# A DATA SNAPSHOT OF:



# YOUNG CHILDREN AT RISK OF HOMELESSNESS IN NORTH CAROLINA NOVEMBER 2021



### **OVERVIEW**

This document was designed to enhance our understanding of the risk factors associated with homelessness among North Carolina families with very young children (under age 6). It provides a basic demographic profile along with data on documented risk factors that include parental characteristics, economic conditions, and housing market factors. Data in this report is for the State of North Carolina. Data by county on a select set of indicators is available in Appendix B found on page 16. *Please note, the absence of data on key indicators should not diminish the significance of the risk factor. Rather, it reflects a need for a more systematic data collection and analysis.* 

There is no one factor that distinguishes homeless families from poor families. While homelessness presents unique challenges to parents of young children, many of the same core needs face all poor families, e.g., economic instability, limited work and educational achievements, and high housing costs.

<u>An Invisible Crisis: Early Childhood Homelessness - A Primer</u> presents an extensive literature review on the risks factors associated with early childhood homelessness with data from the federal level. (Sucsy, Anna (2021), <u>An Invisible Crisis: Early Childhood</u> <u>Homelessness – A Primer</u>, Chapel Hill, NC: Child Care Services Association.) Some of its findings are highlighted below.

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**Child Care Services Association Homelessness Fellow** 

### **Key Findings:**

- Approximately 1.3 million children under age 6 experience homelessness each year [in the United States].
- Families with children account for an estimated 30 to 40 percent of the nation's homeless population.
- The average homeless family is headed by a single mother, age 27 or younger, with two children under age 6.
- Black children make up the majority (53 percent) of children experiencing homelessness despite making up only 14 percent of all children.
- Children experiencing homelessness are also more likely to have parents with low levels of education, to lose a parent, to experience abuse or neglect, to witness domestic violence, and to experience chronic poverty.
- Homelessness at any age can have devastating effects; however, young children are particularly susceptible to the negative outcomes associated with homelessness because their brains are rapidly developing.

# **DEFINITIONS OF INCOME**

This report presents data on poor and low-income families and children. The definitions include:

- The U.S. Department of Health and Human Services (DHHS) defines program eligibility based on the Federal Poverty Level (FPL) guidelines.
  - Poor: household income less than 100% poverty
  - Low-Income: household income between 100% and 200% poverty
- The U.S. Department of Housing and Urban Development (HUD) utilizes the Area Median Income (AMI). [AMI is the same as HAMFI – HUD Area Median Family Income]
  - Extremely Low-Income (ELI): household income less than 30% of the AMI
  - Very Low-Income (VLI): household income between 31% to 50% of AMI
  - Low-Income: household income between 51% to 80% of AMI
  - Middle Income: household income between 80% to 100% of AMI

# SUMMARY OF HOMELESSNESS RISK FACTORS

The following is a list of risk factors identified in **An Invisible Crisis: Early Childhood Homelessness - A Primer** and other sources. Data with an \* are presented in this report.

- Poverty\*
- Unintended pregnancy
- Racial disparities\*
- Birth of a child\*
- Single female-headed family without spouse\*
- Young parent(s) below age 24
- Changes in family structure (movement of people in and out of families)
- Male incarceration
- Parental educational achievement\*
- Unstable employment and loss of a job\*

- Mobility\*
- "Doubled up" families (e.g., living with another family as a guest or hosting another family in their home)
- Unintended pregnancy
- Birth of a child\*
- Child's first year
- Stagnant wage growth and gender/race low-wage occupational segregation\*
- Maternal depression
- Child maltreatment
- Substance abuse
- Lack of affordable housing\*
- Evictions\*
- Prior homelessness experience

