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Understanding the Unhoused and the Impact on Families and Child Support Systems

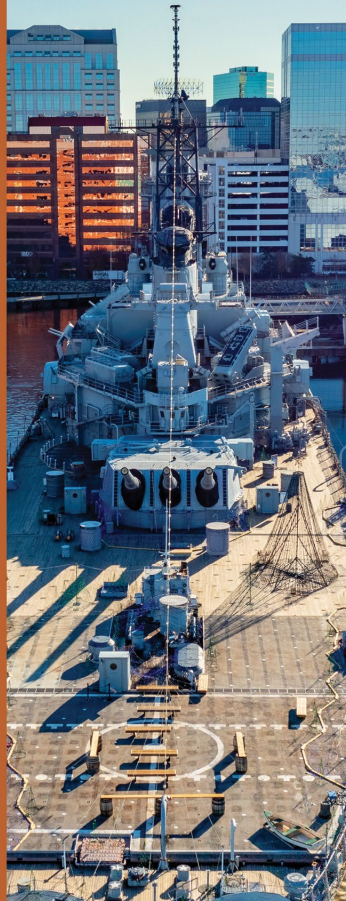
Dr. Rebecca Swann-Jackson

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An in-depth look at the intersection of housing instability, family impact, and child support. Participants will explore essential data on the unhoused, focusing on the individuals and families most affected. We'll explore the role of child support agencies and how child support professionals would benefit from a broader and more holistic understanding of how our services can impact family outcomes.



Definitions

- **Housing instability** refers to the lack of stable, safe, and affordable housing. It can include experiences of frequent moves, living in overcrowded or substandard conditions, and the risk of homelessness.
- **Homelessness** is the condition of lacking a fixed, regular, and adequate nighttime residence. It can include living in shelters, transitional housing, or places not meant for human habitation.



History

- Homelessness has surged and receded throughout U.S. history
 - Colonial period
 - Pre-industrial era
 - Post Civil War
 - Great Depression
 - COVID Pandemic



Complex & Multifaceted Issue



Underfunded
federal
programs

Affordable
housing

Wages not
keeping up with
housing costs

Inadequate
safety nets

Access to
health care

Education

Economic
opportunity

Incarceration



Homelessness in the United States



More than half of Americans live paycheck to paycheck and are one crisis away from homelessness



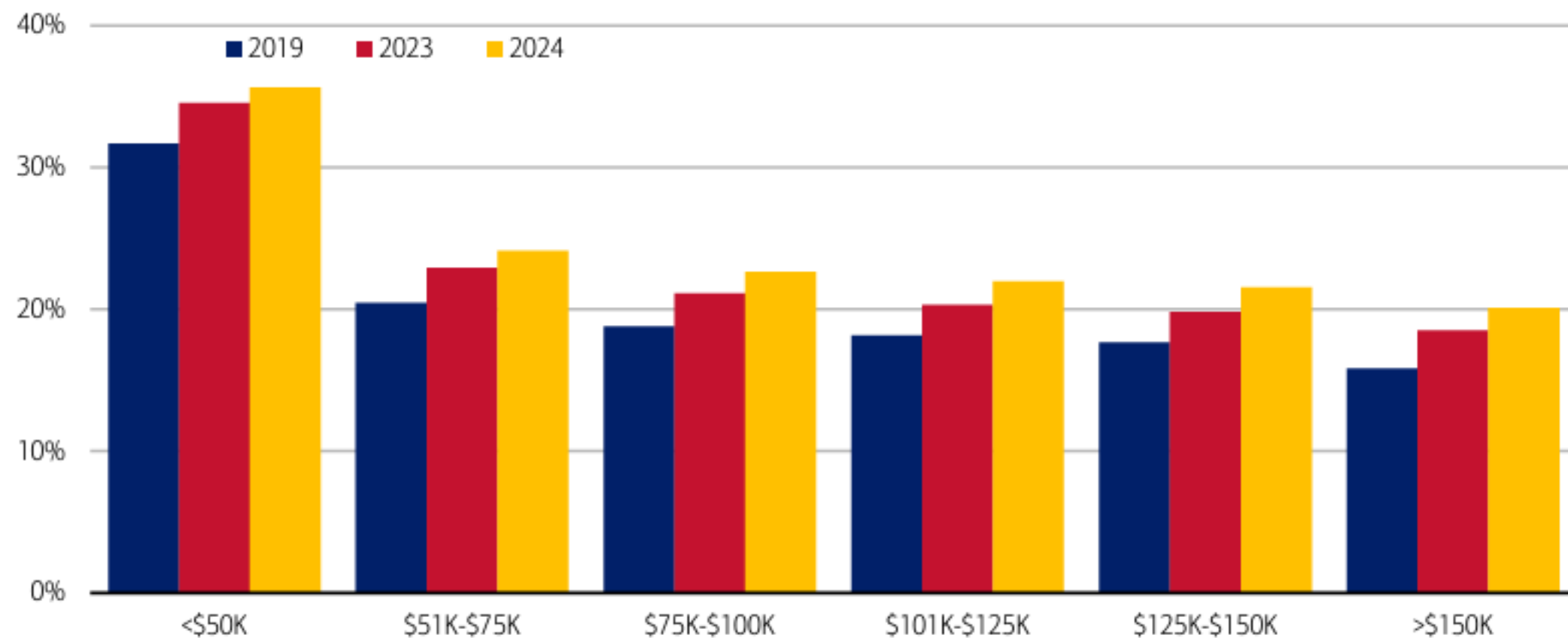
The lowest wage households spend more than half their income on rent, placing them at high risk of homelessness when unexpected expenses arise

