Sullivan</b>	8	16	3	-62.50%

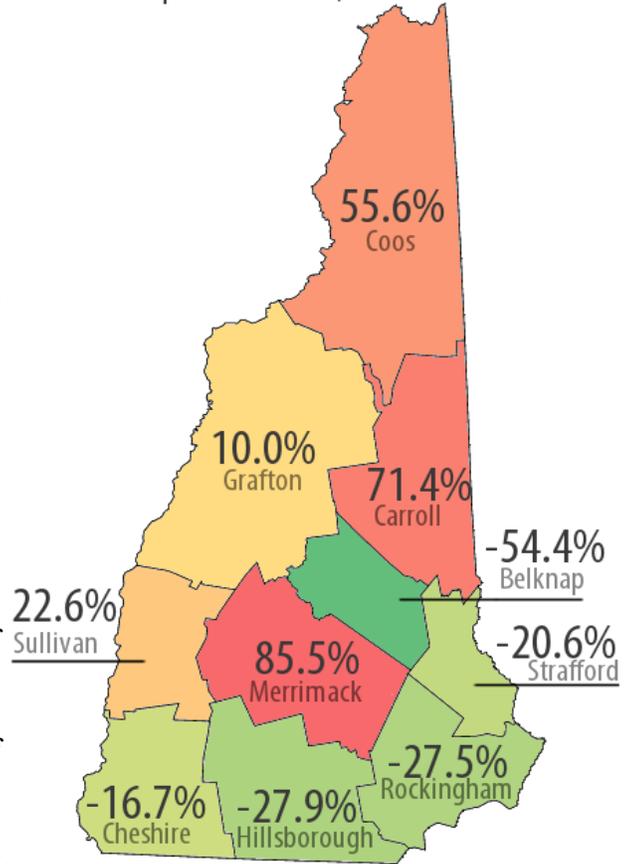
<sup>8</sup> Due to incomplete county-level data for 2011, discrepancies may exist between reported state total and aggregated totals from counties.

**Family Homelessness**

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. A sharp increase in family homelessness was observed in the state following the economic recession. Conversely, as the economy has begun to slowly recover over the past three years, the state has observed a gradual decrease in homeless families. 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 2011 to 2013.

Map 1.3 and Table 1.3 show the change in the number of homeless people in families from 2011 to 2013 for each of the 10 counties in New Hampshire. The state’s population of homeless people in families decreased by 15 percent from 884 persons in 2011 to 748 persons in 2013. The data shows that five of the 10 counties had increases over this same period, ranging from a 54 percent decrease in Belknap County to an 85 percent increase in Merrimack County.<sup>9</sup>

Map 1.3: Changes in Homeless People in Families, 2011 to 2013



**Table 1.3: Family Homelessness**

	2011	2012	2013	% Change, 2011 to 2013
<b>State</b>	884	779	748	-15.38%
<b>Belknap</b>	57	29	26	-54.39%
<b>Carroll</b>	7	13	12	71.43%
<b>Cheshire</b>	48	58	40	-16.67%
<b>Coos</b>	18	26	28	55.56%
<b>Grafton</b>	40	33	44	10.00%
<b>Hillsborough</b>	469	323	338	-27.93%
<b>Merrimack</b>	55	116	102	85.45%
<b>Rockingham</b>	91	65	66	-27.47%
<b>Strafford</b>	68	36	54	-20.59%
<b>Sullivan</b>	31	80	38	22.58%

<sup>9</sup> New Hampshire Department of Health and Human Services, "Homeless Data." Last modified 2013. Accessed September 16, 2013. <http://www.dhhs.state.nh.us/dcbcs/bhhs/homelessdata.htm>.

### Veteran Homelessness

As large numbers of soldiers return from recent conflicts in Iraq and Afghanistan, concern about homelessness among veterans is increasing. Data from the State of New Hampshire Official Point-In-Time Count was used 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 2013 for each of the 10 counties in New Hampshire.<sup>10</sup> Overall, the state’s homeless veteran population increased by just over nine percent, from 126 in 2011 to 138 in 2013. The data show that five of the 10 counties had increases over this same period, ranging from a 100 percent decrease in Sullivan County to a 433 percent increase in Cheshire County. The homeless veteran count for many of these counties was very small, causing marginal increases to appear deceptively large (see Table 1.4).

Map 1.4: Changes in Veteran Homelessness, 2011 to 2013

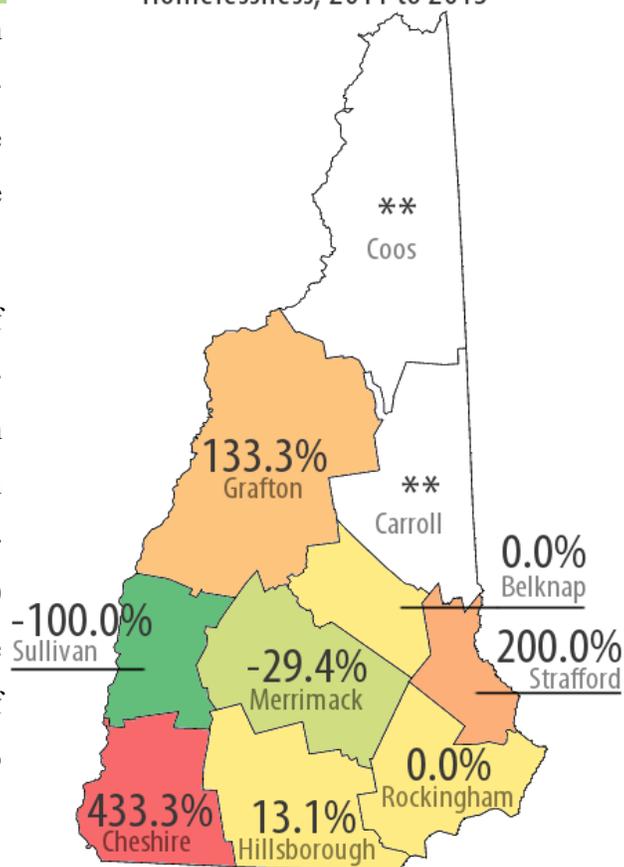


Table 1.4: Veteran Homelessness

	2011	2012	2013	% Change, 2011 to 2013
<b>State</b>	126	127	138	9.52%
<b>Belknap</b>	2	3	2	0.00%
<b>Carroll</b>	0	1	0	**
<b>Cheshire</b>	3	20	16	433.33%
<b>Coos</b>	0	0	0	**
<b>Grafton</b>	3	1	7	133.33%
<b>Hillsborough</b>	84	84	95	13.10%
<b>Merrimack</b>	17	12	12	-29.41%
<b>Rockingham</b>	3	6	3	0.00%
<b>Strafford</b>	1	0	3	200.00%
<b>Sullivan</b>	11	0	0	-100.00%

<sup>10</sup> Due to incomplete county-level data for 2011, discrepancies may exist between reported state total and aggregated totals from counties.

