

State Policy Ranking

Enacting Policies to Support Homeless Families and Prevent Homelessness

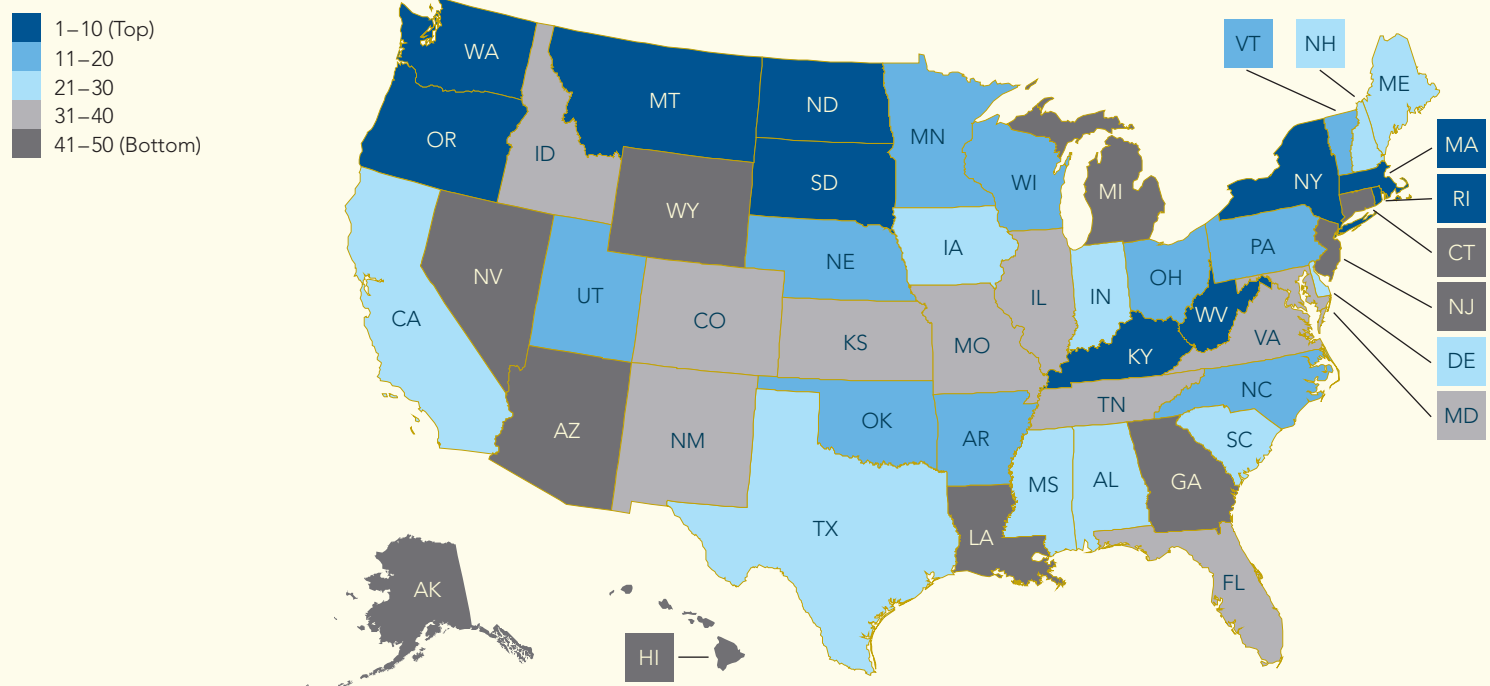
While families often become homeless for a variety of reasons, lack of available affordable housing is an important factor, particularly in areas with relatively low wages. Survivors of domestic violence can become homeless due to a lack of policies to protect tenants' housing rights. Once housing is lost, it can be challenging for parents to meet their family's basic needs, which further hinders attempts to gain stability. Parents experiencing homelessness have an especially urgent need for child care as they struggle to find housing, employment, and other services. Parents also face the added stress of trying to adequately feed their family. Many policy decisions made at the state level determine what resources and services families can access and what protections they have.

