



NH Coalition  
to End Homelessness

# THE STATE OF HOMELESSNESS IN NEW HAMPSHIRE

AN EXAMINATION OF HOMELESSNESS, RELATED ECONOMIC AND  
DEMOGRAPHIC FACTORS, AND CHANGES AT THE STATE AND  
COUNTY LEVELS

2015





## NH Coalition to End Homelessness

The New Hampshire 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.





Dear Friends,

On behalf of the New Hampshire Coalition to End Homelessness, I am pleased to present the fourth annual report on the State of Homelessness in New Hampshire. This report, in conjunction with other sources of quantitative and qualitative data, is intended to help guide and inform discussions about ending homelessness in our state. At the Coalition, we believe that creating effective solutions to homelessness requires data that can help us to adequately understand the problem and to track our progress as we work together to solve it. We hope that this report will be helpful to policy makers, advocates, service providers and concerned citizens as we work to raise awareness of the issue and create a responsive and effective service system to address it.

The data in this year's report indicate both progress and regression in our efforts to end homelessness in New Hampshire. Overall, the steady decline

that we had been experiencing for a number of years seemed to stall in 2015. Similarly, the decline that we saw last year in the number of students experiencing homelessness did not continue into 2015. Moreover, for the first time in many years, the number of families with children who were homeless increased, so that they now make up nearly 50 percent of the homeless population. Despite these regressions, however, great progress was made in our efforts to shelter those who are on the streets or living in other places not meant for human habitation. Because of the extreme consequences that unsheltered living can have on one's physical and mental wellbeing, this improvement is absolutely critical to ensuring that no person loses their life due to lack of appropriate shelter.

For a number of reasons, 2015 has been a watershed year within the system of homeless services in New Hampshire. Communities across the state are implementing new Coordinated Entry systems, which focus on coordinating and targeting homeless services for those most in need. The implementation of these systems has led to even greater collaborations among service providers and more integrated care for families and individuals experiencing homelessness. Additionally, in September of this year, the New Hampshire Governor's Interagency Council on Homelessness was officially established. Made up of heads of state agencies, nonprofit leaders, policy makers and advocates, this Council will work to better coordinate federal, state and private investments to ensure the most efficient and effective

use of scarce resources. Finally, with support from the Governor's office, the State of New Hampshire is working hard to declare "Functional Zero" in ending homelessness among veterans. This designation will signify that New Hampshire has a working system in place to rapidly rehouse any veteran who becomes homeless and is a model that can be used to end homelessness among other populations of people experiencing homelessness as well.

Despite the leveling off in our overall homeless numbers, I am once again encouraged by the compassion and dedication that we see among so many citizens who are concerned about this troubling issue that impacts too many citizens in our state. Those who dedicate their lives to working within our homeless services system are among the most highly trained and skilled professionals in our state. Each day, they help dozens of individuals and families to navigate a wide array of challenges and barriers, so that they may once again attain the path to stability. Similarly, each year hundreds of concerned citizens donate thousands of hours to help those most in need in countless ways. The devotion and commitment that they have towards their work is nothing short of inspiring. I am confident that, together, we can and will end homelessness in New Hampshire and I invite you to join us as we work towards this achievable goal.

Best,

A handwritten signature in black ink that reads "Cathy Kuhn".

Cathy Kuhn, PhD Director

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## Introduction

*The State of Homelessness in New Hampshire 2015*<sup>1</sup> examines homelessness in the state between 2011 and 2015. While indicators continue to point to a slow but steady improvement in the economy, homeless census data show recent stagnations that contrast with several years of steady improvements. Situations have worsened for households living on a fixed income and near or below the poverty line, as rents continue to increase and vacancies fall, making affordable rental housing scarcer than it has been in recent years. Meanwhile, providers of homeless housing and services continue to make significant progress in reducing the number of people living unsheltered, either outside or in other places not meant for human habitation. While people experiencing unsheltered homelessness is an important indicator of the state's progress in ending homelessness, the lack of affordable, permanent housing options in the state will continue to strain the ability of individuals and families to transition out of the homeless services system and into self-sustained housing.

This report examines key homeless census, economic and demographic data with the goal of measuring the state's progress towards ending homelessness. By monitoring indicators that affect trends in homelessness, this report provides a unique year-to-year analysis on New Hampshire's state of homelessness. Indicators included in this report are derived from various sources, including the New Hampshire Department of Corrections, the New Hampshire Housing and Finance Authority, the New Hampshire Bureau of Homeless and Housing Services, the U.S. Bureau of Labor Statistics, the U.S. Census Bureau, the U.S. Department of Education and the U.S. Department of Housing and Urban Development. Chapter I 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 I reviews data on student homelessness as collected and reported by the New Hampshire Department of Education. Chapter II describes key demographic factors related to homelessness, including trends among particular populations that have been shown to be at an increased risk of homelessness. Finally, Chapter III describes economic and housing factors that impact homelessness, including unemployment, income, and housing costs.

## What is Homelessness?

Homelessness is a highly complex issue with a wide range of contributing factors. Social service providers, policy makers and researchers continue to have an ongoing dialogue about the definition of homelessness; yet, the responses remain inconsistent. Although this discussion is outside the scope of this report, it is clear

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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.

that inconsistencies about what it means to be homeless do have serious implications for the state's ability to adequately respond to the problem and to serve those who are in need. In order to facilitate a complete understanding of the issue, *The State of Homelessness in New Hampshire 2015* references data sources that utilize different definitions of homelessness, which can create some apparent inconsistencies among common data elements. More information regarding a particular set of data can be found by referring to the cited sources.

### **What is Functional Zero?**

More recently, the term “functional zero” has been utilized in mainstream media and by homeless and housing service providers to describe an interpretation of what ending homelessness might look like. The term has been applied specifically in discourse related to ending homelessness among veterans, but could be used for any other population of people who are experiencing homelessness. The definition of functional zero varies across communities, but generally falls within the scope of the following:

An end to homelessness means that every community will have a systematic response in place that ensures homelessness is prevented whenever possible or is otherwise a rare, brief, and non-recurring experience. – United States Interagency Council on Homelessness

As communities across the nation, including New Hampshire, adopt some variation of functional zero as a metric for the progress towards ending homelessness, it is critical that policy makers, advocates, services providers and citizens are aware of and understand the term and its implications.

### **The State of Homelessness in New Hampshire**

Chapter I of this report includes data from the 2013, 2014 and 2015 State of New Hampshire Official Point-In-Time Count and chronicles changes in overall homelessness and in homelessness among subpopulations across the state.<sup>2</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 merely 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.

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<sup>2</sup> New Hampshire Department of Health and Human Services, "Homeless Data." Last modified 2015. Accessed August 30, 2015. <http://www.dhhs.state.nh.us/dcbcs/bhhs/homelessdata.htm>

Also included in Chapter I of this report is data from the U.S. Department of Education's annual counts of students reported as being homeless that are attending school, from kindergarten through high school. In the enumeration of students experiencing homelessness, the U.S. Department of Education utilizes a definition of "homelessness" that is notably different from the U.S. Department of Housing and Urban Development's definition. While not directly comparable to the Point-in-Time Counts, these counts are useful in tracking trends in homelessness among young people and families in New Hampshire.

Notable trends in these counts include:

- After decreasing marginally by three percent between 2013 and 2014, the number of people experiencing homelessness remained essentially the same over the last year, declining by two people.
- The number of people experiencing unsheltered homelessness, those living outside or in other places not meant for human habitation, dropped by 33 percent from 2014 (393) to 2015 (262), continuing sharp declines that first began in 2013.
- After several years of decreases, the number of persons in families experiencing homelessness rose by eight percent over the last year, from 704 people in 2014 to 760 people in 2015.
- From the 2013-2014 school year to the 2014-2015 school year, the statewide number of students experiencing homelessness rose marginally, by one and one half percent. This increase follows what was a rare decline in the number of students experiencing homelessness during the last measurement period.

### **Risk Factors for Homelessness**

Chapter II examines various risk factors that affect people who are homeless or are at risk of becoming homeless using data from the 2015 State of New Hampshire Official Point-In-Time Count, the New Hampshire Department of Corrections and the U.S. Bureau of Labor Statistics. These indicators are examined for the state of, and counties within, New Hampshire.

Notable trends in these risk factors include:

- Like national trends, the unemployment rate continues to decline in New Hampshire, decreasing by 33 percent from 2014 (4.46 percent) to 2015 (three percent).
- The rate of people living at or below the poverty line in New Hampshire has increased over the past several years. Since 2014, the poverty rate has increased marginally, rising from 8.4 percent in 2014 to 8.7 percent in 2015.
- The number of annual discharges from state prisons has been rising since 2011. From 2014 to 2015,

the number of prison discharges in New Hampshire rose by three percent.

### **Housing and the Economics of Homelessness**

Chapter III examines various housing and economic indicators that are helpful in assessing conditions that may impact the number of people who become homeless in New Hampshire. Using data from the New Hampshire Housing Finance Authority and the U.S. Census Bureau's American Community Survey Public Use Microdata Sample (PUMS) files, this chapter describes changes in some of these housing and economic indicators.

Notable trends in these indicators include:

- Median gross rents rose at twice the pace of median household renter incomes, narrowing an already scarce market of affordable housing.
- Vacancy rates are decreasing to alarmingly low levels across New Hampshire, with the state average falling from 2.5 percent in 2014 to 2.2 percent in 2015. A healthy vacancy rate is normally around five percent.<sup>3</sup>
- 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 24 percent during the last year of the most available data; however, this level of income clearly cannot sustain any rental housing in New Hampshire.

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<sup>3</sup> New Hampshire Housing and Finance Authority 2013. "New Hampshire Housing Rental Survey Shows Market Still Tight ." July 9, 2013. <http://www.ncsha.org/story/new-hampshire-hfa-rental-survey-shows-market-still-tight>



# CHAPTER I

## Chapter I: The State of Homelessness in New Hampshire

1.2 Overall Homelessness

1.3 Chronic Homelessness

1.4 Family Homelessness

1.5 Veteran Homelessness

1.6 Unsheltered Homelessness

1.7 Student Homelessness

1.8 Homeless Assistance Beds



## Chapter I: The State of Homelessness in New Hampshire

The state of homelessness in New Hampshire remains stagnant over the past year, with only a slight decrease in overall homelessness since 2013. While reductions in homelessness have slowed considerably, subpopulation data indicates that important progress is being made. The number of individuals living unsheltered continues to drop sharply, with 2015 estimates below 2013 estimates by nearly half (a 41 percent decrease). Meanwhile, the temporary sheltered homeless population has risen by about 10 percent, as the number of homeless assistance beds across the state have correspondingly increased. While these estimates can vary rather significantly from year-to-year, in part due to changes in the number of people experiencing homelessness and in part due to the difficulties of obtaining accurate data on a transient population, these trends do suggest that increases in homeless assistance beds are resulting in reductions in the number of individuals living unsheltered.