### Unsheltered Homelessness

Although the majority of people who experience homelessness in New Hampshire are sheltered, a significant portion of the homeless live 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.<sup>11</sup>

Map 1.5 and Table 1.5 show the change in the number of unsheltered homeless people from 2011 to 2013 for each of the 10 counties in New Hampshire. The state’s unsheltered homeless population increased by just under nine percent from 408 in 2011 to 442 in 2013. The data show that six of the 10 counties had increases during this same period, ranging from a 44 percent decrease in Sullivan County to a 300 percent increase in Coos County. The unsheltered count for many of these counties was very small, causing marginal increases to appear deceptively large (see Table 1.5).

Map 1.5: Changes in Unsheltered Homelessness, 2011 to 2013

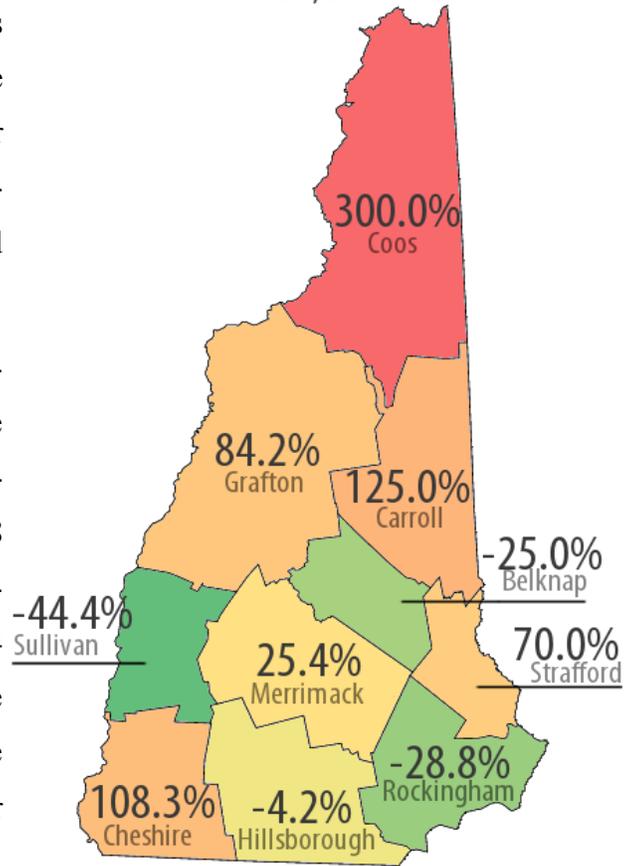


Table 1.5: Unsheltered Homelessness

	2011	2012	2013	% Change, 2011 to 2013
<b>State</b>	406	368	442	8.87%
<b>Belknap</b>	4	5	3	-25.00%
<b>Carroll</b>	8 <sup>12</sup>	17	18	125.00%
<b>Cheshire</b>	12	35	25	108.33%
<b>Coos</b>	1	11	4	300.00%
<b>Grafton</b>	19	20	35	84.21%
<b>Hillsborough</b>	190	142	182	-4.21%
<b>Merrimack</b>	63	57	79	25.40%
<b>Rockingham</b>	80	50	57	-28.75%
<b>Strafford</b>	20	9	34	70.00%
<b>Sullivan</b>	9	22	5	-44.44%

<sup>11</sup> As noted on page 19 of *The State of Homelessness in America 2012*.

<sup>12</sup> Data was erroneously reported as 10 in *The State of Homelessness in New Hampshire 2012* report.

### Student Homelessness

Lack of stable housing can negatively impact a child’s physical, social-emotional, and cognitive development which can hinder their educational opportunities, and lead to higher rates of repeated school grades, suspensions and expulsions, and dropping out of high school.<sup>13</sup> Map 1.6 and Table 1.6 display the changes in the number of homeless students that were enrolled in local educational agencies from school years 2010-2011 to 2012-2013.

Between the 2010-2011 and 2012-2013 school years there has been an eight percent increase in homeless students statewide, rising from 3,164 to 3,417 students. Rockingham County had the largest increase in number of homeless students at 117, but the counties of Belknap and Carroll had the largest percentage increase, each by about two-thirds.