Taking all of these factors into account, the ICPH State Policy Ranking looks at specific policies that states should enact to better serve homeless children and their parents. The ranking examines not only the availability and affordability of housing, but also states' efforts

to improve homeless families' access to child care, protect survivors of domestic violence from housing discrimination, and reduce homeless families' risk for food insecurity. For the latter three indicators, states ranked higher when they had more of the laws or policies described. Each of these components is not only under the control or influence of the state, but each can also have a significant impact on the lives and experiences of homeless families. Changes in the areas assessed are actionable, feasible, and vital to reduce the negative impacts of homelessness on children and families.

The State Policy Ranking measures are shown in Table 4. The states with the most proactive policy context for supporting homeless families are in the western and mid-Atlantic regions, with the notable exception of top-ranked Massachusetts in New England (Figure 2), with Wyoming, Michigan, and Hawaii sitting at the bottom of the ranking (Table 5).³²

Figure 2
State Policy Ranking



Source: See endnotes 4 and 33–37.

Table 4
National Averages on the State Policy Ranking

Topic	Indicator	U.S. average
Housing	Affordable and available rental units per 100 extremely low-income households ³³	31
	Minimum wage as a percentage of the wage needed to afford a two-bedroom apartment at Fair Market Rent ³⁴	38.6%
Child care	Number of policies that reduce homeless families' barriers to accessing child care ³⁵	7 total
Domestic violence	Number of laws that protect survivors of domestic and sexual violence from housing discrimination ³⁶	16 total
Food insecurity	Number of policies that reduce homeless families' risk for food insecurity ³⁷	3 total

Table 5
State Policy Ranking (by indicator)*

State	State Policy Ranking	Housing				Child care		Domestic violence		Food insecurity	
		Affordable and available rental units per 100 extremely low-income households		Minimum wage as a percentage of the wage needed to afford a two-bedroom apartment at Fair Market Rent		Number of policies that reduce homeless families' barriers to accessing child care		Number of laws that protect survivors of domestic and sexual violence from housing discrimination		Number of policies that reduce homeless families' risk for food insecurity	
		Rank	Indicator	Rank	Indicator	Rank	Indicator	Rank	Indicator	Rank	Indicator
MA	1	6	43	45	33.3%	1	6	23	3	1	3.0
WA	2	40	28	23	49.5%	2	5	2	9	15	1.8
KY	3	9	40	3	57.0%	4	4	33	2	15	1.8
WV	4	3	51	1	58.7%	27	2	48	0	5	2.0
ND	5	2	52	9	55.0%	27	2	12	5	32	1.0
MT	6	6	43	2	58.3%	45	1	23	3	5	2.0
NY	7	28	33	49	28.7%	2	5	12	5	1	3.0
OR	8	46	21	7	55.9%	12	3	3	8	15	1.8
RI	9	4	46	35	42.6%	12	3	33	2	5	2.0
SD	10	1	54	6	56.6%	12	3	42	1	47	0.4
OH	11	24	35	4	56.9%	4	4	33	2	29	1.2
PA	12	21	36	37	42.1%	27	2	23	3	1	3.0
NE	13	13	38	19	51.8%	12	3	33	2	15	1.8
UT	14	36	29	25	48.5%	4	4	23	3	5	2.0
OK	15	13	38	10	55.0%	27	2	23	3	25	1.6
WI	16	36	29	24	49.4%	27	2	1	12	32	1.0
AR	17	31	32	5	56.8%	12	3	5	7	46	0.6
NC	18	26	34	20	51.2%	4	4	18	4	32	1.0
MN	19	9	40	32	45.1%	12	3	7	6	32	1.0
VT	20	11	39	36	42.4%	4	4	33	2	25	1.6
IA	21	13	38	8	55.9%	27	2	18	4	39	0.8
DE	22	21	36	43	35.1%	4	4	23	3	5	2.0
ME	23	24	35	30	46.0%	12	3	23	3	25	1.6
CA	24	48	20	46	31.0%	4	4	3	8	4	2.6
AL	25	4	46	12	54.3%	27	2	42	1	39	0.8
SC	26	18	37	21	50.6%	27	2	42	1	15	1.8
NH	27	13	38	42	35.4%	12	3	12	5	15	1.8
TX	28	45	26	34	43.4%	12	3	7	6	15	1.8
MS	29	8	41	13	54.1%	27	2	18	4	47	0.4
IN	30	33	30	15	52.5%	27	2	5	7	39	0.8
ID	31	36	29	11	54.8%	45	1	33	2	15	1.8
CO	32	40	28	33	45.1%	12	3	18	4	28	1.4
MD	33	18	37	47	29.6%	12	3	12	5	15	1.8
VA	34	26	34	44	35.0%	27	2	7	6	15	1.8
FL	35	46	21	39	40.7%	12	3	12	5	5	2.0
IL	36	33	30	26	48.5%	27	2	7	6	39	0.8
NM	37	40	28	18	52.0%	27	2	23	3	29	1.2
TN	38	28	33	16	52.4%	27	2	48	0	29	1.2
MO	39	31	32	17	52.2%	27	2	33	2	39	0.8
KS	40	21	36	14	53.0%	12	3	33	2	50	0.0
AZ	41	48	20	31	45.4%	27	2	23	3	5	2.0
AK	42	11	39	40	36.3%	45	1	42	1	5	2.0
NJ	43	33	30	48	29.2%	4	4	7	6	32	1.0
NV	44	50	15	38	41.9%	27	2	12	5	5	2.0
CT	45	18	37	41	35.5%	27	2	18	4	32	1.0
GA	46	40	28	29	47.4%	12	3	42	1	39	0.8
LA	47	28	33	28	47.5%	45	1	23	3	39	0.8
WY	48	13	38	27	47.9%	45	1	33	2	47	0.4
MI	49	36	29	22	50.1%	45	1	48	0	32	1.0
HI	50	44	27	50	22.6%	12	3	42	1	5	2.0