Other subpopulations have either experienced stagnation during this same period or, in some cases, have shown slight increases, including families, veterans and those that are chronically homeless. Additionally, after experiencing a drop in the number of homeless students from 2013 to 2014, the state saw an increase of about two percent over the past year. This data suggest that improvements that resulted in the reduction of unsheltered homeless persons have not equally applied to all populations, creating little change in the overall number of people experiencing homelessness this past year.

Figure 1.1 illustrates comparisons between various subpopulations of persons experiencing homelessness in New Hampshire. Notable findings during this period include the following:

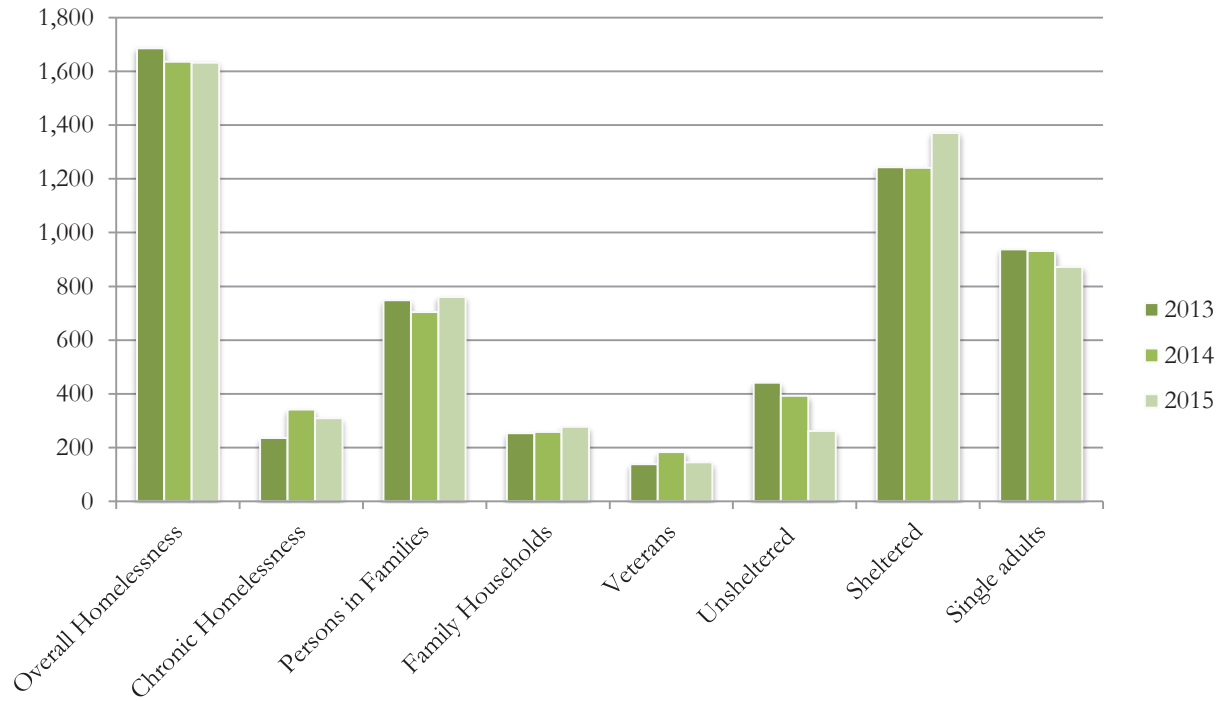
- Nearly half of persons experiencing homelessness are families with children (760 people in 277 households).
- Among those experiencing homelessness, 19 percent are considered chronically homeless (310 people).
- Veterans comprise roughly nine percent of the homeless population (145 people).

Figure 1.1 also illustrates trends between the various subpopulations between 2013 and 2015. Notable trends during this period include the following:

- Unsheltered homelessness has dropped by 41 percent from 2013 (442 people) to 2015 (262 people), including a 33 percent decline over the past year from 2014 (393) to 2015 (262 people).
- Following a stagnant period between 2013 and 2014, the number of people living in temporary shelters has increased over the past year by nine percent.

- After several years of decreases, the number of homeless persons in families has begun to rise again, increasing by about eight percent from 2014 to 2015.

Figure 1.1 Homelessness in New Hampshire, Changes from 2013-2015



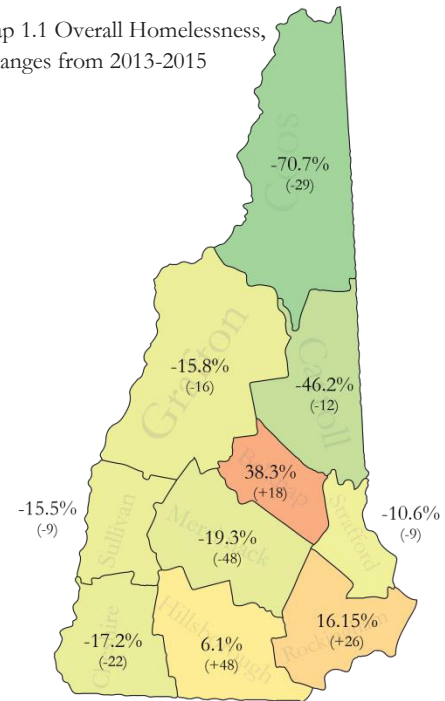
## Overall Homelessness

The number of people who are living without a home in New Hampshire continues an encouraging decline, a trend that began in 2011. As the economy across the state and across the nation continues to improve at a steady, but slow pace, so does overall homeless census data, which shows the number of people experiencing homelessness on a steady, but slow decline. However, these fragile changes could be stymied by a number of economic, social and political factors including the slowing development of housing beds for people experiencing homelessness.

Map 1.1 and Table 1.1 illustrate the trends of the total number of persons experiencing homelessness from 2013 to 2015 for each of the ten counties in New Hampshire.<sup>4</sup> Overall, the state saw a three percent decrease in homelessness from 2013 to 2015.

However, changes in homelessness varied significantly across counties. Seven counties experienced decreases in homelessness between 2013 to 2015, ranging from an 11 percent decrease in Strafford County to a 70 percent decrease in Coos County. Three counties – Hillsborough, Rockingham, and Belknap - experienced increases of 6, 16, and 38 percent, respectively, in overall homelessness. Hillsborough and Merrimack counties saw the largest shifts in their homeless population, with Hillsborough increasing by just fewer than 50 people and Merrimack decreasing by the same amount.

Map 1.1 Overall Homelessness,  
Changes from 2013-2015



**Table 1.1: Overall Homelessness**

	2013	2014	2015	% Change, 2013-2015
<b>State</b>	1,685	1,635	1,632	-3.15%
<b>Belknap</b>	47	45	65	38.30%
<b>Carroll</b>	26	19	14	-46.15%
<b>Cheshire</b>	128	93	106	-17.19%
<b>Coos</b>	41	21	12	-70.73%
<b>Grafton</b>	101	89	85	-15.84%
<b>Hillsborough</b>	789	774	837	6.08%
<b>Merrimack</b>	249	281	201	-19.28%
<b>Rockingham</b>	161	168	187	16.15%
<b>Strafford</b>	85	74	76	-10.59%
<b>Sullivan</b>	58	71	49	-15.52%

<sup>4</sup> New Hampshire Department of Health and Human Services, "Homeless Data." Last modified 2015. Accessed Aug. 30, 2015. <http://www.dhhs.state.nh.us/dcbcs/bhhs/homelessdata.htm>

## Chronic Homelessness

The U.S. Department of Housing and Urban Development formally defines “chronic homelessness” as a subpopulation of people who have a disability and have been continuously homeless for over one year, or have experienced four episodes of homelessness in the previous three years.<sup>5</sup> Those who are chronically homeless are often the most difficult population to serve, as their path out of homelessness typically requires a multifaceted approach. Compared to other populations of people experiencing homelessness, people who are chronically homeless often have complex medical conditions, higher utilizations of emergency services and a significantly reduced life expectancy. Many studies in communities across the nation have found that providing housing for people experiencing chronic homelessness provides a cost savings for municipalities. These studies find that, after entering housing, people who had experienced chronic homelessness utilize emergency services at a significantly reduced rate, which outweighs the financial cost of providing housing.<sup>6</sup>

Map 1.2 Chronic Homelessness, Changes from 2013-2015

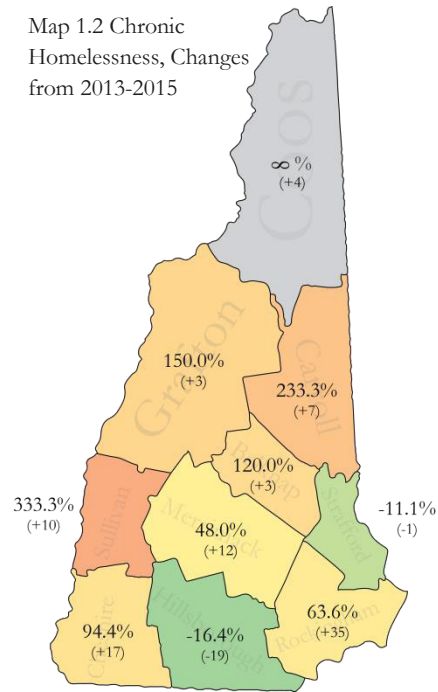


Table 1.2: Chronic Homelessness

	2013	2014	2015	% Change, 2013-2015
<b>State</b>	236	341	310	31.36%
<b>Belknap</b>	5	8	11	120.00%
<b>Carroll</b>	3	6	10	233.33%
<b>Cheshire</b>	18	29	35	94.44%
<b>Coos</b>	0	4	4	∞%7
<b>Grafton</b>	2	9	5	150.00%
<b>Hillsborough</b>	116	155	97	-16.38%
<b>Merrimack</b>	25	52	37	48.00%
<b>Rockingham</b>	55	71	90	63.64%
<b>Strafford</b>	9	0	8	-11.11%
<b>Sullivan</b>	3	7	13	333.33%