Map 1.6: Changes in Student Homelessness, 2011 to 2013

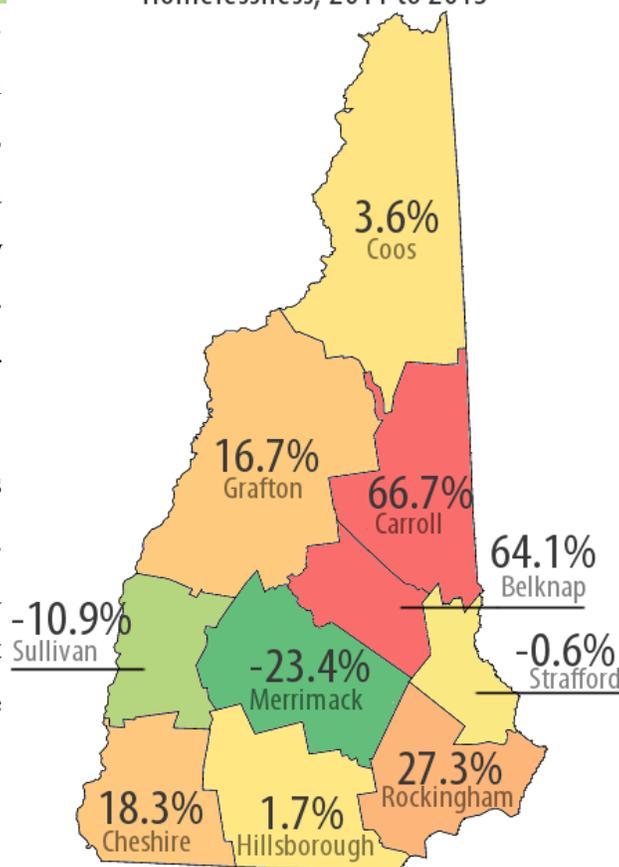


Table 1.6: Student Homelessness

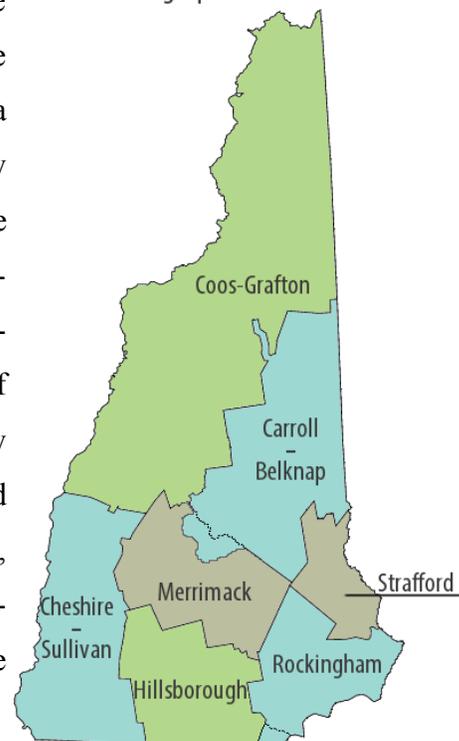
	2010-2011	2011-2012	2012-2013	% Change, 2010 to 2013
<b>State</b>	3,164	3,307	3,417	8.00%
<b>Belknap</b>	145	198	238	64.14%
<b>Carroll</b>	114	161	190	66.67%
<b>Cheshire</b>	153	180	181	18.30%
<b>Coos</b>	55	47	57	3.64%
<b>Grafton</b>	108	139	126	16.67%
<b>Hillsborough</b>	1,274	1,330	1,296	1.73%
<b>Merrimack</b>	308	248	236	-23.38%
<b>Rockingham</b>	428	470	545	27.34%
<b>Strafford</b>	314	311	312	-0.64%
<b>Sullivan</b>	265	223	236	-10.94%

<sup>13</sup> McCoy-Roth, Marci, Bonnie B. Mackintosh, and David Murphey. "When the Bough Breaks: The Effects of Homelessness on Young Children ." *Child Trends* 3, no. 1 (2012): 1-11. <http://www.childtrends.org/?publications=when-the-bough-breaks-the-effects-of-homelessness-on-young-children> (accessed July 17, 2013).

## 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,<sup>14</sup> 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 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 poverty rate, median household incomes, average income of the working poor, and severe cost burdened households.

Figure 2.1: PUMA Geographic Boundaries



In addition, factors such as the number of renters, number of available housing units, cost of rent, and rate of unemployment also play important roles in one's ability to obtain and maintain housing. The interrelated effects of all these factors on housing and homelessness are discussed in more detail below.

<sup>14</sup> 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](http://www2.census.gov/geo/maps/puma/puma2k/nh_puma5.pdf).

### Poverty Rate

At just over eight percent, New Hampshire has the lowest poverty rate in the nation, compared to the national average of 15 percent.<sup>15</sup> Certain regions in the state, however, experience relatively high levels of poverty and nowhere in the state is immune to the effects of poverty. While the poverty rate remained relatively stable statewide from 2009 to 2011, the rate in Carroll-Belknap, Cheshire-Sullivan, Coos-Grafton, and Strafford regions all increased and remain above 10 percent. In addition, the Merrimack region had the largest increase in the state of 32 percent since 2009.

Map 2.1: Changes in the Poverty Rate, 2009 to 2011

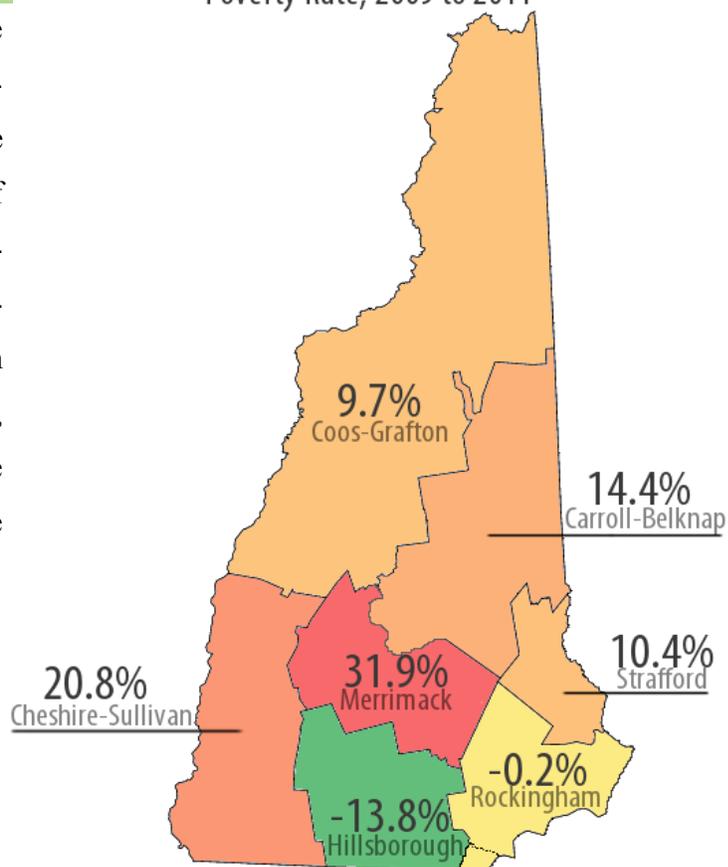


Table 2.1: Poverty Rate

	2009	2010	2011	% Change, 2009 to 2011
<b>State</b>	8.60%	8.23%	8.79%	2.20%
<b>Carroll-Belknap</b>	10.11%	11.83%	11.57%	14.40%
<b>Cheshire-Sullivan</b>	9.98%	13.11%	12.06%	20.80%
<b>Coos-Grafton</b>	9.99%	11.67%	10.96%	9.70%
<b>Hillsborough</b>	8.84%	6.85%	7.62%	-13.80%
<b>Merrimack</b>	6.02%	6.27%	7.94%	31.90%
<b>Rockingham</b>	5.64%	4.97%	5.63%	-0.20%
<b>Strafford</b>	10.47%	9.89%	11.56%	10.40%

<sup>15</sup> For the sake of consistency, the table does not include the most recent statewide poverty data since regional data for 2012 was not available at the time of this report's release.