*Colors correspond to results by quintile and are the same for the overall State Policy Ranking as for each of the five indicators.

Housing Affordability for Extremely Low-income Families

Lack of affordable housing is one of the main drivers of family homelessness. For housing to be considered affordable, a family must spend no more than 30% of its income on housing costs. More than half (51.5%) of all households in the United States were rent burdened in 2013 and more than one-quarter (26.5%) were severely rent burdened, spending over 50% of their income on rent. Three-quarters (75%) of extremely low-income (ELI) renter families—those earning 30% or less of their local area’s median income—were severely rent burdened. These families are only a small financial crisis away from losing their housing.⁴⁰

In 2012, the demand for affordable housing among ELI families far exceeded the supply in every state. The average number of affordable and available units per 100 ELI households was 31 in 2012. In other words, only 31% of ELI households could access affordable housing.⁴¹ Led by **South Dakota** (54 [Example 6]) and **North Dakota** (52), 32 states surpassed the national average on this first policy indicator. ELI households in **Nevada** (15), **Arizona** (20), and **California** (20) had the most difficulty finding affordable housing. For a detailed discussion on the shortage of affordable housing, see *Issue 2: Macroeconomic Causes of Family Homelessness*.

With low levels of education and limited work experience, the majority of homeless families only qualify for minimum-wage jobs. Due to a severe lack of affordable housing, even those who work full-time and earn the minimum wage struggle to find and maintain housing. Measuring the minimum wage against the “housing wage”—the wage needed to afford a two-bedroom apartment at Fair Market Rent (FMR)—reflects how likely families are to be able to afford housing in a specific state, thereby lowering the risk of homelessness. On this second policy indicator, the average minimum wage amounted only to two-fifths (38.6%) of the housing wage needed to afford a two-bedroom apartment in 2013. In no state could a family with a single wage-earner working full-time at the minimum wage afford a two-bedroom FMR apartment. The minimum wage covered the greatest proportion of the housing wage in **West Virginia**, at 58.7% (Example 7), and the lowest,

Example 6

South Dakota’s Affordable Housing

Fifty-four out of every 100 ELI renters in South Dakota could theoretically find an affordable and available rental unit. While this places the state at the very top on the affordable housing indicator, many of its low-income residents still struggle to find affordable rental housing. The state’s more favorable rental market is mostly explained by its low housing costs. Large variations exist within the state, with the most severe deficits in affordable housing availability (less than 25 units per 100) seen in the more populous counties in the southeast and southwest.³⁸ The same clusters of counties also experience the highest rates of homelessness.