<sup>5</sup> U.S. Department of Housing and Urban Development. “Defining Chronic Homelessness: A Technical Guide for HUD Programs.” Sept. 2007. Accessed October 15, 2015. <https://www.hudexchange.info/resources/documents/DefiningChronicHomeless.pdf>

<sup>6</sup> United States Interagency Council on Homelessness. “People Experiencing Chronic Homelessness.” 2013. Accessed Oct. 15, 2015. <http://usich.gov/population/chronic>

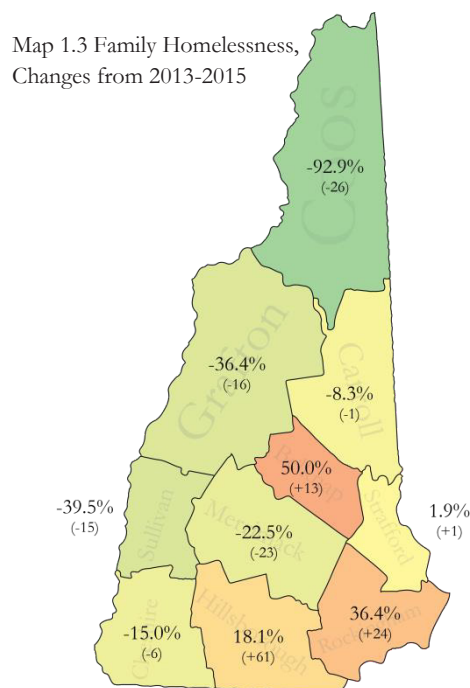
<sup>7</sup> A change from zero is calculated as an infinite percent change. Therefore, the infinity symbol is used to represent this change.

Map 1.2 and Table 1.2 illustrate the change of chronically homeless persons from 2013 to 2015 for each county in New Hampshire. Over this period, the state saw a 31 percent increase in people experiencing chronic homelessness; however, the number declined over the past year (nine percent) after a sharp increase between 2013 and 2014 (45 percent). Since many counties contain small populations of people experiencing chronic homelessness, small changes can lead to large, but deceptive, percentile changes. While chronic homelessness has decreased over the past year, primarily due to a decrease of 37 percent (58 people) in Hillsborough County, five counties have experienced trends of steady increases in their populations from 2013 to 2015.

## Family Homelessness

While homelessness tends to be perceived as an issue primarily associated with single adults, particularly single men, families compose a substantial proportion of the population. In 2015, the number of persons in families contributed to nearly half of the overall homeless population. Homelessness for families can be extremely distressing for both adults and children, which is evident by higher rates of familial separation with this population. Persons in families that are experiencing homelessness often have histories of trauma, which can have harmful effects on the long-term wellbeing of both adults and children.<sup>8</sup>

Map 1.3 and Table 1.3 depict the change of people in families experiencing homelessness from 2013 to 2015 in New Hampshire. After decreasing by about six percent from 2013 to 2014, the number of people in families experiencing homelessness rose by about eight percent from 2014 to 2015, the first time this population has increased since 2011, when it shot up to a high of 884. The increase in families experiencing homelessness is primarily the result of sharp increases in Hillsborough (18 percent) and Rockingham (36 percent) Counties.



**Table 1.3: Homeless People in Families**

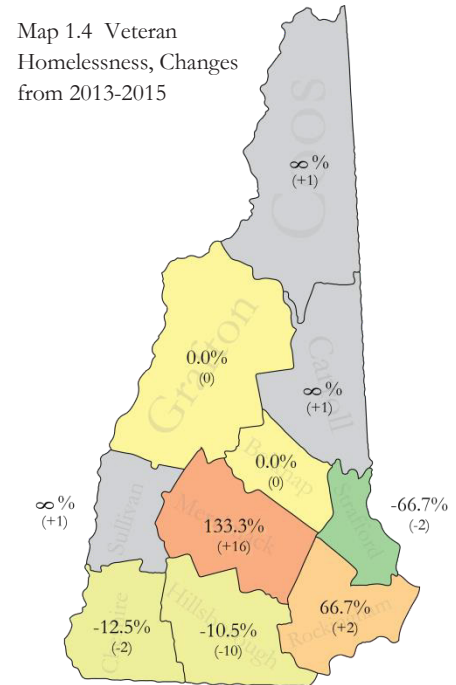
	2013	2014	2015	% Change, 2013-2015
<b>State</b>	748	704	760	1.60%
<b>Belknap</b>	26	16	39	50.00%
<b>Carroll</b>	12	12	11	-8.33%
<b>Cheshire</b>	40	41	34	-15.00%
<b>Coos</b>	28	6	2	-92.86%
<b>Grafton</b>	44	43	28	-36.36%
<b>Hillsborough</b>	338	308	399	18.05%
<b>Merrimack</b>	102	90	79	-22.55%
<b>Rockingham</b>	66	81	90	36.36%
<b>Strafford</b>	54	53	55	1.85%
<b>Sullivan</b>	38	54	23	-39.47%

<sup>8</sup> The National Center on Family Homelessness. "What Is Family Homelessness?" 2015. Oct. 15, 2015. <http://www.familyhomelessness.org/facts.php?p=tm>

## Veteran Homelessness

Addressing veteran homelessness has been on the forefront of national policies and efforts, particularly since the release of the current administration's strategic plan to end homelessness, known as "Opening Doors." A significant federal investment has been made in providing housing and services for veterans experiencing homelessness, with federal agencies encouraging more in-depth collaborations among community providers and local Veteran Administration benefit services. For the first time since the federal strategic plan was released, several cities across the nation declared that they have ended "functional homelessness" for veterans over the past year, indicating that they have a system in place that would provide housing to any veteran experiencing homelessness in less than 90 days.<sup>9</sup>

Homelessness for veterans in New Hampshire has increased by about five percent since 2013, continuing a trend of increases dating back to 2011. Although veteran homelessness decreased from 2014 to 2015 by 16 percent, the number of veterans experiencing homelessness is up overall since 2013. While 59 percent of veterans experiencing homelessness reside in Hillsborough County, only 27 percent of all New Hampshire veterans call Hillsborough home.<sup>10</sup> Lastly, Merrimack County



**Table 1.4: Veteran Homelessness**

	2013	2014	2015	% Change, 2013-2015
<b>State</b>	138	183	145	5.07%
<b>Belknap</b>	2	2	2	0.00%
<b>Carroll</b>	0	0	1	infinity%
<b>Cheshire</b>	16	11	14	-12.50%
<b>Coos</b>	0	1	1	infinity%
<b>Grafton</b>	7	8	7	0.00%
<b>Hillsborough</b>	95	140	85	-10.53%
<b>Merrimack</b>	12	16	28	133.33%
<b>Rockingham</b>	3	4	5	66.67%
<b>Strafford</b>	3	0	1	-66.67%
<b>Sullivan</b>	0	1	1	infinity%

<sup>9</sup> Goldberg, Eleanor. "New Orleans Ends Veteran Homelessness, Proves It's 'Not An Impossible Problem.'" *Huffington Post*. April 21, 2015. Accessed Oct. 10, 2015. [http://www.huffingtonpost.com/2015/04/21/michelle-obama-new-orleans\\_n\\_7108756.html](http://www.huffingtonpost.com/2015/04/21/michelle-obama-new-orleans_n_7108756.html).

<sup>10</sup> United States Census Bureau. "Veteran Status: 2014 American Community Survey 1-Year Estimates." Last modified n.d. Accessed Oct. 10, 2015. <http://factfinder.census.gov/faces/nav/jsf/pages/index.xhtml>



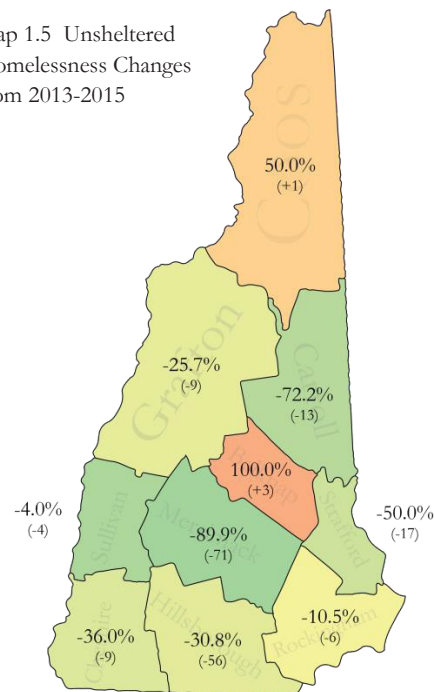
has experienced steady, substantive increases in homelessness over the past three years, with homelessness among veterans more than doubling between 2013 (12 veterans) and 2015 (28 veterans).

## Unsheltered Homelessness

People experiencing homelessness often are defined as being in one of two distinct categories: those who are living in temporary shelters, such as emergency shelters or transitional housing, and those that are living unsheltered, such as outside in a tent, a car, or somewhere else not meant for human habitation. People experiencing unsheltered homelessness often have higher mortality rates due to exposure to hazardous environments and conditions and lower access to preventative healthcare. Providing appropriate interventions as quickly as possible for people who are experiencing unsheltered homelessness, particularly for those who are newly homeless, is critical to preventing the development of tangential issues associated with long-term, chronic homelessness.<sup>11</sup>

The unsheltered homeless population has fluctuated significantly over the past five years, with the increases and decreases in the population occurring every other year. Since this population is transient, it is one of the most difficult populations to enumerate accurately. The number of people experiencing unsheltered homelessness dropped by almost half from 2013 (442 people) to 2015 (262 people), reaching a low last seen in 2010 (257 people). In recent years, the unsheltered homeless population has been most prevalent in Hillsborough and Merrimack Counties; however, Merrimack County saw an unprecedented 90 percent decrease in the number of people experiencing unsheltered

Map 1.5 Unsheltered Homelessness Changes from 2013-2015



**Table 1.5: Unsheltered Homelessness**

	2013	2014	2015	% Change, 2013-2015
<b>State</b>	442	393	262	-40.72%
<b>Belknap</b>	3	7	6	100.00%
<b>Carroll</b>	18	12	5	-72.22%
<b>Cheshire</b>	25	7	16	-36.00%
<b>Coos</b>	4	12	6	50.00%
<b>Grafton</b>	35	32	26	-25.71%
<b>Hillsborough</b>	182	152	126	-30.77%
<b>Merrimack</b>	79	100	8	-89.87%
<b>Rockingham</b>	57	42	51	-10.53%
<b>Strafford</b>	34	15	17	-50.00%
<b>Sullivan</b>	5	14	1	-80.00%

<sup>11</sup> National Coalition for the Homeless. "Health Care and Homelessness." Jul. 2009. Accessed Oct. 10, 2015. <http://www.nationalhomeless.org/factsheets/health.html>.

homelessness from 2014 (100 people) to 2015 (eight people). Upon further inspection, this decline was primarily the result of a drop in the number of people experiencing unsheltered homelessness who were reportedly staying at a hospital in Merrimack County during the night of the Point-in-Time Count, from 77 people in 2014 to one person in 2015. Other notable changes from 2013 to 2015 at the county-level include Hillsborough County (a decline of 31 percent, or 56 people) and Carroll County (a decline of 72 percent, or 13 people).