Car repairs
Medical bills



Exhibit 3: The share of households living paycheck to paycheck is highest for lower-income households

Proportion of households where necessity spending is above 95% of their income, by income range (%)



Source: Bank of America internal data

BANK OF AMERICA INSTITUTE

Homelessness in the United States

- 40% - 60% of people experiencing homelessness have a job, but housing is unaffordable

United States Interagency Council on Homelessness



Homelessness in the United States

- Federal minimum wage is currently \$7.25 per hour and has not changed since 2009
 - At minimum wage, you would have to work 86 hours per week to afford a one-bedroom apartment in many cities across the U.S.
- 20 states adhere to federal minimum wage

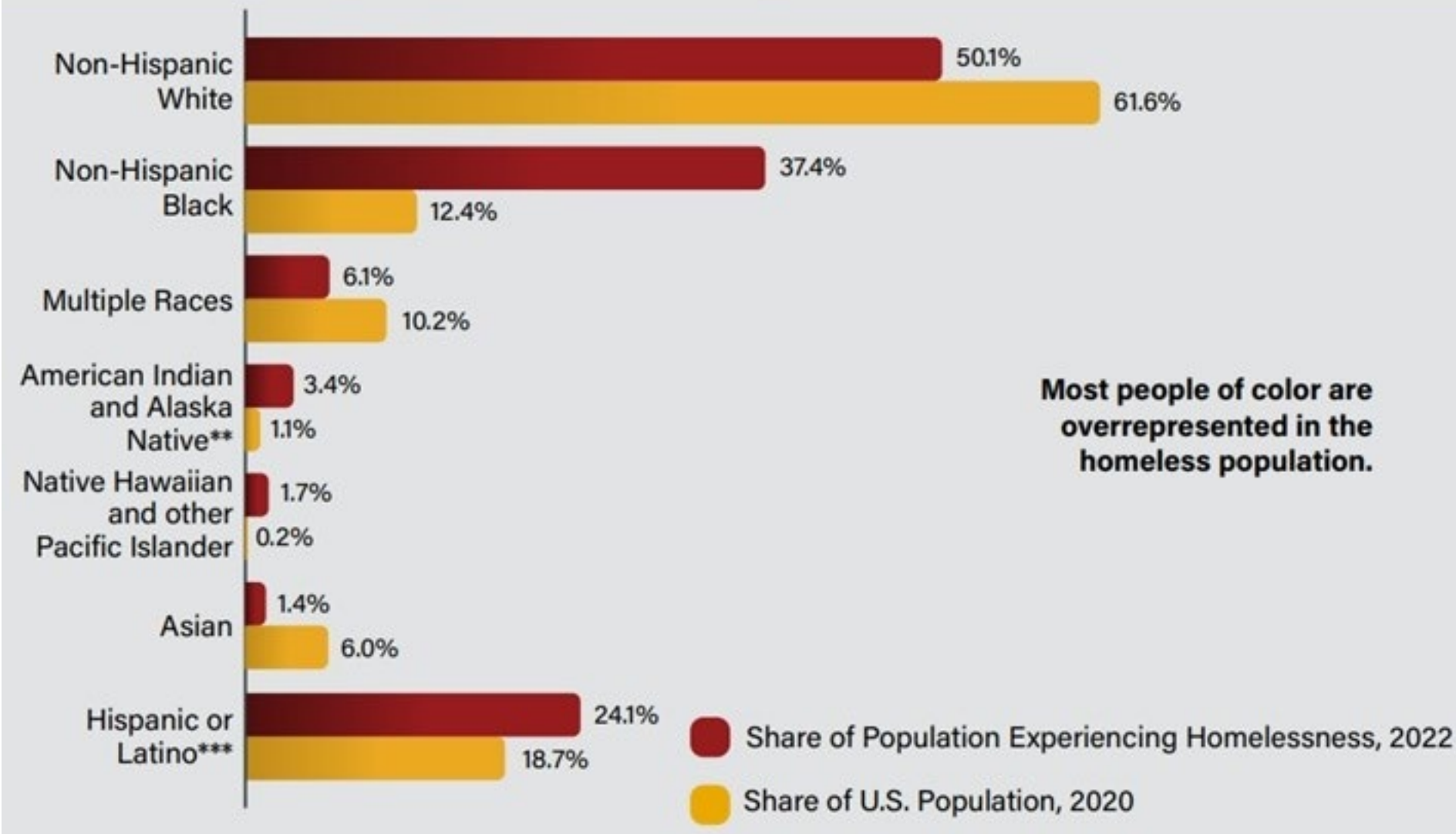


Homelessness in your community

- Impacts cities, suburbs, and rural towns in every state
- Most Americans have had family members, friends, coworkers, or neighbors who have faced homelessness at some point in their lives
- Homelessness impacts people of all ages, races, ethnicities, gender identities, and sexual orientations
- Homelessness disproportionately impacts some groups and populations

- 
- Lowry Hotel opened in 1927
 - Converted to apartments
 - 134 housing units
 - \$600 for studio
 - \$1200 for one bedroom
 - Current owner passed away January 2024, leaving the property to a family member

The Disproportionate Impact of Homelessness*



Homelessness as a Public Health Issue



Homelessness Is Deadly*

People who experience homelessness die nearly 30 years earlier than the average American—and at the average age that Americans died in 1900

50 Years Old

77 Years Old



People who experience homelessness



Average American

United States Interagency Council on Homelessness



How Many People Experience Homelessness in the U.S.?*

**1. 25
million**