South Dakota enjoys a low unemployment rate (3.8% in 2013 compared with 7.4% nationwide), masking the fact that despite working full-time, the average renter cannot afford a FMR apartment. At \$9.70 per hour, the average wage for a South Dakota renter falls short of the housing wage (\$12.82). At \$7.25, the minimum wage is even more insufficient, however, South Dakota did vote in 2014 to increase the minimum wage from \$7.25 to \$8.50 beginning in 2015. Of the state’s 22% ELI renters in 2014, 78% are cost burdened and 57% are severely cost burdened.³⁹

Example 7

West Virginia’s Minimum/Housing Wage

The minimum wage goes the furthest in covering the housing wage in West Virginia. The FMR for a two-bedroom apartment in West Virginia is \$642 per month. For this rent to be considered affordable, a household would have to earn \$2,141 per month or \$25,693 per year. To calculate the housing wage, that annual income is broken down into an hourly rate. Based on a 40-hour work week with 52 weeks in a year, the housing wage is \$12.35. The federal hourly minimum wage of \$7.25, the same as the West Virginia state minimum, accounts for 58.7% of the state’s housing wage. While this is the highest percentage of any state, it still falls far short of the income needed to afford a two-bedroom apartment at FMR. A full-time minimum wage earner would have to earn \$5.10 more per hour or \$10,613 more per year to afford that apartment.

In 2013, 31 states in addition to West Virginia had a minimum wage of \$7.25. West Virginia ranks highest on this policy indicator, then, because the cost of a two-bedroom apartment at FMR in West Virginia is the lowest of all those states. In 2014, West Virginia moved to increase the minimum wage to \$8.00 in 2015 and \$8.75 in 2016, which will likely help more families avoid the consequences of rent burden.⁴²

22.6%, in **Hawaii**. Heads of households in every state, then, could be working full-time and find themselves homeless. The gap between the minimum wage and the housing wage underscores both the dearth of affordable housing and the limited purchasing power of the minimum wage. Even if the minimum wage was raised to \$10.10 per hour in every state, the amount specified in the Minimum Wage Fairness Act of 2014, families earning the minimum wage for full-time work would still not be able to afford a two-bedroom apartment in any state.⁴³

Policies Reducing Homeless Families' Barriers to Child Care

Child care is critical for homeless families, especially those headed by a single parent, to find and maintain employment. However, homeless families face several barriers to accessing child care. In addition to the high cost of child care—in 2012, the average annual cost of center-based child care for a four-year-old was \$7,817, nearly half the income for a family of three living in poverty—finding a child care provider who can accommodate homeless families' often irregular and unpredictable schedules can be challenging. Although child care subsidies are intended to provide low-income families with affordable and flexible child care options, some homeless families are deterred by restrictive documentation and eligibility requirements.⁴⁶

In administering the Child Care and Development Fund (CCDF), the primary federal source of child care assistance for low-income families, states have the flexibility to develop many of their own eligibility rules. States can improve homeless children's access to subsidized child care by: including homelessness as a reason for needing care (making it its own eligibility category), including homeless children as a priority population to serve, providing care while parents look for a job or housing, waiving copayments, establishing higher reimbursement rates for providers offering care during nontraditional hours, extending initial child care eligibility to 12 months, and extending eligibility while children participate in Head Start. According to states' CCDF plans for federal Fiscal Years 2014–15, no state has instituted all seven of these policies, but every state has at least one. **Massachusetts (Example 8)** performed the best on this third policy indicator with six in place, while five states are tied for having the fewest, with only one of the seven policies: **Alaska, Idaho, Louisiana, Michigan, and Montana**.⁴⁷ For a detailed discussion on child care, see *Issue 2: Macroeconomic Causes of Family Homelessness*.