## Student Homelessness

The New Hampshire Department of Education annually collects statewide data on school-aged students experiencing homelessness.<sup>12</sup> Students experiencing homelessness may be couch-surfing, living in a shelter, or outside in a car or tent, and may be accompanied with family, friends or may be unaccompanied. The experience of homelessness often has extensive detrimental effects on children, including severe depression, anxiety and poor physical health. Additionally, students experiencing homelessness often struggle to maintain their academic standing.<sup>13</sup> Each school district has a designated staff member to assist students experiencing homelessness, known as “homeless liaisons.” Through Title 1 funding, homeless liaisons can assist students to access transportation to and from school, acquire necessary school essentials and navigate issues related to legal guardianship requirements.

Map 1.6 Student Homelessness Changes from 2013-2015

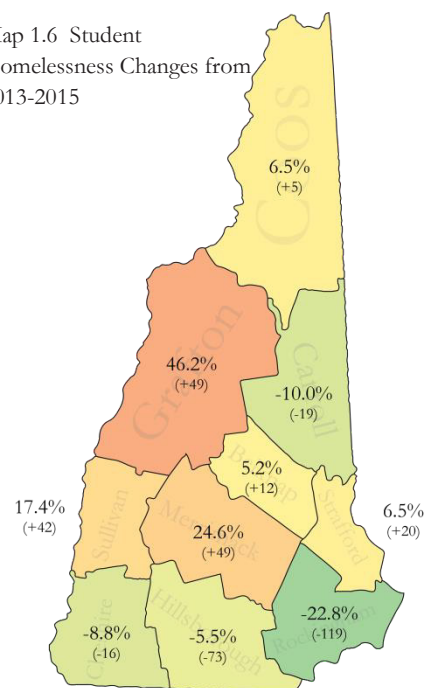


Table 1.6: Student Homelessness

	2012-2013	2013-2014	2014-2015	% Change, 2012-2015
<b>State</b>	3417	3272	3322	-2.78%
<b>Belknap</b>	231	203	243	5.19%
<b>Carroll</b>	190	208	171	-10.00%
<b>Cheshire</b>	181	173	165	-8.84%
<b>Coos</b>	77	69	82	6.49%
<b>Grafton</b>	106	131	155	46.23%
<b>Hillsborough</b>	1319	1187	1246	-5.53%
<b>Merrimack</b>	199	247	248	24.62%
<b>Rockingham</b>	521	456	402	-22.84%
<b>Strafford</b>	306	337	326	6.54%
<b>Sullivan</b>	242	261	284	17.36%

<sup>12</sup> While data sources in Chapter I are derived through regulations administered by the U.S. Department of Housing and Urban Development and are sourced from the same annual Point-in-Time Count event, the U.S. Department of Education directs the collection of data on students experiencing homelessness and utilizes a different surveying methodology. Additionally, within the context of the data collected by the New Hampshire Department of Education, the U.S. Department of Housing and Urban Development’s definition of “homeless” is amended to include students that are couch-surfing or are otherwise living doubled-up. It is critical to acknowledge that this data is neither a subset of the “Overall Homelessness” data presented in Chapter 1, since it is derived from a different data source of data, nor is it constrained to the same rules (e.g. definition, methodology) as the other data presented in Chapter 1. Thus, while the data for student homelessness may seem to be in conflict with other homeless data, they are not.

<sup>13</sup> National Coalition for the Homeless. "Homeless Youth." Jun. 2008. Accessed Oct. 10, 2015. <http://www.nationalhomeless.org/factsheets/youth.html>

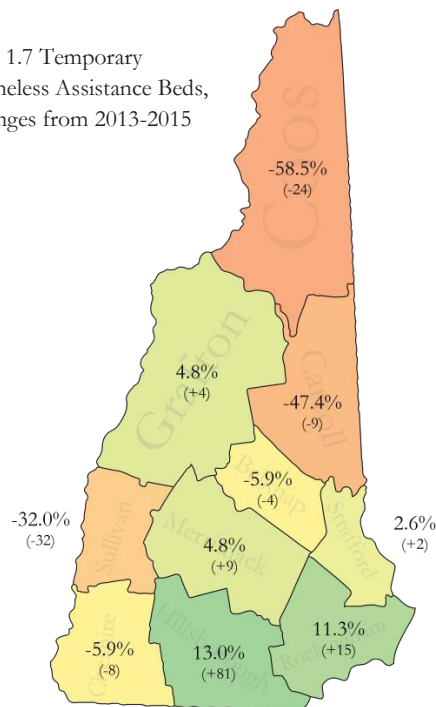
While the number of students experiencing homelessness is down from 2012-2013 by about three percent, students living without a home increased by about two percent (50 students) over the past year. Stark increases in the number of homeless students were seen in Grafton (46 percent, or 49 students) and Merrimack (25 percent, or 49 students) Counties. The overall decrease in students experiencing homelessness was mostly a result of decreases in Rockingham (23 percent, or 119 students) and Hillsborough (six percent, or 73 students) Counties.

## Homeless Assistance Beds

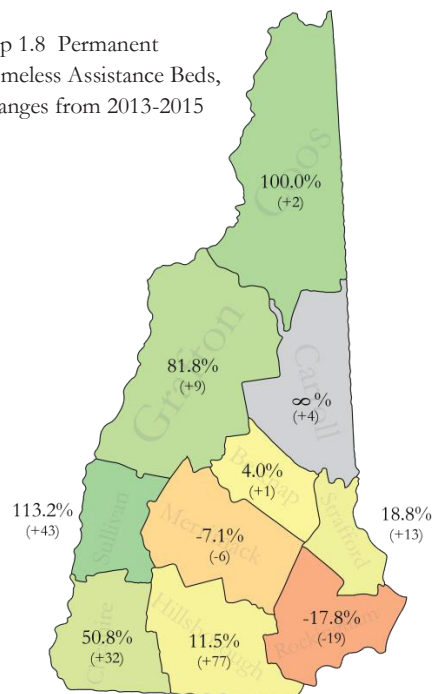
As the populations of people who are experiencing homelessness are variable, so too are the programs that are designed to provide services and housing to them. Providers of housing and services are constantly examining their programs to identify the best methods of service delivery. Additionally, providers are subject to funding changes at the local, state and federal levels, which can require them to expand or contract their programs from year to year. These factors influence the number of beds dedicated to people experiencing homelessness within the housing system.

Temporary housing is intended to be short-term and typically accompanies intensive case management and other ancillary services. Temporary housing generally includes emergency shelter, safe haven and transitional housing programs. Residents in temporary housing still fall within the scope of homelessness and thus are included in the Point-in-Time Counts. Permanent housing is intended to be long-term or for an indefinite amount of time, and may be accompanied by case management and other supplementary services. Permanent housing generally includes permanent supportive housing and rapid re-housing programs. Once a person who is homeless enters a permanent housing program, they are no longer considered to fall within the scope of homelessness and thus are not included in the Point-in-Time Counts. After seeing increases in the number of both temporary and permanent housing beds from 2013 to 2014, the state saw a dip in both types of beds, dropping overall by about three percent (78 beds). Overall, both bed types are up since 2013, with permanent beds up significantly, by about 14 percent, while temporary beds have grown at a much slower pace, about two percent. Beds for temporary shelter continue to comprise the majority of homeless

Map 1.7 Temporary  
Homeless Assistance Beds,  
Changes from 2013-2015



Map 1.8 Permanent  
Homeless Assistance Beds,  
Changes from 2013-2015



assistance beds, accounting for 55 percent of all beds; however, as federal investment and focus in permanent housing strategies continues to increase, particularly “Housing First,” while investments in temporary, transitional housing strategies continue to decrease, the gap between permanent and temporary housing beds has lessened. The data also suggests that temporary beds are more accessible across the state and in rural regions than permanent beds, which are more densely located in New Hampshire’s urban regions.

**Table 1.7: Homeless Assistance Beds in Temporary Housing Programs**

	2013	2014	2015	% Change, 2013-2015
<b>State</b>	1,470	1,541	1,504	2.31%
<b>Belknap</b>	68	76	64	-5.88%
<b>Carroll</b>	19	19	10	-47.37%
<b>Cheshire</b>	135	131	127	-5.93%
<b>Coos</b>	41	16	17	-58.54%
<b>Grafton</b>	84	67	88	4.76%
<b>Hillsborough</b>	625	705	706	12.96%
<b>Merrimack</b>	188	189	197	4.79%
<b>Rockingham</b>	133	161	148	11.28%
<b>Strafford</b>	77	77	79	2.60%
<b>Sullivan</b>	100	100	68	-32.00%

**Table 1.8: Homeless Assistance Beds in Permanent Housing Programs**

	2013	2014	2015	% Change, 2013-2015
<b>State</b>	1,070	1,267	1,226	14.58%
<b>Belknap</b>	25	28	26	4.00%
<b>Carroll</b>	0	0	4	∞%
<b>Cheshire</b>	63	69	95	50.79%
<b>Coos</b>	2	1	4	100.00%
<b>Grafton</b>	11	11	20	81.82%
<b>Hillsborough</b>	671	770	748	11.48%
<b>Merrimack</b>	84	101	78	-7.14%
<b>Rockingham</b>	107	107	88	-17.76%
<b>Strafford</b>	69	95	82	18.84%
<b>Sullivan</b>	38	85	81	113.16%