## Median Household Income & Gross Rent

The relationship between income and rent can be a telling indicator of the extent to which people are able to access housing. Overall, the median household income in New Hampshire increased by three percent over the three year period from \$60,567 to \$62,647. Rockingham County had the highest median household income and saw the largest increase of just over eight percent. Conversely, the Coos-Grafton region had the lowest income and saw the largest decrease of 11 percent.

Although incomes statewide have increased slightly, so too have median rents, which indicate that little has improved in what was already a prohibitively expensive market for many renters. For example, in 2011, fewer than 20 percent of all rental units were affordable to a household earning the median household income. As is discussed below, those who are working in low wage jobs are especially impacted by the lack of affordable housing options.<sup>16</sup>

**Table 2.2a: Median Household Income**

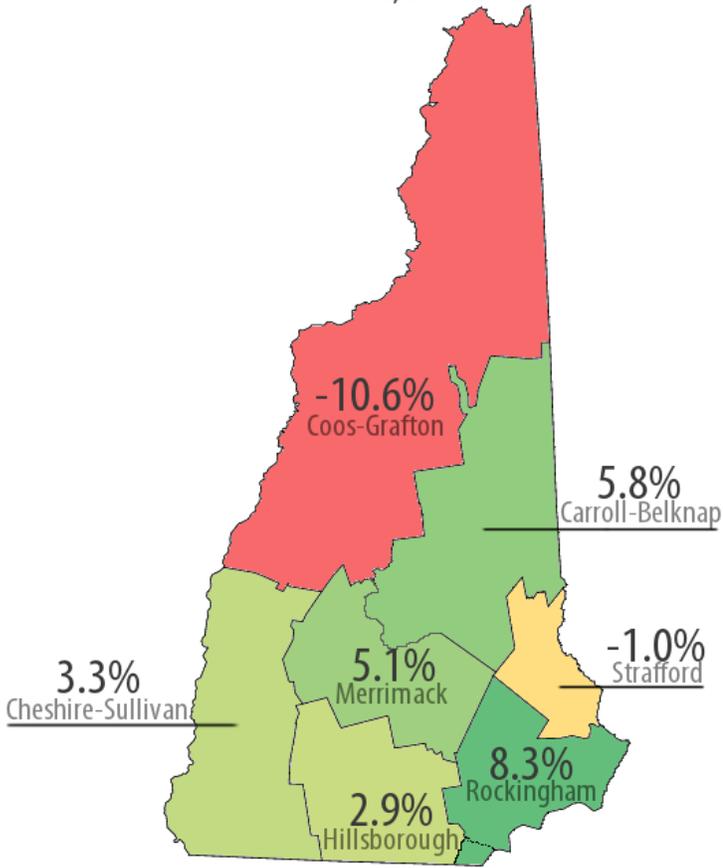
	2009	2010	2011	% Change, 2009 to 2011
<b>State</b>	\$60,567	\$61,042	\$62,647	3.43%
<b>Carroll-Belknap</b>	\$51,973	\$53,404	\$54,985	5.80%
<b>Cheshire-Sullivan</b>	\$49,974	\$46,250	\$51,604	3.26%
<b>Coos-Grafton</b>	\$48,975	\$46,855	\$43,784	-10.60%
<b>Hillsborough</b>	\$64,751	\$68,312	\$66,609	2.87%
<b>Merrimack</b>	\$63,018	\$61,310	\$66,221	5.08%
<b>Rockingham</b>	\$70,160	\$73,925	\$75,982	8.30%
<b>Strafford</b>	\$55,973	\$53,102	\$55,392	-1.04%

**Table 2.2b: Monthly Median Gross Rent 2-Bedroom Units**

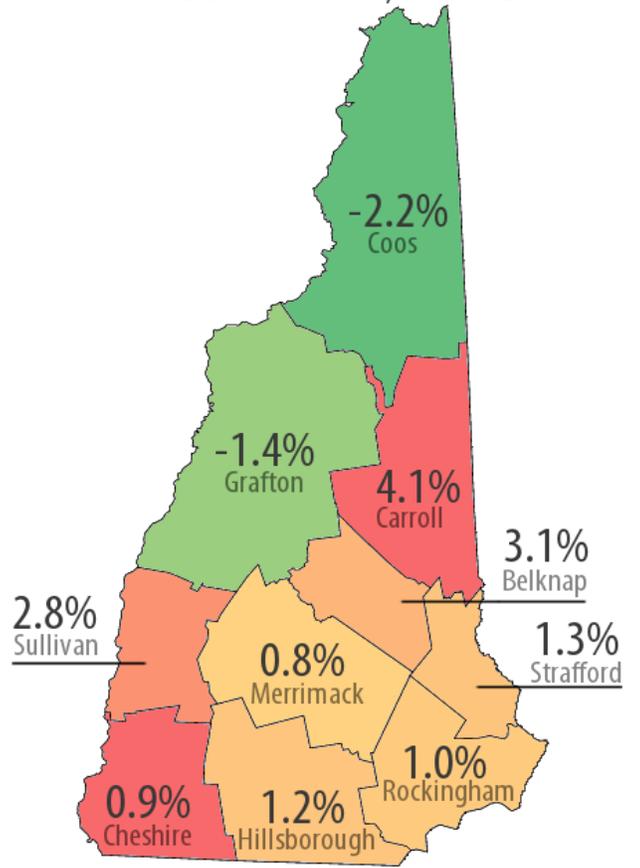
	2009	2010	2011	% Change, 2009 to 2011
<b>State</b>	\$1,041	\$1,056	\$1,050	0.86%
<b>Belknap</b>	\$929	\$947	\$958	3.12%
<b>Carroll</b>	\$903	\$890	\$940	4.10%
<b>Cheshire</b>	\$1,027	\$1,027	\$1,036	0.88%
<b>Coos</b>	\$680	\$687	\$665	-2.21%
<b>Grafton</b>	\$922	\$934	\$909	-1.41%
<b>Hillsborough</b>	\$1,077	\$1,089	\$1,090	1.21%
<b>Merrimack</b>	\$1,009	\$1,017	\$1,017	0.79%
<b>Rockingham</b>	\$1,188	\$1,205	\$1,200	1.01%
<b>Strafford</b>	\$961	\$971	\$973	1.25%
<b>Sullivan</b>	\$897	\$905	\$922	2.79%

<sup>16</sup> The median monthly gross rent data shown spans the years 2009-2011 in order to provide a direct comparison to the available median household income data. Most recent data is available through the New Hampshire Housing and Finance Authority at: <http://nhhousingdata.nhdfa.org/diverport#page=a0010>.