Example 8

Massachusetts' Child Care Policies

With six of the seven child care subsidy policies analyzed, Massachusetts ranks highest among all states. In Massachusetts, subsidies may be used during time spent searching for a job or housing, and parents are initially deemed eligible for care for a period of 12 months. In addition, homeless children may be eligible for subsidized care due to a need for protective services, which would enable them to receive care without the family meeting the traditional work and training requirements. The copayment and income eligibility requirements may be waived in these protective services cases. Massachusetts also prioritizes homeless families among low-income families and will waive copayments for those with incomes at or below the FPL. Lastly, child care providers serving priority populations receive additional funding for services such as case management and transportation.

Massachusetts has dedicated substantial fiscal and personnel resources to child care quality and access, becoming, in 2005, the first state with a separate agency overseeing the provision and oversight of early childhood education and care services. The Massachusetts Department of Early Education and Care (EEC) manages the state's child care program and collaborates with other government agencies in the state, including the Department of Housing and Community Development, in setting and implementing their CCDF policies. In addition to the policies described above and compared to other state agencies, EEC has made a special effort to address the care needs of homeless families and collaborate with homelessness service providers. EEC allows up to six months for certain priority populations, including homeless families, to provide medical records necessary for enrollment.⁴⁴ With a portion of the quality improvement funding the state is awarded for administering CCDF, EEC supports outreach to hard-to-reach populations and walk-in services for homeless families. Massachusetts is one of only 13 states that serves at least some subsidy recipients through contracts or subgrants—in FY12, Massachusetts served 40% through this method—and sets aside grants for "homeless child care." EEC contracts with programs that provide child care to homeless children; one of the aims is to ensure that the parents of these children have access to other supportive services they may need to secure housing and work.⁴⁵

Laws Protecting Survivors of Domestic Violence from Housing Discrimination

One out of every four homeless women is homeless as a direct result of domestic violence, and over 90% of homeless mothers experience severe physical and/or sexual abuse during their lifetimes.⁴⁸ Individuals who escape their abusers often have limited financial resources and face discrimination in the housing market, leaving them with few safe housing options. Although the 2013 reauthorization of the Violence Against Women Act extended federal housing protections to survivors of domestic violence in all federally subsidized housing programs, those living in other housing situations may still be at risk of eviction or losing their housing.

A number of states have adopted legislation providing additional protections and rights to survivors of domestic violence, such as prohibiting tenants from waiving their right to call police, enabling survivors to terminate leases early without penalty, and providing relocation or housing assistance. For this fourth policy indicator, 16 state laws were used that had been reviewed in the National Law Center on Homelessness and Poverty's report, *There's No Place Like Home: State Laws that Protect Housing Rights for Survivors of Domestic and Sexual Violence*. Wisconsin had the most laws, with 12 (Example 9). Washington, the state with the second-highest number of laws, had nine. Three states, Michigan, Tennessee, and West Virginia, did not have any of the laws in place.⁵⁰ For a detailed discussion of the relationship between domestic violence and housing instability, see *Issue 3: Effects of Homelessness on Families and Children*.

Policies Reducing Homeless Families' Risk for Food Insecurity

Families in poverty experience high levels of food insecurity, which the U.S. Department of Agriculture defines as limited or unstable availability of adequate amounts of nutritious food. Given their limited financial resources and housing instability, homeless families are at an even greater risk of becoming food insecure. The two primary federal mainstream programs that address food insecurity among homeless families are the Supplemental Nutrition Assistance Program (SNAP, formerly known as the Food Stamp Program) and the Special Supplemental Nutrition Program for Women, Infants, and Children (WIC).⁵¹ By freeing up resources to pay for other necessities, including housing, these programs reduce the likelihood that a poor family will become homeless and support homeless families in gaining economic and housing stability. For this fifth

Example 9

Wisconsin's Domestic Violence Protection Laws

The majority of states have policies that prevent an abuser from entering the residence of a domestic violence survivor and ensure the confidentiality of housing records. Wisconsin provides these basic protections but also includes a variety of other measures that many states do not. Along with 21 other states, Wisconsin considers domestic violence survivors to be homeless and grants them the right to shelter. Some of Wisconsin's more unique protective measures include eviction defense, which means that tenants who are survivors cannot be considered to pose a threat to other tenants, and lease bifurcation, which allows a landlord to evict the perpetrator while allowing the domestic violence survivor to remain.