# NORTH CAROLINA YOUNG CHILDREN BY THE NUMBERS SUMMARY OF THE REPORT DATA

- In North Carolina, there are **709,254** young children under age 6 living in **500,261** families.
- Slightly less than half **(48%)** of children under age 6 are Black, Hispanic, Asian, American Indian and Multi-Race. 52% are White.
- Almost half (48%) of all children under age 6 in North Carolina live in households under 200% poverty, which is the threshold that allows a family to meet basic needs for housing, food, and other necessities.
- Of the 709,254 children under age 6, 170,221 or 24% live in poverty and an additional 24% live in low-income families between 100% and 200% poverty, for a total of 340,442 children in low-income families. 50,852 families with children under age 6 are extremely low-income (under 30% AMI).
- 32,455 (26%) North Carolina births are to families with income below poverty.
  About 5% are teens.\*
- **67%** of poor families (living below 100% of poverty) with children under age 6 are female-headed families with no spouse present.
- 27% of poor parents with children under age 6 are unemployed.
- **25%** of poor parents with children under age 6 have less than a high school education.
- **12%** of poor families with children under age 6 have no English language speakers at home.
- **26%** of poor families with children under age 6 moved at least once in the past year compared to all households at 15%.
- **79%** of North Carolina's very young children are in small families (2-4 persons) but **21%** are in large families (5+ persons) which makes their search for housing more difficult and can result in overcrowding.
- **79%** of families with children under age 6 are renters.
- 43,224 (85%) of extremely low-income renter families with young children under age 6 are rent-burdened, paying over 30% of their income on rent and utilities. Most pay over 50% of their income on rent.
- **214,000 (20%)** of families with children age 0-17 report they have little or no confidence in ability to pay their next rent or mortgage payment.
- Only one-quarter (25%) of eligible poor renter families receive federal housing subsidies.

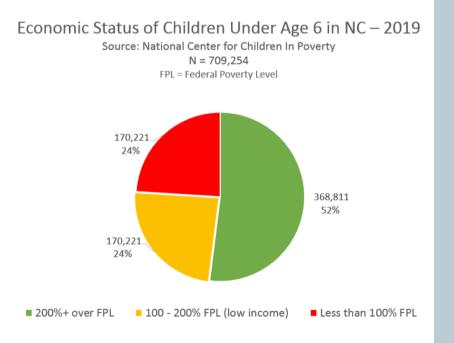
\*For additional information on statistics related to Birth to Poverty see Appendix C page 17.

# PARENT AND CHILD CHARACTERISTICS

	North Carolina
Children by Age	(N.C.)
Age <1	118,666
Age 1	119,620
Age 2	120,838
Age 3	121,726
Age 4	122,362
Age 5	121,985
Under age 6	725,197
Age 6-17	1,584,751
Age 0-17	2,309,948
Age 18+	8,177,140
Total Persons	10,487,088

Source: Population Division, U.S. Census Bureau, North Carolina Office of State Budget and Management (OSBM), State Demographer, <u>Population by</u> <u>Single Age</u>. This is not based on the 2010 census with annual estimates. \*The number of children under age 6 in this table (725,197) does not match other tables in this report (709, 254) which are based on the 2019 American Community Survey (ACS) 5-year average.

# ECONOMIC STATUS OF FAMILIES WITH CHILDREN UNDER AGE 6



Of the 709,254 children under the age of 6 in North Carolina **170,221 or 24%** live in poverty. A further **170,221 or 24%** live in low-income families between **100% and 200% poverty**.

This places half **(48%)** of all children under age 6 in households **under 200% poverty** which is the threshold that allows a family to meet basic needs for housing, food, and other necessities.

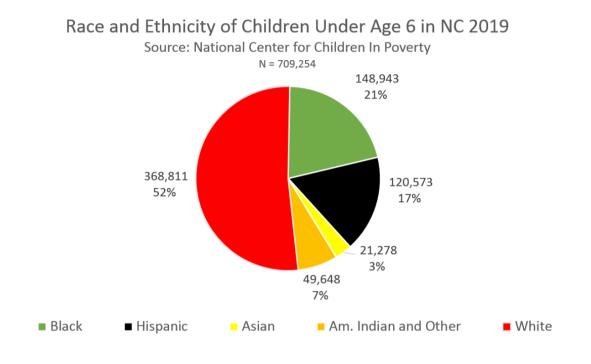
There was no difference in poverty income by age of the child.