Experienced sheltered homelessness at some point in 2020, the last year for which complete annual [HUD data](#) are available



**1.29
million**

People experiencing homelessness served by the health center program administered by the Health Resources and Services Administration within HHS, including Health Care for the Homeless programs, according to [2020 HHS data](#)

**1.28
million**

Students (not including their parents or siblings not enrolled in K-12 schools) experienced some form of homelessness during the 2019-20 school year, according to [Department of Education data](#)

582,462

Experienced homelessness on a single night in January 2022—a .34% increase from 2020—according to [HUD's annual Point-in-Time Count](#)

*The data in this graphic does not reflect the COVID-19 pandemic.

Homelessness in the United States

- Shelters are often limited to people who are :
 - Sober
 - Straight
 - Free of disability
 - Free of criminal history
 - Willing to separate from their children
 - Willing to separate from their partner
 - Willing to separate from their pets



Homelessness in the United States

- People experiencing homelessness are more likely to be victims of violent crimes than committing violent crimes

United States Interagency Council on Homelessness



Domestic Violence and Homelessness

- A study of shelter residents in domestic violence programs across eight states found that housing is the main need at the time of shelter entry
 - 84% reported needing help finding affordable housing
- *Lyon, E., Lane, S., & Menard, A. (2008) Meeting Survivors' Needs: A Multistate Study of Domestic Violence Shelter Experiences*



The Three Melissas

www.3melissas.org

<https://vimeo.com/986397341>



Questions

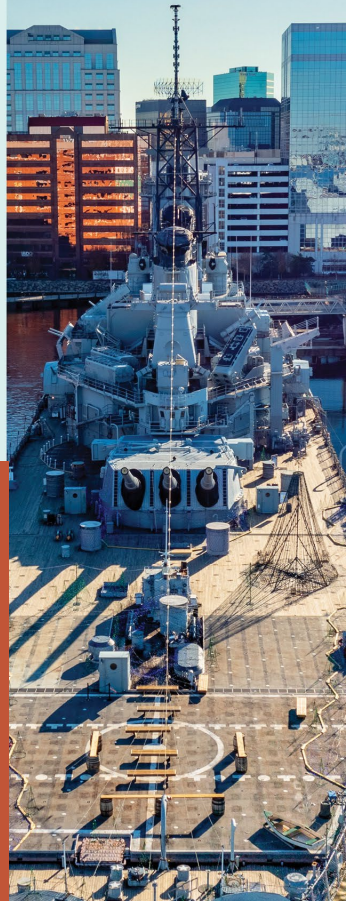
- What experience have you had with parents who have housing instability or are unhoused?
- How did you handle it?
- What could you have done differently to achieve a better outcome?