Although Wisconsin has made significant progress, survivors in the state still do not have the right to appeal housing decisions or receive civil remedy if a landlord violates their rights. With 12 of the 16 possible policies, Wisconsin shows a commitment to protecting the housing rights of those affected by domestic violence, but additional protective legislation is still needed.⁴⁹

and last policy indicator, the State Policy Ranking examines two federal SNAP policies and one federal WIC policy that states can implement to reduce homeless families' risk for food insecurity.

The amount a family receives in SNAP benefits is based on their income. The first SNAP policy allows families without permanent residences who are applying for SNAP to reduce their reported net monthly income by using one of two deductions that account for shelter costs. Qualifying shelter expenditures range from formal fees at emergency shelters to informal payments to double up at a friend, family member, or other non-relative's residence. All states offer the option of deducting excess shelter costs that exceed 50% of a family's income, but for some homeless families it is more beneficial to use the standard \$143 deduction because documentation is not required, a policy that is offered by only 27 states.⁵²

The second SNAP policy, the "Heat and Eat" provision, is an additional deduction that can increase SNAP benefits. Households that receive energy cost assistance through the

federal Low Income Home Energy Assistance Program (LIHEAP) are automatically eligible for a higher level of SNAP benefits in states that utilize “Heat and Eat” because they can deduct a Standard Utility Allowance from their reported income when applying for benefits. The Agricultural Act of 2014 raised the minimum amount of energy assistance each household must receive to participate in the program and, as of June 2014, just ten states have committed to increasing LIHEAP aid in order to maintain previous SNAP benefit levels.⁵³

For low-income pregnant mothers and families with young children, the WIC policy examined by the State Policy Ranking gives states discretion to provide food packages specifically tailored to meet the unique needs of homeless families who do not have access to sanitary water, cooking facilities, refrigeration, or sufficient storage. Most states provide tailored packages for at least one of these conditions and were awarded partial credit, but only 19 states received full credit for accounting for all four needs.⁵⁶

For this fifth policy indicator, three states—**Massachusetts**, **New York**, and **Pennsylvania**—enacted all three policies that reduce homeless families’ risk for food insecurity (**Example 10**). Conversely, **Kansas** instituted none of the policies; **Colorado**, **Mississippi**, **South Dakota**, and **Wyoming** have instituted the WIC food packing provision to accommodate only one of the four special needs of homeless families.⁵⁷ For a detailed discussion on the effects of food insecurity on homeless families, see *Issue 3: Effects of Homelessness on Families and Children*.

Conclusion

ICPH created the State Family Homelessness Rankings to serve as a guide for states in preventing and reducing family homelessness. ICPH encourages a wide range of stakeholders

Example 10

Massachusetts, New York, and Pennsylvania’s Food Security Policies

Massachusetts, New York, and Pennsylvania tie for first place on the State Policy Ranking food insecurity indicator. All three states provide special packaging of WIC foods that account for the four identified needs of homeless families. To increase SNAP benefits, all three also offer homeless families the option to use a standard deduction to account for housing expenses or the Standard Utility Allowance through the “Heat and Eat” provision.⁵⁴ Two weeks after the passage of the Agricultural Act of 2014, New York became one of the first states to commit to continuing the “Heat and Eat” provision. Projections showed that by allocating an estimated \$6 million to households through the LIHEAP provision, New York could preserve \$457 million in SNAP funding for 300,000 people. Massachusetts and Pennsylvania pledged their commitments in March of 2014, ensuring the continuation of increased benefit levels for 163,000 and 400,000 residents, respectively.⁵⁵ These three vital policies are beneficial for low-income families, but additional policy initiatives are needed in order to further reduce food insecurity.