**24% (82,884)** of young children under age 3 live in poor families.

**23% (83,895)** of young children ages 3 through 5 live in poor families.

**24% (166,779)** of children under age 6 in North Carolina live in poor families (National: 18%).

# **RACIAL/ETHNIC DISPARITIES**

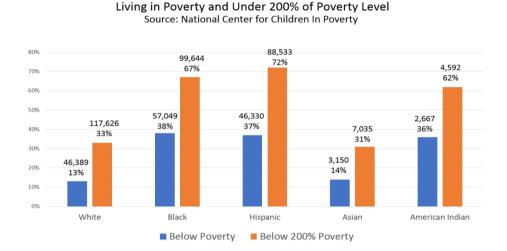


Slightly less than half **(48%)** of North Carolina children under age 6 are Black, Hispanic, Asian, American Indian and Multi-Race while **52%** are White.

There are significant disparities in racial/ethnic makeup of families with children under age 6 living below poverty. **Black, Hispanic, and American Indian children are approximately three times more likely to live below poverty than White children.** 

- **13% (46,389)** of young White children live in poor families.
- 38% (57,049) of young Black children live in poor families.
- 37% (46,330) of young Hispanic children live in poor families.
- 14% (3,150) of young Asian children live in poor families.
- 36% (2,667) of young American Indian children live in poor families.

### **RISK FACTORS AND ECONOMIC STATUS**



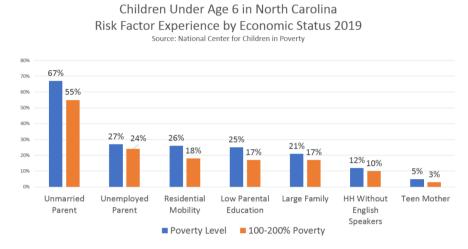
Number and Percent of Children Under Age 6 in North Carolina

### **PARENTAL POVERTY CHALLENGES**

The challenges experienced by poor families are numerous and interact in dynamic ways. The National Center for Children in Poverty has identified seven risk factors for poor children that have a greater level of impact on early childhood outcomes. While these are not specifically risk factors for early child homelessness, many of them have been identified by researchers as significant factors associated with family homelessness.

- **32,455 (26%)** of children born each year in North Carolina are to families with income below poverty. About **5% are teen parents**. Economic hardship is by far the risk factor most linked with homelessness.
- 67% of poor families with children under age 6 are female-headed families with no spouse present.
- **27%** of poor parents with children under age 6 are unemployed.
- **25%** of poor parents with children under age 6 have less than a high school education.
- **12%** of poor families with children under age 6 have no English language speakers at home.
- **26%** of poor families with children under age 6 moved in the past year at least once, compared to all households at 15%.
- **21%** are large families (5+ persons), which makes their search for housing more difficult and can result in overcrowding.

# CHILDREN AND POVERTY



Children with three or more risk factors are exceptionally vulnerable. Of the 709,254 children under age 6 in North Carolina.

- **113,480 (16%)** experience three or more of the seven risk factors identified above.
- 312,072 (44%) experience one to two risk factors.
- 283,702 (40%) have none of these risk factors.

# PARENTAL RISK FACTORS

The following data provide more detail on the seven risk factors. While these are not specifically risk factors for early child homelessness, many of them have been identified by researchers as potential causes or having a close relationship to family homelessness. Many risk factors are inter-related and co-occuring.

### **Parental Education:**

- 60% (41,552) of young children whose parents do not have a high school degree live in poor families.
- **40% (52,100)** of young children whose parents have a high school degree, but not college education, lives in poor families.
- 14% (73,127) of young children whose parents have "some college" live in poor "families\*".