Map 2.2a: Changes in Median Household Income, 2009 to 2011



Map 2.2b: Changes in Monthly Median Gross Rent for 2-Bedroom Units, 2009 to 2011



### Average Real Income of Working Poor

While the median household income of \$62,647 may seem relatively sustainable, many New Hampshire citizens have much lower incomes, even among those who work. Those who are employed, yet do not earn enough to lift themselves out of poverty, are collectively known as the working poor. Employment factors such as low wages, infrequent hours and seasonal positions contribute to the increasing number of working poor people both nationally and across New Hampshire.

The average real income of the working poor uses data on individual income, number of weeks worked, and household poverty status to estimate the financial resources available to the working poor 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.<sup>17</sup>

Map 2.3 and Table 2.3 show the change in average real income of working poor people from 2009 to 2011 for each of the seven regions in New Hampshire. Statewide, the average real income of working poor people decreased almost one percent from \$8,787 in 2009 to \$8,725 in 2011. Three of the seven regions also had decreases in average real income. Changes across the state range from a 33 percent increase in the Coos-Grafton region to a 16 percent decrease in the Rockingham region.

Map 2.3: Changes in Average Real Income of Working Poor, 2009 to 2011

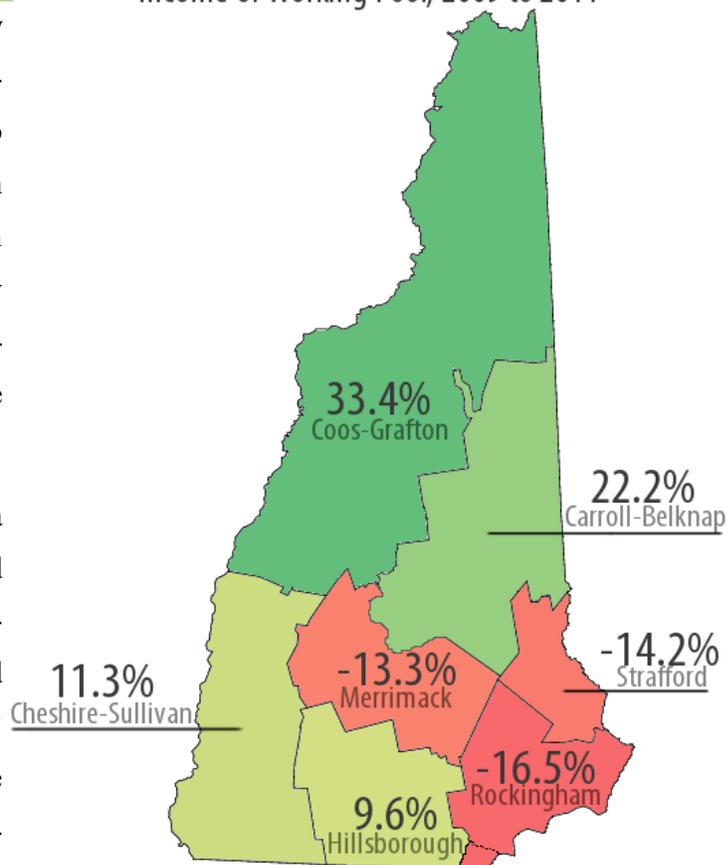


Table 2.3: Average Real Income of Working Poor

	2009	2010	2011	% Change, 2009 to 2011
<b>State</b>	\$8,787	\$8,071	\$8,725	-0.71%
<b>Carroll-Belknap</b>	\$7,196	\$8,272	\$8,792	22.19%
<b>Cheshire-Sullivan</b>	\$7,386	\$7,780	\$8,222	11.31%
<b>Coos-Grafton</b>	\$6,464	\$7,731	\$8,624	33.42%
<b>Hillsborough</b>	\$9,471	\$9,960	\$10,384	9.63%
<b>Merrimack</b>	\$8,285	\$7,237	\$7,187	-13.25%
<b>Rockingham</b>	\$10,265	\$12,395	\$8,575	-16.46%
<b>Strafford</b>	\$8,252	\$5,450	\$7,082	-14.17%

<sup>17</sup> 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>.

## Vacancy Rate

Vacancy rates represent the percentage of available rental units in a given area.<sup>18</sup> An adequate number of vacancies allows for normal changes in the housing market and for consumers to have a reasonable level of choice. While a balanced rental market is thought to have vacancy rates of around five percent, a lower rate indicates fewer options for renters.<sup>19</sup>

Statewide, the number of available units has been decreasing, though there have been some moderate increases in the southern region. The largest decreases in available units are seen in the northern part of the state. Carroll County had the largest decrease in vacancies with a drop from 12 percent in 2011 to just four percent in 2013, resulting in a 69 percent decrease over the course of the three year period. Cheshire County also saw a dramatic decrease from seven percent in 2011 to just three percent in 2013. Increases in vacancy rates were seen in Strafford and Sullivan County among others, but overall there was a statewide decrease of almost 13 percent.

**Table 2.4: Vacancy Rate**

	2011	2012	2013	% Change, 2011 to 2013
<b>State</b>	3.90%	3.20%	3.40%	-12.82%
<b>Belknap</b>	7.60%	3.00%	4.70%	-38.16%
<b>Carroll</b>	11.80%	5.60%	3.60%	-69.49%
<b>Cheshire</b>	7.00%	6.70%	2.70%	-61.43%
<b>Coos</b>	13.10%	11.80%	10.50%	-19.85%
<b>Grafton</b>	7.30%	5.80%	3.80%	-47.95%
<b>Hillsborough</b>	2.80%	2.40%	2.90%	3.57%
<b>Merrimack</b>	5.30%	2.80%	4.20%	-20.75%
<b>Rockingham</b>	2.90%	2.90%	3.10%	6.90%
<b>Strafford</b>	3.30%	4.60%	4.70%	42.42%
<b>Sullivan</b>	4.80%	5.60%	5.90%	22.92%