# CHAPTER II

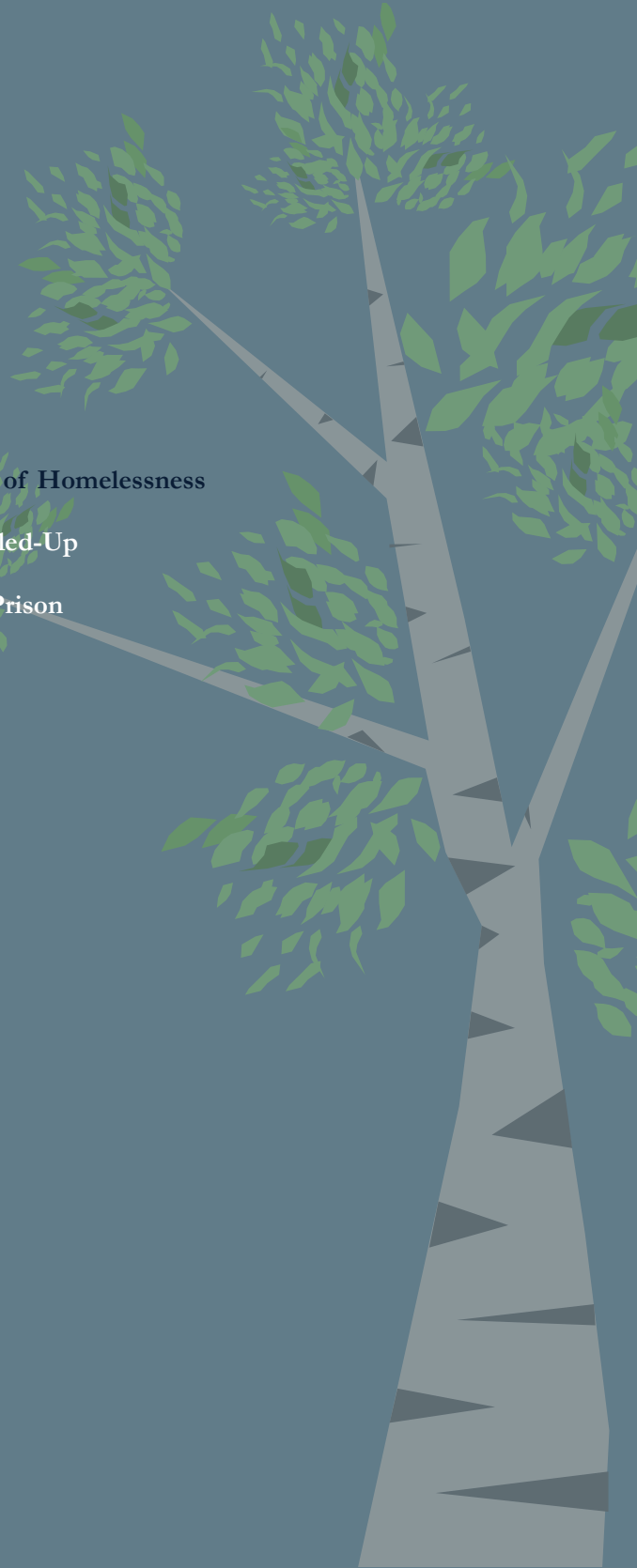
## Chapter II: Risk Factors of Homelessness

2.1 Temporarily Doubled-Up

2.2 Discharged from Prison

2.3 Unemployment

2.4 Poverty Rate





## Chapter II: Risk Factors of Homelessness

One of the principle reasons that homelessness is so complex is because of the many difficult and often interrelated factors that can lead to it. Some fall into homelessness because of a physical or mental health disorder that is often untreated due to limited access to healthcare. Others suffer from histories of trauma or violence that preclude them from leading healthy and productive lives. Untreated substance use disorders, lack of employment, poor education and job skills are other common factors that can drive an individual or family into homelessness. Although not an exhaustive examination of the many precursors to homelessness, this chapter examines four situational factors that are commonly identified among those who enter the New Hampshire homeless services system. These factors include being temporarily “doubled-up,” being recently discharged from prison, being unemployed and being in poverty.

Figure 2.1 Risks Factors of Homelessness

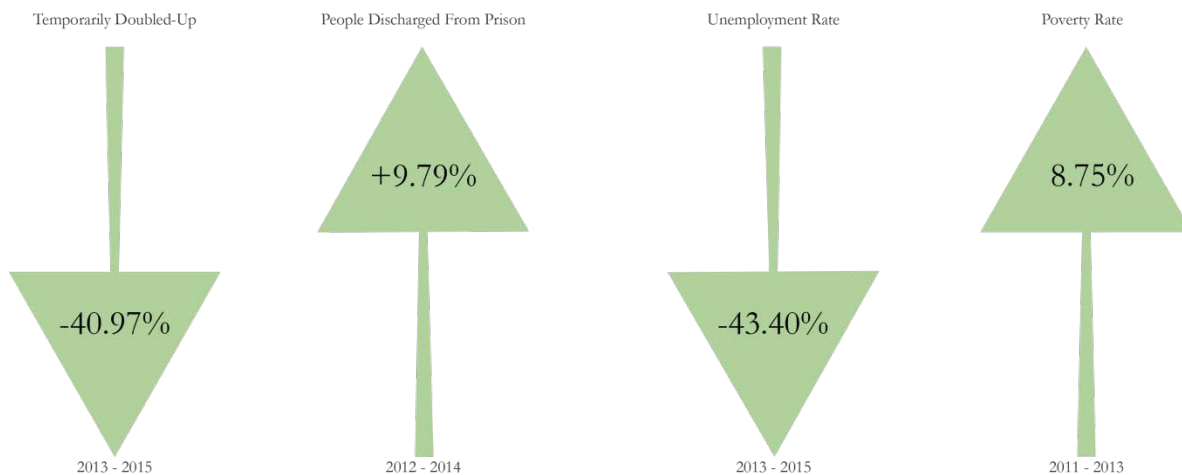


Figure 2.1 illustrates some of the notable changes that have occurred in these risk factors over the past several years. While the rate of doubled-up and unemployment have decreased recently, the rate of poverty and prison discharges have increased. As with counts of the homeless population, these risk factors related to homelessness vary significantly across counties in the state. When data is available, the following sections describe in further detail the county-by-county differences in situational factors that have been shown to place people at a higher risk for entering the homeless system.

## Temporarily Doubled-Up

The U.S. Department of Housing and Urban Development has a very precise definition of what it means to be experiencing homelessness. People who are living temporarily doubled-up, with friends or family members or those that are “couch-surfing” do not fall within the scope of this definition and thus are not included in the homeless census data. Networks of friends and family can prevent someone from falling into homelessness, providing some with the stability and support needed to regain independent housing stability. Yet, this population often lives at the precipice of homelessness and their living arrangements, which are typically unplanned, can cause the entire household to experience a number of financial and social stressors. Sometimes, these doubled-up situations can cause more harm than good, not only for the person or persons the household is helping, but for the household as well.<sup>14</sup> Since 2013, the number of people living temporarily doubled-up has significantly dropped, almost in half, decreasing from 891 people in 2013 to 526 people in 2015. The decrease was not necessarily the result of changes in one county, as nine out of 10 counties saw decreases in their doubled-up population during this period. While this is certainly a positive trend, it is important to note that this population is one of

Map 2.1 Temporarily Doubled-Up, Changes from 2013-2015

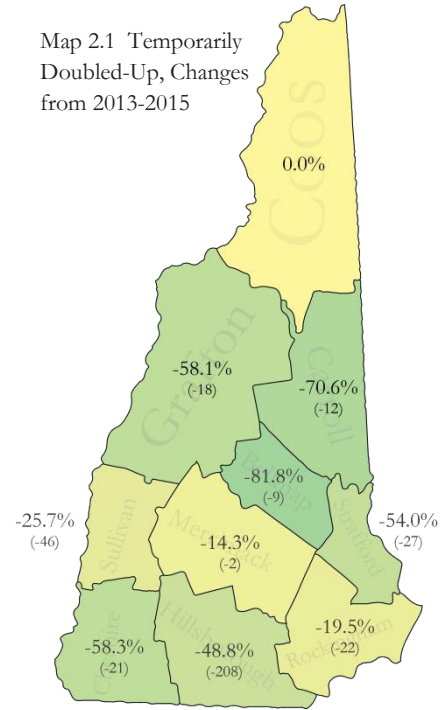


Table 2.1: Temporarily Doubled-up

	2013	2014	2015	% Change, 2013-2015
<b>State</b>	891	562	526	-40.97%
<b>Belknap</b>	11	1	2	-81.82%
<b>Carroll</b>	17	6	5	-70.59%
<b>Cheshire</b>	36	10	15	-58.33%
<b>Coos</b>	14	7	14	0.00%
<b>Grafton</b>	31	17	13	-58.06%
<b>Hillsborough</b>	426	265	218	-48.83%
<b>Merrimack</b>	14	25	12	-14.29%
<b>Rockingham</b>	113	97	91	-19.47%
<b>Strafford</b>	50	25	23	-54.00%
<b>Sullivan</b>	179	122	133	-25.70%

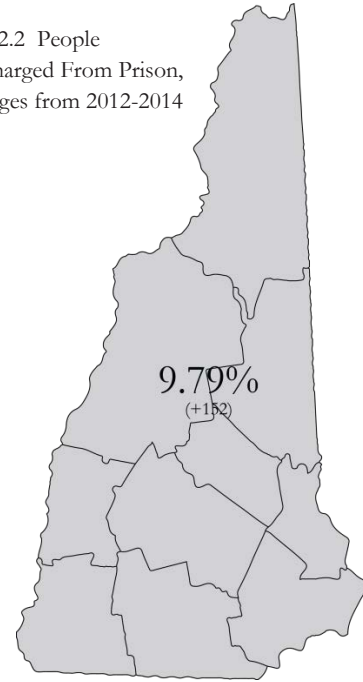
<sup>14</sup> Counting the number of doubled-up people has been methodologically challenging for Continuums of Care across the country. Although the U.S. Department of Housing and Urban Development does not include people in these situations in their official counts of homelessness, many CoCs have attempted 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.

the most difficult to accurately and consistently enumerate. Data on temporarily doubled-up people is collected during the Point-in-Time Count. Only those that are surveyed through that count and self-report as living doubled-up are enumerated. As such, this data is often viewed as a significant undercount of the true population total.