to review their state’s performance on each of the detailed education and policy tables (**Tables 3 and 5**). Placing at the top of the rankings should not be interpreted as a sign that additional effort is not needed. In the State Policy Ranking, for example, top-ranked **Massachusetts** places first on two indicators and in the top ten on another, but the state falls in the middle and bottom fifth on the two other indicators (**Table 5**). Likewise, stakeholders in those states ranking near the bottom do not necessarily need to make extensive changes to better serve homeless families. **Hawaii**, ranked last on the State Policy Ranking, is in the bottom ten on three indicators but in the top two-fifths on the other two indicators.

Additionally, states may have other promising policies or positive outcomes beyond those examined in the State Family Homelessness Rankings. For example, the effectiveness of state leadership in coordinating services for homeless students

Example 11**Beyond the State Education Ranking—Florida and Vermont**

Leadership at the state level—a factor in addressing family homelessness that is not directly assessed in the State Education Ranking—is paramount to ensure that local homeless liaisons are empowered with the appropriate knowledge and resources to properly identify homeless students. Despite ranking low (42nd) on the State Education Ranking, Florida has three full-time staff dedicated to coordinating the state homeless education program, which is more than the majority of states. In addition to ensuring statewide compliance with McKinney-Vento, the program staff provide guidance and technical assistance to local homeless liaisons, hosting bimonthly conference calls. Additionally, homeless students are also exempt from paying tuition at state universities in Florida, which removes a significant barrier to higher education. In contrast, while Vermont ranked high (7th) on the State Education Ranking, the U.S. Department of Education (ED) found that in 2013, the state was not monitoring local educational agencies for their compliance with McKinney-Vento. ED also discovered that Vermont had not distributed federal Education for Homeless Children and Youth program funds prior to the start of the 2013–14 school year as required. Vermont was obligated to correct both policies within 30 days. These examples demonstrate that the State Education Ranking indicators capture only some of the necessary policies and additional positive programs in place to support homeless students.⁵⁸

is critical but challenging to measure or compare across states (Example 11). While it is also not practical to include every state policy that could affect homeless children and their parents, it is important to acknowledge that a state near the bottom of the ranking may have a positive policy in place that a top-ranked state does not (Example 12).

Supporting the self-sufficiency of homeless families today—and preventing families from becoming homeless tomorrow—

requires the time, attention, and resourcefulness of a variety of stakeholders, from service providers and educators to advocates and government officials. ICPH carefully selected the education and policy indicators included in the State Family Homelessness Rankings in order to provide specific avenues to improve the delivery and accessibility of services to homeless families, children, and youth. Ultimately, the rankings highlight states' noteworthy social services and policies as well as areas where states should improve.

Example 12**Beyond the State Policy Ranking—Michigan and North Dakota**

In addition to the homeless-specific policies and practices reflected in the State Policy Ranking indicators, there are many other policies that impact homeless families. School breakfast and lunch programs, for example, can help prevent food insecurity among homeless children. Despite ranking low (49th) on the State Policy Ranking, Michigan state law requires that all K–12 public schools participate in the National School Lunch Program. Schools where more than 20% of students receive free or reduced price lunch must participate in the School Breakfast Program as well. During the 2011–12 school year, Michigan was one of the first three states to implement the Community Eligibility Provision, a federal option to provide free breakfast and lunch to all students in high-poverty schools and districts. To support the programs, Michigan is one of the 26 states that provide additional state funding to supplement federal aid. North Dakota, in contrast, ranks high (5th) on the State Policy Ranking but does not have laws that mandate school breakfast or lunch participation, nor does it provide supplementary state funding. The Food Research and Action Council ranked states based on the percent of students participating in the school lunch and breakfast programs in School Years 2011–12 and 2012–13; North Dakota ranked 32nd and 35th, respectively. These examples illustrate that state policy environments are shaped by a variety of laws and policy choices beyond those included in the State Policy Ranking.⁵⁹