### **Parental Employment:**

- **32% (52,763)** of young children in poor families have at least one parent who is employed full-time, year-round compared to **85% (458,993)** of young children in non-poor families.
- **41% (68,652)** of young children in poor families have at least one parent who is employed either part-year or part-time compared to **12% (64,880)** of young children in non-poor families.
- 27% (45,364) of young children in poor families do not have an employed parent compared to 3% (18,602) of young children in non-poor families.

\*For additional resources on supporting parents with young children in college see Appendix D, page 22.

# FURTHER PARENTAL RISK FACTORS

#### **Parental Marital Status:**

- 67% (111,409) of young children in poor families live with a single parent.
- 26% (138, 437) of young children in non-poor families live with a single parent.

### **Immigrant Parents:**

- 30% (42,058) of young children of immigrant parents live in poor families.
- 22% (124, 721) of young children of non-immigrant-born parents live in poor families.

### **Residential Move:**

- 26% (42,662) of young children in poor families moved in the last year.
- 19% (102, 633) of young children in non-poor families moved in the last year.

### Home Ownership:

- **21% (35,325)** of young children in poor families live in owner-occupied housing.
- 64% (345,006) of young children in non-poor families live in owner-occupied housing.

# ECONOMIC FACTORS PLACING FAMILIES AT-RISK

"In 2019, a family of four in North Carolina needed to earn \$52,946 a year to afford housing, food, childcare, health care, transportation, taxes, and other necessities." (North Carolina Justice Center, *The 2019 Living Income Standard for 100 Counties*, 2019.) The poverty income levels only covers about 44% - 50% of basic need, while 200% of the poverty level covers about 88% - 100% of basic need. Please note that 100% of poverty is the top of the range. Many families have incomes lower than 100% poverty and therefore they face significantly greater gaps between income and basic needs.

Family Size	Basic Need by Family Size and Type	100% of Poverty	% of Basic Need	200% of Poverty	% of Basic Need
2	\$38,488	\$17,420	45%	\$34,840	91%
3	\$47,721	\$21,960	46%	\$43,920	92%
4	\$52,946	\$26,500	50%	\$53,000	100%
5	\$70,452	\$31,040	44%	\$62,080	88%

#### Poverty Levels Compared to Basic Family Need in North Carolina, 2019

Source of Basic Need: The North Carolina Justice Center, The 2019 Living Income Standard for 100 Counties.

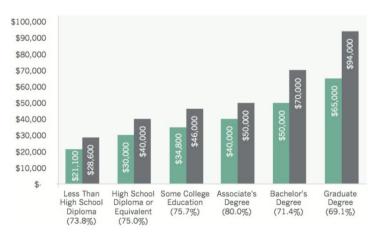
# LOW-WAGE WORK CHALLENGES

**Low-Wage Work:** Labor market forces and employment patterns place a high percentage of workers in lowwage and often unstable jobs. These forces are experienced most acutely by women women, and women of color. The Brookings Institution found that "...53 million Americans between the ages of 18 to 64 - accounting for 44% of all workers - qualify as 'low-wage.' Their median hourly wages are \$10.22, and median annual earnings are about \$18,000." **One-fourth of low-wage workers are the sole source of family income with a median annual income of \$20,000.** Another 25% of low-wage workers live in families in which all workers earn low wages with a median family earning of \$42,000.

# **GENDER PAY DISPARITY**

**Gender Pay Disparities and Labor Market Segmentation:** Income disparities are also found across all sectors of educational achievement. Women with less than a high school diploma have a median annual income of **\$21,100**. Men with no diploma earn 35% more with an income of **\$28,600**. According to the National Women's Law Center, women whose highest educational attainment is "some college" represent 30% of the workforce but nearly two-thirds (63%) of those in the "lowest wage workforce."

Women are more likely to work in service occupations, which include personal care aides, home health aides, nursing assistants, cooks, and food service staff—occupations that are projected to see high growth in the coming years, but which have median annual earnings for women of less than \$25,000 per year. Almost one-third of Hispanic women are employed in these occupations, as are 28% of Black women.