## People Discharged From Prison

Reintegration systems for people who are discharged from prison are critical to ensure that this population can attain employment and stable housing. While such systems are in place, due to the lack of social and financial resources, some end up accessing the homeless and housing services system. Housing and homeless service providers report that finding housing for people with significant criminal backgrounds, particularly for those with sexual or violence-related offenses, can be extremely difficult, if not impossible. Compounding the issue, in recent years, shifts in federal policy toward the sentencing of nonviolent drug crimes have led to increased early discharges of some convicts.<sup>15</sup> As prison discharges continue to increase, it will be important to reinforce strategies and increase resources to reintegrate people into employment or housing and prevent this population from slipping into homelessness. Table 2.2 shows the number of people discharged from state prisons from 2012 to 2014. During that time, the number of people discharged from prison has increased nearly 10 percent. Increases in the number of discharges have slowed over the past year, increasing by just three percent. The state has experienced steady increases in the number of people being discharged from prisons since 2011 (1,448).<sup>16</sup>

Map 2.2 People Discharged From Prison, Changes from 2012-2014



**Table 2.2: People Discharged from Prison**

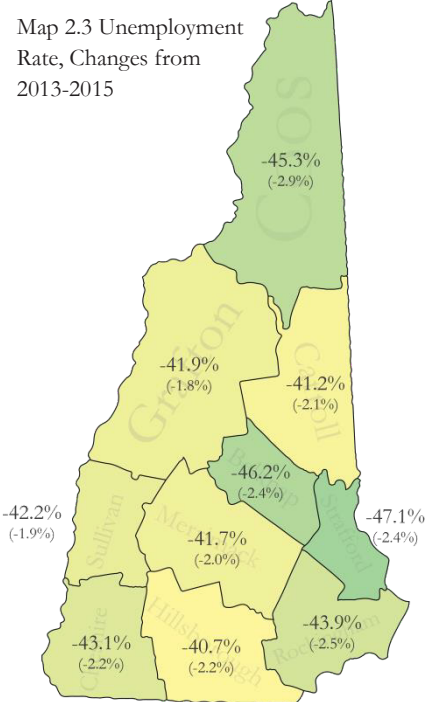
	2012	2013	2014	% Change, 2012-2014
<b>State</b>	1,552	1,657	1,704	9.79%

<sup>15</sup> Los Angeles Times. “6,000 drug offenders to be released from federal prison starting Friday.” Last modified Oct. 29, 2015. Accessed Oct. 30, 2015. <http://www.latimes.com/nation/nationnow/la-na-prison-release-20151029-story.html>

<sup>16</sup> Aggregated county data was not obtainable for this report.

## Unemployment Rate

The loss of employment for individuals and families can quickly lead to housing instability and put people at a greater risk of homelessness, especially if that unemployment persists over a long period. While a portion of people experiencing homelessness is employed, many are underemployed or working part-time. Table 2.3 and Map 2.3 show the changes in the unemployment rate from 2013 to 2015.<sup>17</sup> New Hampshire has traditionally experienced a lower unemployment rate than the rest of the nation, with its current rate at three percent compared to five percent nationally. The unemployment rate in 2015 marks the first year the state's unemployment rate reached prerecession levels. While low unemployment rates are being enjoyed across all New Hampshire counties, it's important to note that factors, such as the number of people who have stopped looking for employment, can cause deceptive changes in the rate. Additionally, the unemployment rate does not account for other important employment factors, notably those who are underemployed.



**Table 2.3: Unemployment Rate**

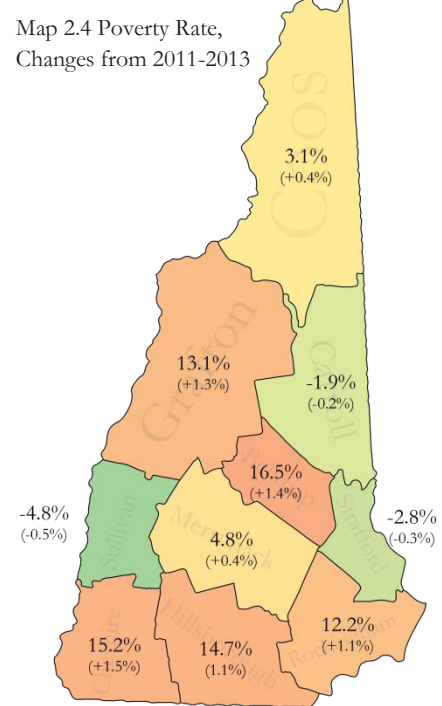
	2013	2014	2015	% Change, 2013-2015
<b>State</b>	5.30%	4.46%	3.00%	-43.40%
<b>Belknap</b>	5.20%	4.34%	2.80%	-46.15%
<b>Carroll</b>	5.10%	4.42%	3.00%	-41.18%
<b>Cheshire</b>	5.10%	4.47%	2.90%	-43.14%
<b>Coos</b>	6.40%	6.04%	3.50%	-45.31%
<b>Grafton</b>	4.30%	3.61%	2.50%	-41.86%
<b>Hillsborough</b>	5.40%	4.63%	3.20%	-40.74%
<b>Merrimack</b>	4.80%	4.06%	2.80%	-41.67%
<b>Rockingham</b>	5.70%	4.96%	3.20%	-43.86%
<b>Strafford</b>	5.10%	4.34%	2.70%	-47.06%
<b>Sullivan</b>	4.50%	3.74%	2.60%	-42.22%

<sup>17</sup> Since this report was released prior to the end of 2015, the 2015 unemployment rate was calculated using the most current data, from January 2015 to September 2015.

## Poverty Rate

People who are living below the poverty line are often one unexpected financial, medical or social event away from falling into homelessness. As these households are trying to find a way to make ends meet on a day -to -day basis, other life stressors can become exaggerated and precipitate other serious health and social issues. The rate at which people are living below the poverty line can be an important indicator of the scope to which people are living on the fringes of homelessness.

Table 2.4 and Map 2.4 depict the change of the rate of poverty in New Hampshire from 2011 to 2013.<sup>18</sup> Nearly nine percent of New Hampshire's population is considered to be living at or below the poverty level, an increase of about nine percent since 2011. While New Hampshire's poverty rate continues to be considerably lower than the national average (at 14.5 percent for 2013), the state's growing rate is at odds with the nation's decreasing rate<sup>19</sup> (down three percent since 2011).



**Table 2.4: Poverty Rate**

	2011	2012	2013	% Change, 2011-2013
<b>State</b>	8.00%	8.40%	8.70%	8.75%
<b>Belknap</b>	8.50%	9.70%	9.90%	16.47%
<b>Carroll</b>	10.30%	10.30%	10.10%	-1.94%
<b>Cheshire</b>	9.90%	10.60%	11.40%	15.15%
<b>Coos</b>	13.00%	13.00%	13.40%	3.08%
<b>Grafton</b>	9.90%	11.00%	11.20%	13.13%
<b>Hillsborough</b>	7.50%	8.00%	8.60%	14.67%
<b>Merrimack</b>	8.30%	8.90%	8.70%	4.82%
<b>Rockingham</b>	4.90%	5.20%	5.50%	12.24%
<b>Strafford</b>	10.80%	11.20%	10.50%	-2.78%
<b>Sullivan</b>	10.40%	10.20%	9.90%	-4.81%

<sup>18</sup> Because regional data for 2015 was not available at the time of this report's release, this table does not include the most recent poverty data.

<sup>19</sup> This report uses five year data estimates on a number of variables including poverty rate, median household income, average real income of the working poor, and severe housing cost rental burden. More information about the use of multi-year estimates can be found at the U.S. Census Bureau [http://www.census.gov/acs/www/guidance\\_for\\_data\\_users/estimates/](http://www.census.gov/acs/www/guidance_for_data_users/estimates/)

# CHAPTER III

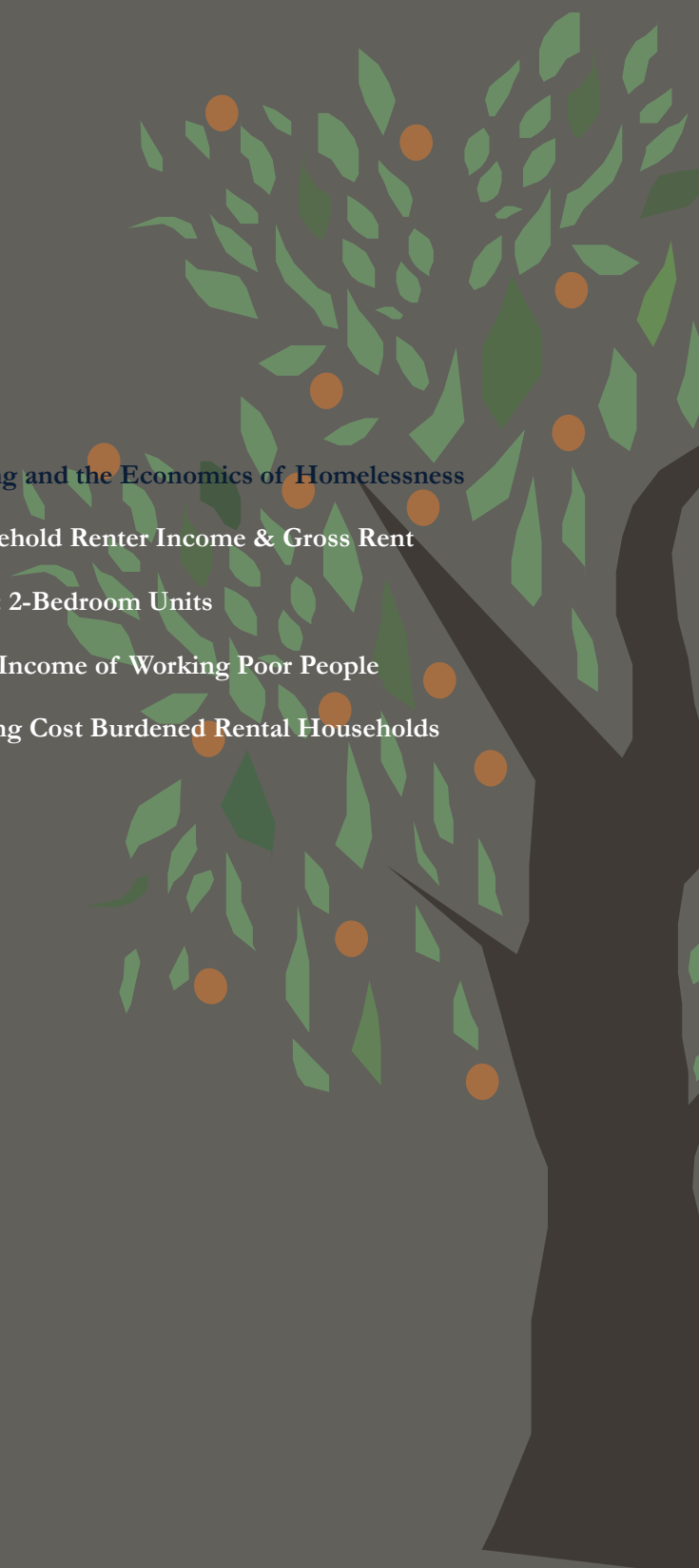
## Chapter III: Housing and the Economics of Homelessness