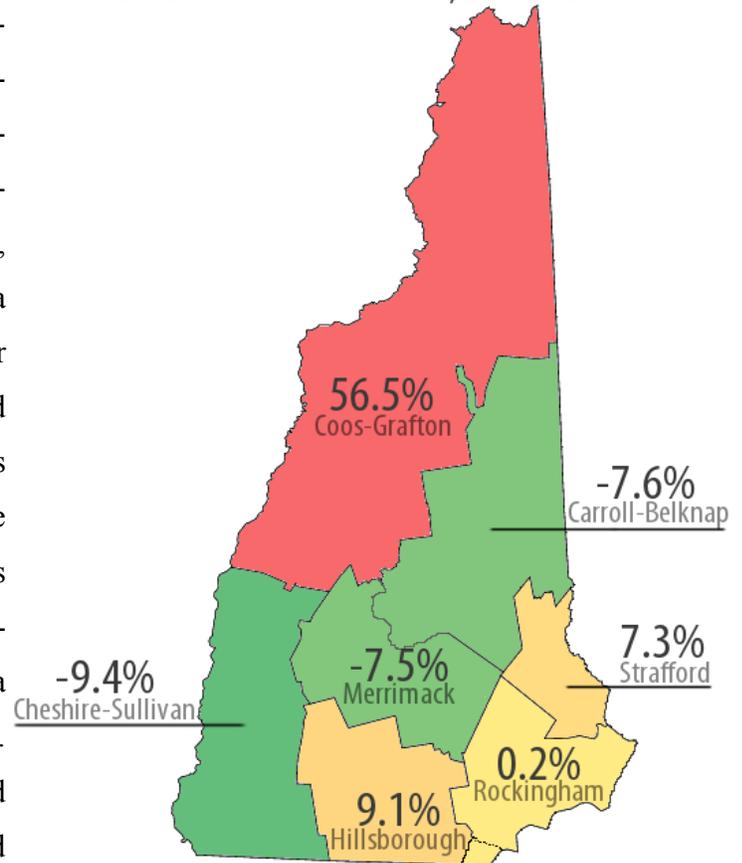
<sup>18</sup> It is important to note that the rate only indicates the number of available units and not the condition, price, or size of the unit.

<sup>19</sup> New Hampshire Housing and Finance Authority 2013. "New Hampshire Housing Rental Survey Shows Market Still Tight." July 9, 2013. Press release can be accessed at: <http://www.ncsha.org/story/new-hampshire-hfa-rental-survey-shows-market-still-tight>.

### Severe Housing Cost Burdened Poor Households

The level of severe housing cost burden faced by people in poverty can be an important indicator of the degree of difficulty that those in poverty face in obtaining housing in a particular area. This section incorporates data on annual household income, monthly rent, household composition, and poverty status to obtain a better understanding of the extent to which poor households are experiencing an inability to afford housing. According to generally accepted definitions of affordability, when housing costs account for more than 30 percent of monthly household income, it is considered unaffordable.<sup>20</sup> Households below the poverty line face the most intense cost burden and spend a substantially larger fraction of their income on rent. For this analysis, a severely cost burdened household is defined as being below the federal poverty line and spending more than 50 percent of its income on rent (includes rent, mortgage, and utilities).

Map 2.5: Changes in Severe Housing Cost Burdened Poor Households, 2009 to 2011



Map 2.5 and Table 2.5 show the change in the percentage of severe housing cost burdened poor households from 2009 to 2011 for each of the seven regions in New Hampshire. Between 2009 and 2011, the percentage of poor households spending more than 50 percent of their income on rent increased by almost nine percent. Four of the seven regions showed increases in the percentage of severe housing cost burden households. Changes among the regions range from about a nine percent decrease in the Cheshire-Sullivan region to a 57 percent increase in the Coos-Grafton region over the three year period.

<sup>20</sup> U.S. Department of Housing and Urban Development. Affordable Housing. [http://portal.hud.gov/hudportal/HUD?src=/program\\_offices/comm\\_planning/affordablehousing](http://portal.hud.gov/hudportal/HUD?src=/program_offices/comm_planning/affordablehousing).

**Table 2.5:** Severe Housing Cost Burdened Poor Households

	<b>2009<sup>21</sup></b>	<b>2010<sup>21</sup></b>	<b>2011</b>	<b>% Change, 2009 to 2011</b>
<b>State</b>	62.13%	68.26%	67.67%	8.92%
<b>Carroll-Belknap</b>	62.28%	60.60%	57.57%	-7.56%
<b>Cheshire-Sullivan</b>	58.91%	71.10%	53.37%	-9.40%
<b>Coos-Grafton</b>	46.32%	48.57%	72.47%	56.46%
<b>Hillsborough</b>	65.70%	70.79%	71.70%	9.13%
<b>Merrimack</b>	63.77%	71.77%	58.98%	-7.51%
<b>Rockingham</b>	68.94%	74.67%	69.09%	0.22%
<b>Strafford</b>	66.00%	62.15%	70.82%	7.30%

<sup>21</sup> Slight adjustments were made to data from 2009 and 2010 based on an incorrect calculation of water utility costs in *The State of Homeless in NH 2012* report.

**Unemployment**

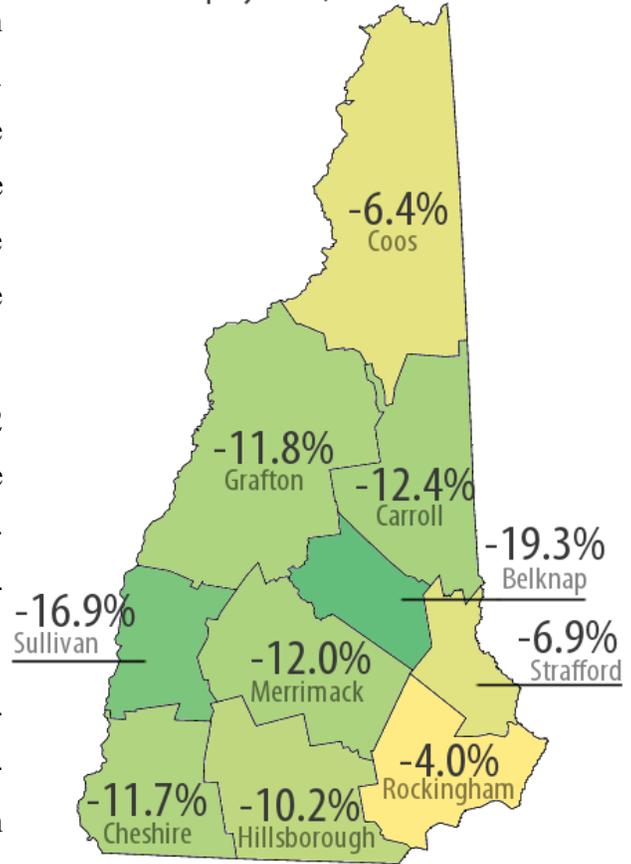
The loss of a job or a prolonged period of unemployment can create economic pressure, which can lead to a housing crisis. The number of unemployed workers in the labor force can be an important predictor of homelessness in a given area.<sup>22</sup> The Bureau of Labor Statistics (BLS) provides annual data on the number of unemployed and unemployment rates for the entire state and each county.