# Figure 2.4. Median Annual Earnings and the Gender Earnings Ratio for Women and Men at Different Educational Levels, 2013

Source: Earnings and the Gender Wage Gap

**Part-Time Employment:** Approximately **30%** of women work in part-time jobs compared to **15%** among men. While part-time work is a voluntary choice for many, The Economic Policy Institute notes, "In 2015, there were 6.4 million workers who wanted to work full time but were working part time."

Involuntary part-time work is common among jobs held by women. Retail trade and leisure and hospitality (hotels, restaurants) contributed well over half (63%) of the growth of all part-time employment since 2007, and 54% of the growth of involuntary part-time employment. Part-time work is less likely to provide benefits and frequently comes with unpredictable work hours. **One study of younger workers between the ages of 26 and 32 found that approximately 70% of hourly and non-hourly women workers experience fluctuations in their hours worked per week.** 

# HIGH COST OF CHILD CARE

Among the barriers parents with young children face in finding and keeping full-time work at a livable wage is the challenge of finding flexible, affordable, and quality child care. Child care is often the second largest item in the family budget behind housing. In North Carolina, single parents pay 38.4% of their income for center based infant child care. Married parents of two children living at the poverty line pay 68.4% of their household income for center-based child care.

	Percent of Income Spent on Child Care						
Center	Home						
11.2%	Infant child care- married couple family	8.9%					
20.7%	20.7% Two children- married couple family						
38.4%	Infant child care- single parent	30.7%					
71.2%	Two children- single parent	57.9%					
68.4%	Married family with two children at the poverty line	55.6%					

Source: Child Care Aware, 2020

# **HOUSING CHALLENGES**

To determine households at risk of homelessness due to rental cost burden, the National Low-Income Housing Coalition, *Out of Reach*, 2021 presents data for renter households in North Carolina that are extremely low income. These families earn less than 30% of the Area Median Income (AMI) and spend over 30% of income on housing (including utilities). In fact, almost all of these families are paying over half (50%) of their income on housing and are therefore "extremely rent burdened." An additional number of families (but not all) with incomes between 30% and 50% AMI spend more than 50% of their income on housing.

- 79% of families with children under age 6 are renters.
- **50,852** renter families with children under age 6 are extremely low-income (under 30% AMI).
- **43,224 (85%)** of extremely low-income renter families with young children under age 6 are rentburdened, paying over 30% of their income on rent and utilities. Most are paying over 50% of their income on housing.
- **214,000 (20%)** of families with children age 0-17 report they have little or no confidence in ability to pay their next rent or mortgage payment.
- **Only 25%** of eligible poor renter families receive federal housing subsidies.

#### Rent Burden faced by Families with Children under age 6 in North Carolina, 2019

Renter families with children under age 6 below 30% AMI (below poverty/extremely low income)	50,852
Area Median Income (AMI)	\$71,821
30% AMI (extremely low income/poverty)	\$21,546
Rent affordable at 30% AMI paying 30% income on rent	\$539
2-BR Fair Market Rent	\$960
Deficit to afford 2-BR at Fair Market Rent	\$421

Source: Renters with children under age 6, American Community Survey, 2019 5-year Table B25012. Author applied poverty rate for renter families with children under age 6 to approximate the number under 30% AMI. See Appendix A on page 15 for comparison of DHHS Poverty Guidelines and HUD Area Median Income. Median income and housing affordability data is from the National Low-Income Housing Coalition, 2021 retrieved from www.nlihc.org.

### **RENTAL CHALLENGES**

#### **Evictions:**

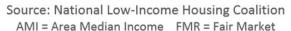
#### According to the **Eviction Lab at Princeton**

**University**, "Current policy responses to the pandemic may be insufficient to prevent a surge in evictions. Once these measures [eviction moratorium, rent assistance, and child tax credits] expire, however, millions of renters will owe significant amounts of back rent. For many, a displacement and eviction crisis will follow the public health crisis.