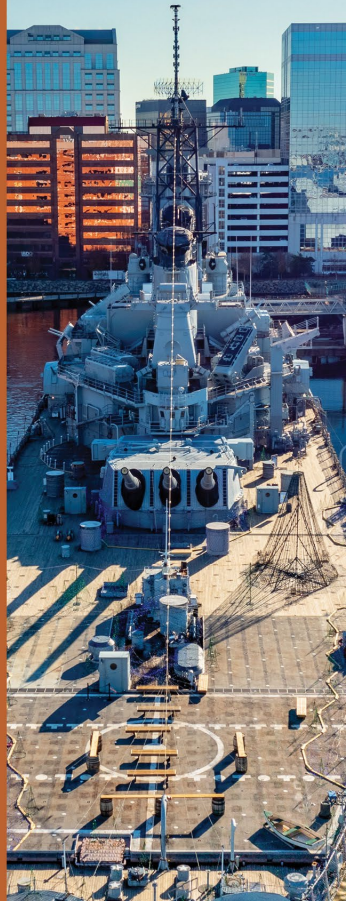
Real-World Impact of Child Support On Housing Stability

- Case Study 1: A single father who relies on child support to pay rent.
- Case Study 2: A non-custodial mother who struggles to make child support payments while affording his own housing.

Child support payments can significantly impact a family's financial situation. For custodial parents, receiving consistent child support can help maintain housing stability. For non-custodial parents, the obligation to pay child support can strain their finances, potentially leading to housing insecurity.



Training for child support professionals should include scenarios and case examples that are applicable to families with housing insecurity who may be involved in multiple state systems. Child support professionals would benefit from a broader and more holistic understanding of the work of, impact on, and interrelationships with other state divisions and units that would deepen their understanding of how services and relationships with parents can impact family outcomes.



Background

In 2021, the New Jersey Department of Human Services, Division of Family Development (DHS/DFD) contracted with the Institute for Families (IFF) at the Rutgers University School of Social Work to conduct a training needs assessment.

The purpose of the needs assessment was to determine the educational needs of the child support workforce and to identify recommendations for the type and focus of learning experiences offered through IFF's New Jersey Child Support Institute (NJCSI) that would support the workforce in meeting New Jersey's federal child support performance goals, especially within the pandemic environment.

This needs assessment report includes the identified needs of the New Jersey child support workforce, as well as recommended next steps for DHS/DFD to consider in planning learning content and learning experiences.



Methodology

The Institute for Families (IFF) used a mixed methods approach to research the needs of the child support workforce in New Jersey.

This report presented the findings of the needs assessment as well as actionable recommendations based on multiple sources of data, including interviews, focus groups, and a survey collected from leadership, supervisors, and consumer-facing professionals; reviews of research-based best practices; and examples from other jurisdiction's child support systems.

Data Collection	Timeline	Total Participants
Key Informant Interviews	October – December 2021	10
2 Supervisor Focus Groups	November 2021	5
2 Worker Focus Groups	November 2021	6
Stakeholder Survey	April – May 2022	703



Key Findings

Need 1: Child support professionals desire examples within their learning content that are more scenario-based and explore practices that are relevant to their daily work and specific role.



Recommendations for Need 1:

- **Recommendation #1a:** Expand training content to engage learners with scenarios and case examples that are applicable to their daily work and include more activities that allow them to practice applying new skills and knowledge within the learning environment.



Need 2:

There is a need for the child support workforce to strengthen their knowledge and practice of expected and current procedures for handling cases as well as the resources and technical support available to them as they approach decision-making points in these procedures.



Recommendations for Need 2:

- **A.** DHS-DFD and NJCSI should continue to refine learning paths for professionals as a means to frame the sequence and content of training experiences that prepare them for their roles. Learning paths ensure that child support personnel experience a broad understanding of their role in the child support system as well as the sequencing of processes within them and require that they explore specific procedures around managing case workflow.