The annual rate of unemployment in New Hampshire in 2012 was six percent, the eighth lowest nationally - better than the U.S. average by almost three percent. Although unemployment in the state is declining in all regions, many people continue to search, unsuccessfully, for work.

Map 2.6 and Table 2.6 show the change in the number of unemployed people from 2010 to 2012 for each of the 10 counties in New Hampshire. The state's unemployed population decreased by nine percent; all of the counties experienced decreases in unemployment over the three year span.

Changes across the state range from just about a four percent decrease in Rockingham County to a 19 percent decrease in Belknap County.

Map 2.6: Changes in Unemployment, 2010 to 2012



**Table 2.6: Unemployment**

	2010	2011	2012	% Change, 2010-2012
<b>State</b>	45,363	39,993	41,133	-9.32%
<b>Belknap</b>	2,127	1,762	1,716	-19.32%
<b>Carroll</b>	1,518	1,373	1,330	-12.38%
<b>Cheshire</b>	2,462	2,142	2,174	-11.70%
<b>Coos</b>	1,301	1,217	1,218	-6.38%
<b>Grafton</b>	2,464	2,174	2,173	-11.81%
<b>Hillsborough</b>	14,522	12,669	13,040	-10.21%
<b>Merrimack</b>	4,498	3,938	3,959	-11.98%
<b>Rockingham</b>	11,058	9,916	10,615	-4.01%
<b>Strafford</b>	4,105	3,697	3,822	-6.89%
<b>Sullivan</b>	1,308	1,105	1,087	-16.90%

<sup>22</sup> Reingold, D. and Fertig, G. (May 2006). "Appendix D: The Characteristics and Causes of Homelessness among At-risk Families with Children in Twenty American Cities." In Characteristics and Dynamics of Homeless Families with Children. U.S. Department of Health and Human Services. This report is available on the Internet at: <http://aspe.hhs.gov/hsp/homelessness/improving-data08/>.

## Chapter Three: The Demographics of Homelessness

This chapter examines a number of situational factors that may result in an elevated level of homelessness, including the number of doubled-up households, the number of people discharged from prison, and the number of households without health insurance.

People who live with friends or family due to economic need are considered doubled-up.<sup>23</sup> Due to the unstable and, in most cases, temporary nature of these living conditions, doubled-up people have an elevated risk of experiencing homelessness. Prior to their entrance into the homeless shelter system, the most commonly reported living situation is living with friends or family.<sup>24</sup> While not defined as homeless by the U.S. Department of Housing and Urban Development, many advocates and providers feel that due to the lack of a permanent residence, those who are doubled-up should be considered among the sheltered homeless.

People being discharged from prisons or jails represent another group with an elevated risk of homelessness. Many of the homeless who are discharged from prison are homeless before they enter the prison system and remain so upon release, while others lose their housing while in prison and thus have nowhere to reside upon exiting the system. Finding housing for those released from prison can be further challenged by the nature of the crime(s) for which a person was convicted.

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,<sup>25</sup> 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 inability 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. When data is available, 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.

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<sup>23</sup> 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.

<sup>24</sup> U.S. Department of Housing and Urban Development, Washington, DC. *The 2010 Annual Homeless Assessment Report to Congress*. Available at: <https://www.onecpd.info/resources/documents/2010homelessassessmentreport.pdf>.

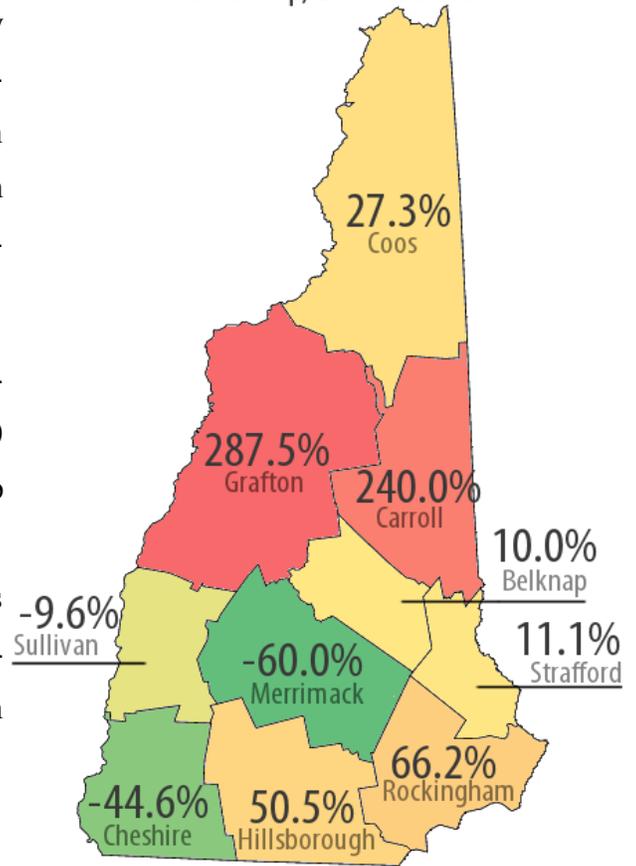
<sup>25</sup> The 2009 Homeless Employment Report, conducted by the National Coalition for the Homeless, covers the survey results of a 182 person sample of homeless men and women. In the report, over one quarter (26.1%) of respondents stated a disability contributed to their homelessness. Available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

**Temporarily Doubled-up**

People who are doubled-up or living with friends or family due to economic need are often just one step away from entrance into the homeless services system. Data reported from the State of New Hampshire Official Point-in-Time Count can be used to monitor changes in the size of each county’s doubled-up population.<sup>26</sup>

Map 3.1 and Table 3.1 show the change in the number of people living doubled-up from 2011 to 2013 for each of the 10 counties in New Hampshire. The state’s overall doubled-up population increased by almost 23 percent, from 728 in 2011 to 891 in 2013. Seven of 10 counties in the state saw increases in their doubled-up populations. Changes range from a 60 percent decrease in Merrimack County to 288 percent increase in Grafton County.