"There is currently no data infrastructure that allows policymakers, legal and advocacy organizations, journalists, academics, and community members to track displacement and evictions in real time." (Eviction Lab)

While we do not have data on rent arrears or evictions in North Carolina, we do have a report from the **Census Population Reference Bureau** that has been measuring confidence during the pandemic in ability to pay rent or mortgages. **214,000 (20%)** of families with children (age 0-17) report that they had little or no confidence in their ability to pay the next rent or mortgage payment. (U.S. Census Bureau)

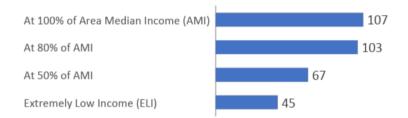
### **Rental Affordability, 2021**



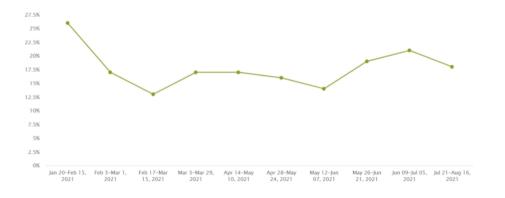


### Number of Affordable and Available Homes per 100 Renter Households in North Carolina, 2021

Source: National Low-Income Housing Coalition AMI = Area Median Income FMR = Fair Market



### Households with children where there was little or no confidence in parents' ability to pay their next rent or mortgage payment on time in North Carolina



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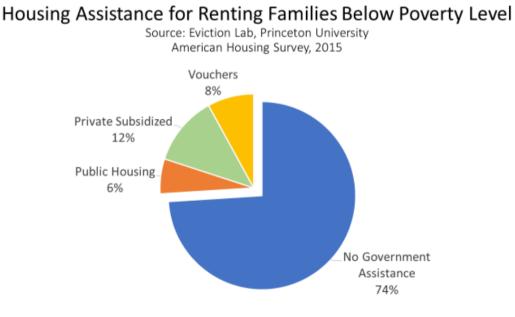
# SUBSIDIES AND HOUSING ASSISTANCE

### **Rent Subsidies:**

When families have access to safe, stable, affordable housing through federal rental assistance, children's short- and long-term well-being improves, they do better in school, and they are healthier. Conversely, when families must spend so much of their money on rent, they cannot spend as much on their children's basic needs. Families that are rent burdened face greater risks of eviction and homelessness, both of which have serious consequences for children's development and health.

Fortunately, housing assistance is very effective at alleviating rent burdens and improving outcomes for children. Over six million people in families with children receive federal rental assistance; rental assistance —the Housing Choice Voucher, in particular—is proven to increase housing stability, reduce childhood poverty, and prevent homelessness. While six million is a large number, it is a small portion of the families needing assistance.

According to the Children's Defense Fund, "Most families who qualify for rental assistance cannot get help. Even though federal rental assistance is proven to help reduce child poverty, homelessness, housing instability, and overcrowding, fewer than 1 in 4 eligible households with children receive it. This massive gap is due to deep underfunding for rental assistance programs, underfunding that leaves many millions of families with children without help, often stuck on waitlists for years." (Source: <u>Children's Defense Fund</u>, 2021)



# CONCLUSION

**One in four** very young children in North Carolina live in poverty and almost half of all NC children live in poor families. Among Black and Hispanic children, nearly **40% live in poverty**.

Early childhood poverty, perhaps more than any other single issue, contributes to short- and long-term adversity. Homelessness is but one of the extreme adverse consequences that can impact poor families. There is no single factor that distinguishes homeless families from poor families. While homelessness presents some unique challenges to parents of young children, the same core needs and challenges face all poor families, e.g., economic instability, limited work and educational achievements, and high housing costs.

Of the **709,254** children under age 6 in North Carolina, **170,221 or 24% live in poverty**. Compared to non-poor families, they are more likely to be headed by a single female who has not completed high school. Parents are more likely to be unemployed, to move in the past year, and to have no English language speakers in the household.