Recommendations for Need 2:

- **B.** NJCSI should continue offering technical assistance sessions. Technical assistance sessions, delivered virtually through an online presentation platform (i.e., WebEx, Zoom), offer an opportunity for professionals to virtually attend 1-hour sessions led by child support subject matter experts. These sessions allow child support professionals to interact and collaborate with peers to discuss handling cases and other related child support topics.



Need 3:

Child support professionals would benefit from a broader, and more holistic understanding of the work of, impact on, and interrelationships with, other NJ state and division units supporting New Jersey's child support system.

1. County Welfare Agency/County Social Service Agency
2. Probation
3. Family



Recommendations for Need 3:

Prioritize working with NJCSI to develop webinars or similar communication tools that provide an overview of each division and how they intersect with each other. NJCSI should integrate this content with the learning paths for each professional role.



Need 4:

Child support professionals would benefit from deepening their understanding of how their services and relationships with parents can impact family outcomes. Child support professionals need to build their skills and confidence around engagement, communication, and conflict resolution techniques, so they can facilitate improved service to and enhance relationships with parents.



Recommendations for Need 4:

A. In existing courses, integrate teaching points that underscore the impact that staff members' interpersonal and communication skills can have on supporting parents/others and improving child support performance measures, and correlate how these individualized competencies relate to the technical skills applied in one's professional role.



Recommendations for Need 4:

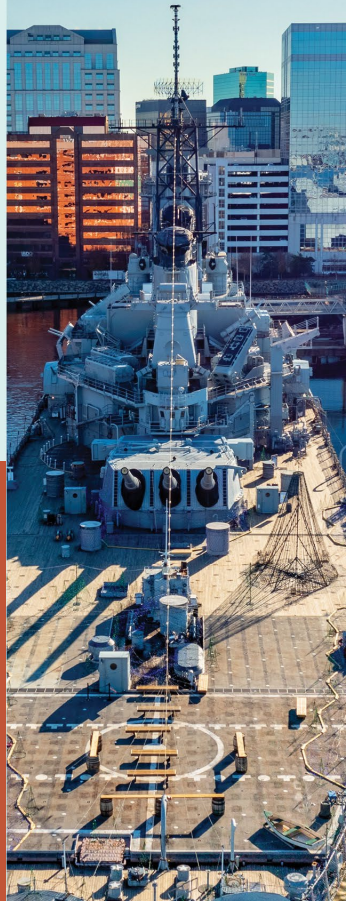
B. Create a certificate program offering CEUs or micro credentials to emphasize child support competencies and reinforce their value in child support services. Content might include providing child support professionals with strategies for engaging, communicating, and resolving conflict in or remaining professional in difficult or tense interactions with parents and family members.



Challenges Faced by Homeless Parents

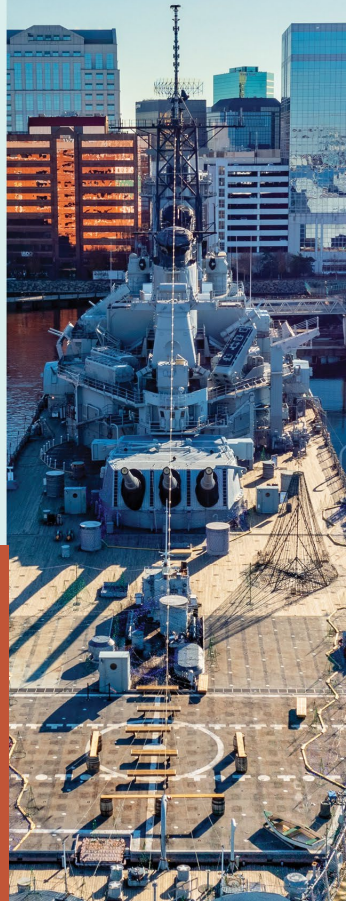
- Lack of stable income
- High housing costs
- Legal and administrative barriers
- Mental and physical health issues
- Limited access to support services

Housing instability and homelessness can significantly impact a parent's ability to make child support payments. Lack of stable income, high housing costs, and legal barriers can make it difficult for homeless individuals to meet their financial obligations.



Needs of Homeless Parents

- Access to legal resources
- Financial counseling
- Connections to housing assistance programs and vouchers
- Fair child support policies



Policymakers need to consider the interplay between child support and housing policies. Ensuring that child support systems are fair, and that housing assistance is available can help mitigate the negative impacts on families.

Turn and Talk

- What training or supports would help you better support unhoused or housing unstable families seeking or paying child support?



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