Map 3.1: Changes in Temporarily Doubled-up, 2011 to 2013



**Table 3.1: Temporarily Doubled-up**

	2011	2012	2013	% Change, 2011 to 2013
<b>State</b>	728	713	891	22.39%
<b>Belknap</b>	10	21	11	10.00%
<b>Carroll</b>	5	14	17	240.00%
<b>Cheshire</b>	65	41	36	-44.62%
<b>Coos</b>	11	4	14	27.27%
<b>Grafton</b>	8	32	31	287.50%
<b>Hillsborough</b>	283	289	426	50.53%
<b>Merrimack</b>	35	19	14	-60.00%
<b>Rockingham</b>	68	125	113	66.18%
<b>Strafford</b>	45	12	50	11.11%
<b>Sullivan</b>	198	156	179	-9.60%

<sup>26</sup> 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

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 2010 and 2012 is presented based on data obtained from the NH Department of Corrections Annual Reports.

Table 3.2 shows the change in the number of discharged individuals from prison from 2010 to 2012 in New Hampshire.<sup>27</sup> Over the three year period, the state's population of people released from prison increased by roughly seven percent, from 1,448 in 2010 to 1,552 in 2012. Between 2011 and 2012, however, data show a declining number of prison discharges of about 15 percent, following a significant increase of about 26 percent between 2010 and 2011.

<b>Table 3.2: People Discharged from Prison</b>				
	<b>2010</b>	<b>2011</b>	<b>2012</b>	<b>% Change, 2010 to 2012</b>
<b>People Discharged from Prison</b>	1,448	1,827	1,552	7.18%

<sup>27</sup> Aggregated county data was not obtainable for this report.

## Uninsured People

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, 2010, and 2011,<sup>28</sup> which includes data on health insurance coverage for all people in New Hampshire who are 65 years and younger. As can be seen in the table below, there was an increase in uninsured people in the majority of New Hampshire counties, with the only decreases occurring in Hillsborough and Rockingham County. Strafford County saw the greatest increase of 21 percent in the number of uninsured people.

Map 3.2: Changes in Uninsured People, 2009 to 2011

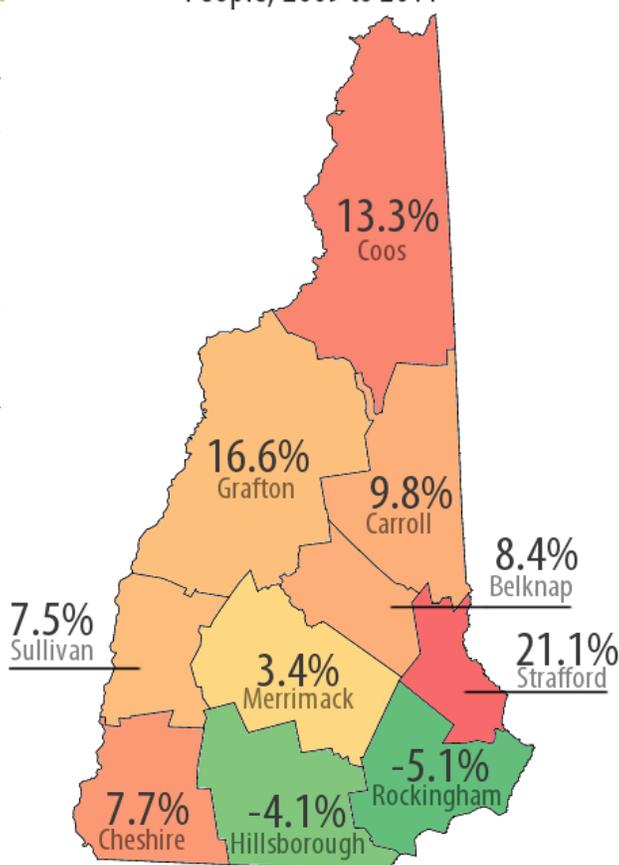


Table 3.3: Uninsured People

	2009	2010	2011	% Change, 2009 to 2011
<b>State</b>	133,464	143,475	137,349	2.91%
<b>Belknap</b>	6,703	7,491	7,264	8.37%
<b>Carroll</b>	5,847	6,743	6,421	9.82%
<b>Cheshire</b>	7,689	8,977	8,284	7.74%
<b>Coos</b>	3,753	4,482	4,252	13.30%
<b>Grafton</b>	9,038	9,861	10,534	16.55%
<b>Hillsborough</b>	41,762	41,402	40,037	-4.13%
<b>Merrimack</b>	14,065	15,436	14,536	3.35%
<b>Rockingham</b>	27,945	29,003	26,511	-5.13%
<b>Strafford</b>	11,821	15,023	14,310	21.06%
<b>Sullivan</b>	4,840	5,056	5,201	7.46%

<sup>28</sup> US Census Bureau, Social, Economic and Housing Statistics Division, and Small Area Estimates Branch. "Small Area Health Insurance Estimates." *Department of Commerce*. US Census Bureau, Aug. 2013. Web. September 11, 2013. <http://www.census.gov/did/www/sahie/>.

## 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. While the state of homelessness and many of its key economic and demographic indicators seem to be improving, many service providers remain concerned about the potential impact that sequestration and other budget cuts to social services will have on those most vulnerable in our state. During the last round of funding, homeless Continuums of Care in New Hampshire were forced to make cuts of five percent in funds directly targeted to serve the homeless. It is anticipated that this loss of funding for homeless services will create additional hardship for those who are currently homeless or who will become homeless over the course of the next year.

Compounding the loss of funding for homeless services is the impact that sequestration is expected to have on the availability of Section 8 Vouchers in the state, a key resource for homeless and low income households. Without these vouchers, individuals and families will remain in shelters or in unsafe/overcrowded living situations for longer lengths of time, an outcome that can have devastating impacts on the wellbeing of both adults and children. Given the potential impact that these cuts will have on so many struggling households in our state, it becomes increasingly important that citizens and policymakers remain committed to supporting the many state, nonprofit, faith-based and community agencies who are working each day to ensure that homeless individuals and families can both attain and maintain stable, safe and affordable housing across New Hampshire.<sup>29</sup>

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<sup>29</sup> The NH Coalition to End Homelessness extends thanks to the National Alliance to End Homelessness for providing a national model for this report.

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