Economic barriers are steep for parents with low education level and young children. The labor market is highly gendered and results in low wages for many women. **30% of women** work part-time, but these jobs are even less likely to provide benefits and frequently come with unpredictable work hours, which makes it difficult to raise a family. Most jobs do not pay enough to afford the high cost of stable, quality child care that they would need to make sure that the children are able to thrive in spite of the economic drawbacks surrounding them.

Of the **50,852 poor families** with children under age 6 that are renting, most are at continual risk of falling behind on rent, losing their rental housing and becoming homeless **due to paying over 30%** of their extremely limited income on housing. **And most pay over 50% on housing**. While we do not have data on rent arrears or evictions in North Carolina, we do have a report from the Census Population Reference Bureau that has been measuring confidence in ability to pay rent or mortgages during the pandemic. **Twenty percent (20%) of families with children (age 0-17) report that they had little or no confidence in their ability to pay the next rent or mortgage payment. (U.S. Census Bureau).** 

A final comment about the lack of data. As stated in the introduction, not all of the family homelessness risk factors have data. This does not mean that they are not important. For example, domestic violence is often a key reason for a family to become homeless, but the data are not available to indicate the extent of the problem. The same applies to "doubled-up families" where one family shares housing with another (typically with a grandmother or other relative). These families are at high risk of becoming homeless and ending up in shelters, or places not fit for habitation. Temporary living situations are not appropriate for families with very young children that need stable and secure living situations. Unfortunately, there is no valid method at this time to quantify doubled up housing for families with children under age 6.

Final note: This report has focused on a statewide analysis of North Carolina data.

For local data see **Appendix B** on page 16, which provides a selected set of risk factors at the national, state, and county level.

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### REFERENCES

**p. 1** Sucsy, Anna (2021), *An Invisible Crisis: Early Childhood Homelessness – A Primer*, (Chapel Hill, NC: Child Care Services Association.) <u>https://www.childcareservices.org/2021/08/30/an-invisible-crisis-early-childhood-homelessness-a-primer/</u>

p. 4 Population Division, U.S. Census Bureau, North Carolina Office of State Budget and Management (OSBM),
 State Demographer, Population by Single Age. <u>https://www.osbm.nc.gov/facts-figures/population-</u>
 <u>demographics</u>

**p. 4-8** National Center for Children in Poverty, 2019 Young Child Risk Calculator. <u>https://www.nccp.org/demographics-data/</u>

**p. 8** N.C. Justice Center (2019), The Living Income Standard for 100 Counties <u>https://www.ncjustice.org/wp-</u> content/uploads/2019/04/Living-Income-Standard-2019.pdf

**p. 9** Brookings Institution. <u>https://www.brookings.edu/blog/the-avenue/2019/11/21/low-wage-work-is-more-pervasive-than-you-think-and-there-arent-enough-good-jobs-to-go-around/</u>

p. 9 National Women's Law Center <u>https://nwlc.org/wp-content/uploads/2017/08/Low-Wage-Jobs-are-Womens-Jobs.pdf</u>

**p. 9** Economic Policy Institute <u>https://www.epi.org/publication/still-falling-short-on-hours-and-pay-part-time-work-becoming-new-normal/</u>

p. 10 Child Care Aware, 2020. <u>https://info.childcareaware.org/ccdc-form?hsCtaTracking=bec2ce3a-c87b-4298-91ad-aa62f51bef1d%7Ca876b305-a391-4ed8-b8aa-0e4cdaa3c701</u>

p. 10 National Low-Income Housing Coalition, Out of Reach, 2021. <u>https://reports.nlihc.org/oor</u>

**p. 11** Population Reference, U.S. Census Bureau, Household Pulse Survey, (from KIDs Count). <u>https://datacenter.kidscount.org/data#NC/2/16/19/char/0</u>

p. 12 Eviction Lab, Princeton University. https://evictionlab.org/eviction-tracking/

p. 12 Children's Defense Fund (2021) State of America's Children. <u>https://www.childrensdefense.org/state-of-americas-children/</u>

### **APPENDIX A**

The U.S. Department of Health and Human Services (DHHS) defines program eligibility based on the Federal Poverty Level (FPL) guidelines.