3.1 Median Household Renter Income & Gross Rent

3.2 Vacancy Rate: 2-Bedroom Units

3.3 Average Real Income of Working Poor People

3.4 Severe Housing Cost Burdened Rental Households



### Chapter III: Housing and 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 more current data. 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>20</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 3.1, 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

Figure 3.1 New Hampshire PUMA Map

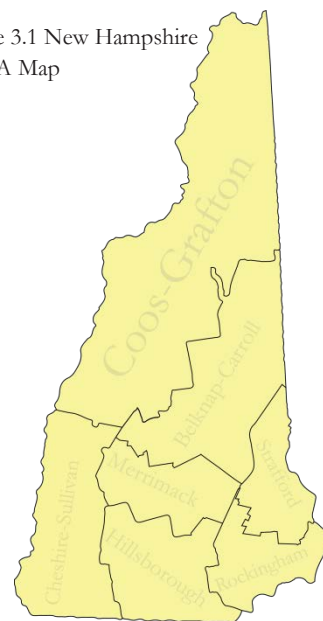
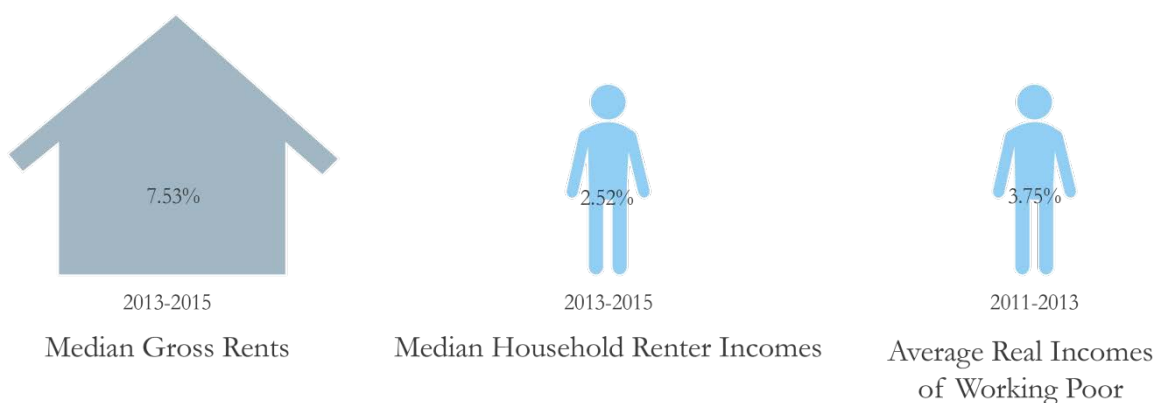


Figure 3.2 Changes in Incomes vs. Rents



<sup>20</sup> There are the following exceptions:

- Carroll-Belknap PUMA gains the towns of Andover, Danbury, Hill, Franklin, Northfield, and Wilmot from Merrimack PUMA and loses the towns of Brookfield and Wakefield to Strafford PUMA.
- Hillsborough PUMA gains the town of Hooksett from Merrimack PUMA.
- Merrimack PUMA loses the above-mentioned towns.
- Strafford PUMA gains the above-mentioned towns and also the towns of Newfields, Newmarket, Northwood, and Nottingham from Rockingham PUMA.
- Rockingham PUMA loses the above-mentioned towns.

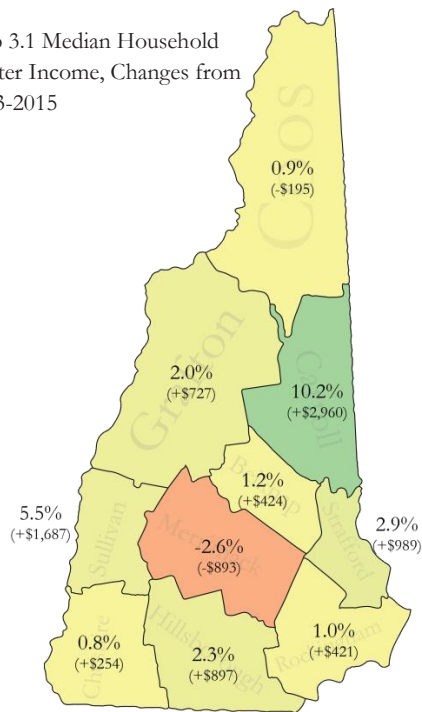


the average income of the working poor and severe cost burdened households. This chapter also examines both the number of available housing units as well as the cost of rental units, which can play important roles in one's ability to obtain and maintain housing. The interrelated effects of all these factors on housing and homelessness are discussed in more detail below.

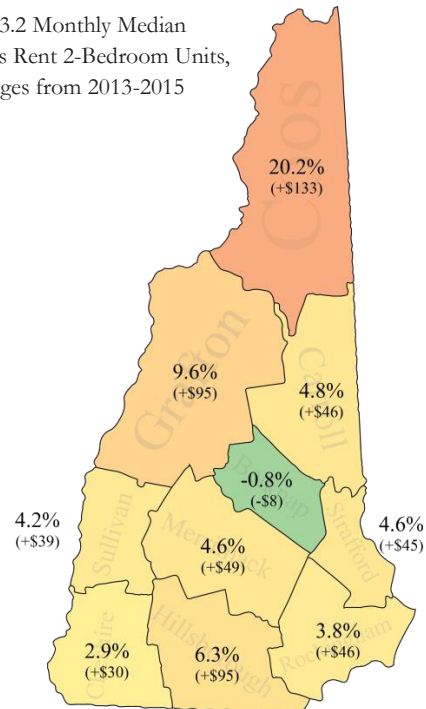
### Median Household Renter Income & Gross Rent

The relationship between income and rent is an important indicator of the extent to which people are able to access housing. Table 3.1 and Map 3.1 show the change in median household renter incomes between 2013 and 2015, while Table 3.2 and Map 3.2 show the change in median gross rents during that same timeframe. Both sets of data are based on New Hampshire Housing Finance Authority's Annual Residential Rental Cost Surveys.<sup>21</sup> Statewide median renter incomes have increased by about two and a half percent from \$36,409 in 2013 to \$37,326 in 2015. The increase in median income is a positive sign, which could suggest a greater ability for individuals and families to afford housing on the private market. At the same time, however, recent data show a substantially larger increase in median rents across the state of about seven and a half percent. In a rental market with few vacancies, the continued outpacing of rents in comparison to income makes it very challenging for people earning the median income or below to access affordable rental housing.<sup>22</sup>

Map 3.1 Median Household Renter Income, Changes from 2013-2015



Map 3.2 Monthly Median Gross Rent 2-Bedroom Units, Changes from 2013-2015



<sup>21</sup> The most current Residential Rental Cost Survey can be accessed at: <http://www.nhhfa.org/data-planning/rentalsurvey/2015RentSurvey.pdf>

**Table 3.1: Median Household Renter Income**

	2013	2014	2015	% Change, 2013-2015
<b>State</b>	\$36,409	\$36,593	\$37,326	2.52%
<b>Belknap</b>	\$34,153	\$34,046	\$34,577	1.24%
<b>Carroll</b>	\$29,020	\$31,834	\$31,980	10.20%
<b>Cheshire</b>	\$31,850	\$32,737	\$32,104	0.80%
<b>Coos</b>	\$21,613	\$21,160	\$21,808	0.90%
<b>Grafton</b>	\$36,803	\$36,811	\$37,530	1.98%
<b>Hillsborough</b>	\$38,827	\$39,295	\$39,724	2.31%
<b>Merrimack</b>	\$33,860	\$32,368	\$32,967	-2.64%
<b>Rockingham</b>	\$42,977	\$43,700	\$43,398	0.98%
<b>Strafford</b>	\$34,063	\$33,506	\$35,052	2.90%
<b>Sullivan<sup>23</sup></b>	\$30,630	\$31,800	\$32,317	5.51%

**Table 3.2: Monthly Median Gross Rent 2-Bedroom Units**

	2013	2014	2015	% Change, 2013-2015
<b>State</b>	\$1,076	\$1,108	\$1,157	7.53%
<b>Belknap</b>	\$1,005	\$997	\$997	-0.80%
<b>Carroll</b>	\$964	\$1,001	\$1,010	4.77%
<b>Cheshire</b>	\$1,039	\$1,044	\$1,069	2.89%
<b>Coos</b>	\$657	\$710	\$790	20.24%
<b>Grafton</b>	\$985	\$1,053	\$1,080	9.64%
<b>Hillsborough</b>	\$1,147	\$1,156	\$1,219	6.28%
<b>Merrimack</b>	\$1,064	\$1,079	\$1,113	4.61%
<b>Rockingham</b>	\$1,224	\$1,229	\$1,270	3.76%
<b>Strafford</b>	\$981	\$1,012	\$1,026	4.59%
<b>Sullivan</b>	\$925	\$957	\$964	4.22%

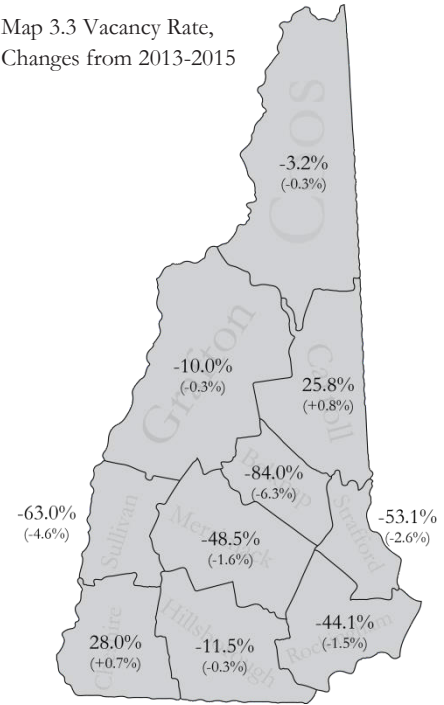
<sup>23</sup> Previous errors in data on Sullivan County reported in the past two State of Homelessness in NH reports have been detected and have since been revised.

### Vacancy Rate: 2-Bedroom Units

Vacancy rates are the percentage of available rental units in a given area.<sup>24</sup> An adequate number of vacancies allows for normal changes in the housing market and for consumers to have a reasonable level of choice. A balanced rental market is thought to have vacancy rates of around five percent, while a lower rate indicates fewer options for renters and a higher rate indicates that the available options may not be desirable for renters.

Statewide, the number of available rental units has continued to decrease every year with a current vacancy rate of just 2.2 percent. While most of the decreases observed may be hindering the ability of people with low- or moderate-incomes to obtain affordable housing, the decrease experienced by Coos County may be a positive change for a region that has had historically high vacancies. Between 2013 and 2015, the vacancy rate increased by about 26 percent in Cheshire and 28 percent in Carroll County. However, all other counties saw decreases in what was already a very tight rental market. Of particular concern are the very low rates of 1.7 percent, 1.9 percent and 2.3 percent in Merrimack, Rockingham and Hillsborough County, respectively. These populous counties already have high rents compared to the rest of the state and low vacancy rates tend to result in future rents increasing due to demand. In addition, Belknap, Strafford and Sullivan County all experienced drastic decreases from a somewhat favorable housing market for renters with vacancy rates between about five and seven percent in 2013 to a tight rental market with vacancy rates between one and three percent in 2015.

Map 3.3 Vacancy Rate,  
Changes from 2013-2015



**Table 3.3: Vacancy Rate: 2-Bedroom Units**

	2013	2014	2015	% Change, 2013-2015
<b>State</b>	3.30%	2.50%	2.20%	-33.33%
<b>Belknap</b>	7.50%	5.30%	1.20%	-84.00%
<b>Carroll</b>	3.10%	3.60%	3.90%	25.81%
<b>Cheshire</b>	2.50%	3.70%	3.20%	28.00%
<b>Coos</b>	9.50%	7.90%	9.20%	-3.16%
<b>Grafton</b>	3.00%	3.90%	2.70%	-10.00%
<b>Hillsborough</b>	2.60%	2.10%	2.30%	-11.54%
<b>Merrimack</b>	3.30%	2.50%	1.70%	-48.48%
<b>Rockingham</b>	3.40%	2.10%	1.90%	-44.12%
<b>Strafford</b>	4.90%	2.10%	2.30%	-53.06%
<b>Sullivan</b>	7.30%	5.80%	2.70%	-63.01%

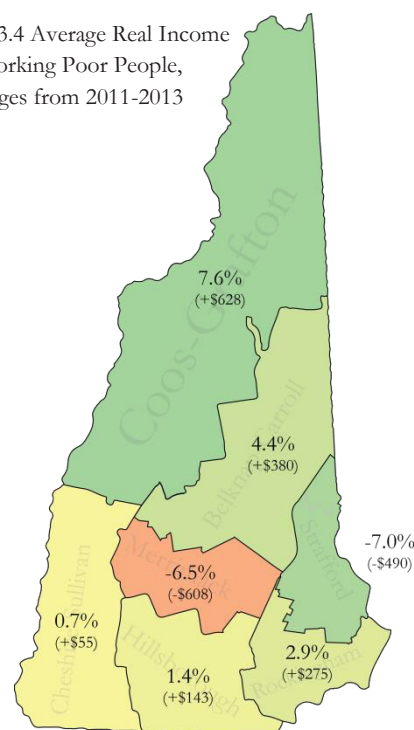
<sup>24</sup> It is important to note that the vacancy rate does not provide information about the condition, price, or size of the unit.

### Average Real Income of Working Poor People

While the median household renter income of \$37,326 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 hours worked and household poverty status to estimate the financial resources available to the working poor for housing and other needs. Following the U.S. 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>25</sup>

Map 3.4 Average Real Income of Working Poor People, Changes from 2011-2013



Map 3.4 and Table 3.4<sup>26</sup> show the change in average real income of working poor people between 2011 and 2013. Statewide, the average real income of working poor people increased by almost four percent, from \$8,869 in 2011 to \$9,201 in 2013. Merrimack had a decrease of over six percent with the remaining regions

**Table 3.4: Average Real Income of Working Poor**

	2011	2012	2013	% Change, 2011-2013
<b>State</b>	\$8,869	\$7,406	\$9,201	3.75%
<b>Carroll-Belknap</b>	\$8,558	\$8,012	\$8,938	4.44%
<b>Cheshire-Sullivan</b>	\$8,307	\$8,155	\$8,362	0.66%
<b>Coos-Grafton</b>	\$8,302	\$7,844	\$8,930	7.56%
<b>Hillsborough</b>	\$9,943	\$7,462	\$10,086	1.44%
<b>Merrimack</b>	\$9,434	\$7,292	\$8,826	-6.45%
<b>Rockingham</b>	\$9,599	\$7,281	\$9,874	2.86%
<b>Strafford</b>	\$7,033	\$5,995	\$7,523	6.97%

<sup>25</sup> Bureau of Labor Statistics (2015) A Profile of the Working Poor, 2013, U.S. Department of Labor, Washington, DC. Available at: <http://www.bls.gov/opub/reports/cps/a-profile-of-the-working-poor-2013.pdf>

<sup>26</sup> This report uses five year data estimates on a number of variables including poverty rate, median household incomes, average real income of the working poor, and severe housing cost rental burden. More information about the use of multi-year estimates can be found at the U.S. Census Bureau [http://www.census.gov/acs/www/guidance\\_for\\_data\\_users/estimates/](http://www.census.gov/acs/www/guidance_for_data_users/estimates/)

all increasing. The largest increase was in Coos-Grafton, which rose by over seven percent. While the statewide increase is encouraging, it was still relatively small, and an income of \$9,201 is not adequate to afford housing anywhere in the state.

### Severe Housing Cost Burdened Rental Households

According to generally accepted definitions of affordability, when housing costs account for more than 30 percent of monthly household income, it is considered unaffordable. 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 housing cost burdened rental household is defined as being below the federal poverty line and spending more than 50 percent of its income on rent and basic utilities (e.g. heat, electricity and water).

Map 3.5 and Table 3.5 show the change in the number of severe housing cost burdened rental households between 2011 and 2013. Over this timespan, the number of severe housing cost burdened rental households have increased by four percent across the state. Every region, except for a small decrease in Strafford, experienced an increase during this time span with the largest increases occurring in Coos-Grafton (19 percent) and Merrimack (10.5 percent).

Map 3.5 Severe Housing Cost Burdened Rental Households, Changes from 2011-2013

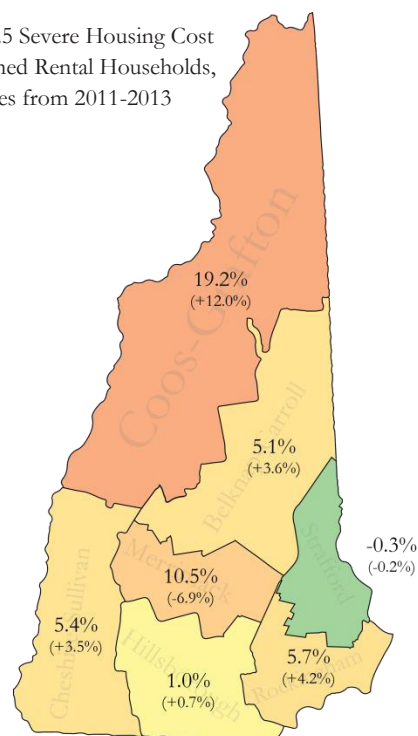


Table 3.5: Severe Housing Cost Burdened Rental Households

	2011	2012	2013	% Change, 2011-2013
<b>State</b>	71.02%	74.55%	73.86%	4.00%
<b>Carroll-Belknap</b>	70.78%	70.90%	74.38%	5.08%
<b>Cheshire-Sullivan</b>	65.40%	68.07%	68.93%	5.39%
<b>Coos-Grafton</b>	62.32%	76.09%	74.28%	19.19%
<b>Hillsborough</b>	73.35%	76.02%	74.07%	0.99%
<b>Merrimack</b>	65.42%	66.14%	72.30%	10.51%
<b>Rockingham</b>	74.19%	76.84%	78.41%	5.69%
<b>Strafford</b>	78.01%	81.09%	77.80%	-0.27%

## Conclusion

Although it often intersects with many other significant challenges including mental and physical illness, substance use disorders and histories of trauma and violence, homelessness at its core is driven by a lack of affordable housing for those with the lowest incomes. It is unsurprising that the culmination of rising rents, extremely low vacancies and declining incomes has resulted in a halt to our progress to end homelessness. Service providers report that finding safe and affordable housing for those who have become homeless is the single greatest challenge that they face. Ending homelessness in New Hampshire will require that we prioritize the creation of more affordable housing within every county. Moreover, we must advocate for housing subsidies, such as the Section 8 Voucher Program, which are so important in helping those with the lowest incomes to attain and maintain safe housing.

When people who are homeless are strategically delivered the most appropriate short- or long-term housing intervention and are provided with specialized services designed to meet their unique needs, homelessness is reduced. Over the next year, the full implementation of a statewide Coordinated Entry system will represent an important opportunity to target scarce resources to those most in need, while, at the same time, preventing those living on the precipice from falling into homelessness in the first place. The Coalition will continue to support agencies and communities across the state as they work to implement these new systems and to provide only the most effective, evidence-based services to those who are homeless or at risk of becoming homeless.

Finally, in order to do their jobs effectively, homeless service providers need stable and secure sources of support. Although homeless services were eventually level funded, the uncertainty created by the negotiation battles of the 2016-17 state biennial budget compromised the ability of nonprofit organizations to provide needed services. It became clear throughout the budgeting process that lawmakers and citizens need more information and greater understanding about the important work being done by state and nonprofit agencies to end homelessness. The New Hampshire Coalition to End Homelessness will be working hard over the next year not only to spread awareness about what is working in our state, but also to raise the voices of those who become homeless so that they might share their courageous and inspiring stories with those who are making decisions about the state's level of commitment to this important issue. We urge you to join us in this work and become part of the solution to ending homelessness across New Hampshire.



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