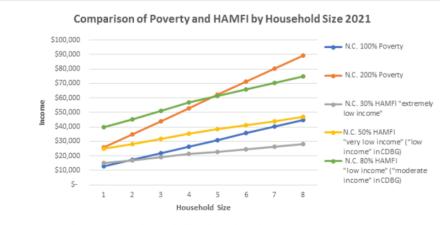
- Poor: household income less than 100% poverty
- Low-Income: household income between 100% and 200% poverty

The U.S. Department of Housing and Urban Development (HUD) utilizes the Area Median Income (AMI). [AMI is the same as HAMFI – HUD Area Median Family Income]

- Extremely Low-Income: households living at less than 30% of the AMI
- Very Low-Income: households with income between 31% to 50% of AMI
- Low-Income: households with income between 51% to 80% of AMI
- Middle Income: households with income between 80% to 100% of AMI

Household		N.C. 100%					N.0	C. 50% AMI		
Size		Poverty	N.C. 2	200% Poverty	Ν.	C. 30% AMI			N.C	. 80% AMI
1	\$	12,880	\$	25,760	\$	14,900	\$	24,800	\$	39,700
2	\$	17,420	\$	34,840	\$	17,000	\$	28,350	\$	45,400
3	\$	21,960	\$	43,920	\$	19,150	\$	31,900	\$	51,050
4	\$	26,500	\$	53,000	\$	21,250	\$	35,450	\$	56,700
5	\$	31,040	\$	62,080	\$	22,950	\$	38,300	\$	61,250
6	\$	35,580	\$	71,160	\$	24,650	\$	41,100	\$	65,800
7	\$	40,120	\$	80,240	\$	26,350	\$	43,950	\$	70,350
8	\$	44,660	\$	89,320	\$	28,100	\$	46,800	\$	74,850
AMI - HUD Area Median Family Income for North Carolina, 2021										
Poverty - DHHS Poverty Guidelines for 48 Contiguous States including North Carolina, 2021										
Created by Rosalind Kotz, Ph.D., K&F Community Research and Planning Consultants										

#### Comparison of Poverty and AMI by Household Size 2021



HAMFI - HUD Median Family Income by Household Size for North Carolina, 2021 Poverty - DHHS Poverty Guidelines by Household Size for 48 Contiguous States including North Carolina, 2021 Created by Rosalind Kotz, Ph.D., K&F Community Research and Planning Consultants

# **APPENDIX B**

Data on Children Under age 6 for United States, North Carolina, and Counties is available on the Child Care Services Association website: <u>https://www.childcareservices.org/</u>

# **APPENDIX C**

Becoming pregnant or getting someone pregnant as a teenager has implications for both parent and child. Only **50%** of teen mothers graduate high school by the age of 22. Lack of a high school degree can lead to continued homelessness into young adulthood, particularly for young parents. The greatest single risk factor for young adult homelessness is lacking a high school diploma or GED, while the second risk factor is being a single parent. **These risks are exacerbated for youth of color.** 

(For more information visit: Youth Risk Behavior Survey (YRBS) as analyzed by SchoolHouse Connection)



### **APPENDIX D**

### Three facts on Homelessness in Early Childhood and Next Steps to Address it

Identifying children experiencing homelessness in early childhood is critical for better targeting of federal, state, and local resources and to encourage early intervention and improve a child's developmental path.

- 1. Children under age six experiencing homelessness are constantly overlooked.
- 2. There are serious and long-term impacts of early childhood homelessness on children's development and mental health.
- 3. States can do more to protect homeless children.

For more information visit the full blog: <u>Three Facts on Homelessness in Early Childhood and Next Steps to Address it</u> by Linda Smith and Jolie Leung.

# FOR MORE INFORMATION

For more information on this report, homelessness, and its impact on young children contact the following:

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