



COMPASS FAMILY SERVICES
Housing. Support. Hope.

FAMILY HOMELESSNESS

WWW.COMPASS-SF.ORG | 415-644-0504
37 GROVE STREET, SAN FRANCISCO, CA 94102



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Introduction

Every child deserves the chance to grow up in a safe and stable home. As the wealth gap widens, particularly in San Francisco, low-income families are falling through big structural cracks: rental housing that has become increasingly unaffordable; low-wage jobs that cannot pay the rent or other costs of family life; family conflict and violence that is rooted in generational poverty and trauma; and the aftermath of the COVID-19 pandemic, which continues to impact school districts and the low-wage workforce. These are deep, interlocking problems, but they are ultimately economic problems: they are solvable with investments aimed at lifting families out of homelessness and building prosperity in low-income communities and communities of color.

At Compass Family Services, our mission is to help homeless and at-risk families achieve housing stability, economic self-sufficiency, and emotional and physical wellbeing. For more than 100 years, we have provided safety-net services to San Francisco's most vulnerable residents, pivoting in the 1990s to respond to the growing crisis of family homelessness. In the decades since, Compass has

mobilized a response to family homelessness grounded in holistic, high-quality service delivery; public policies that drive family outcomes; flexible revenue streams that unleash creativity; and anti-racist values, including diversity, equity, inclusion, and belonging (DEIB).

Lifting families out of homelessness means more than just a lease and a key. It means creating deeply affordable housing while we meet homeless families' immediate needs for food, shelter, and other necessities. It means breaking cycles of poverty and racism, and transforming public systems and revenue streams for human services. It means providing permanent pathways out of poverty, including and especially opportunities for jobseekers to participate in the region's economic recovery. It means building prosperity equitably. It demands an urgent collective response. Together, we can make sure that no family falls through the cracks. Together, we can end family homelessness.



DYNAMICS OF FAMILY HOMELESSNESS

Nationally, 28% of people experiencing homelessness are people in families.[1] 59% are children under 18.[2]

The U.S. Department of Housing and Urban Development (HUD) counts about 51,000 homeless families (161,000 parents and children) experiencing homelessness on any given night.[3]

California is home to 16% of the nation's homeless families.[4]

The Department of Education (DOE) counts more than 2183,000 homeless children enrolled in California schools.[5]

In San Francisco, HUD counts 205 homeless families (605 parents and children), out of a total population of 7,754 unhoused people.[6]

This is mostly a shelter census, and it's likely an undercount:

- The SFUSD counts about 2,355 homeless students.[7]
- The City's ONE system shows about 1,100 homeless families who entered the homeless response system and could not be diverted over the course of a fiscal year.

There are about 600 families living in single-room occupancy (SRO) hotels who meet the local definition of homelessness.

As a result, Compass estimates that as many as 1,700 families (more than 5,000 parents and children) experience homelessness in San Francisco over the course of a year.



In FY2021, Compass served 5,869 people in 2,785 homeless and at-risk families, 44% of them children.

[1] U.S. Department of Housing and Urban Development. (2022). The 2022 Annual Homeless Assessment Report (AHAR) Part 1 to Congress. (p. 36).

[2] U.S. Department of Housing and Urban Development. The 2022 Annual Homeless Assessment Report (AHAR) to Congress. (p.37).

[3] U.S. Department of Housing and Urban Development. The 2022 Annual Homeless Assessment Report (AHAR) to Congress. (p. 36).

[4] U.S. Department of Housing and Urban Development. The 2022 Annual Homeless Assessment Report (AHAR) to Congress. (p. 40).

[5] California Department of Education. (Reviewed 2023). 2020-21 Homeless Enrollment Multi-Year Summary by Grade.

[6] Applied Survey Research. (2022). 2022 San Francisco Homeless Count & Survey.(p. 48).

[7] California Department of Education-DataQuest. (Reviewed 2023). 2020-21 Enrollment by Subgroup for Charter and Non-Charter Schools - San Francisco Unified Report (38-68478).

DEFINING FAMILY HOMELESS- NESS

Two federal departments define and measure family homelessness in dramatically different ways.

- **U.S. Department of Housing and Urban Development (HUD)** counts families who are living outside or in shelters, are imminently at risk of homelessness, are only able to stay with friends for limited periods of time, are trading sex for housing, are fleeing violence, or are being trafficked. HUD's point-in-time (PIT) system often undercounts families; many families aren't counted because they are in shelters during the counting event. [8]
- **The U.S. Department of Education (DOE)** counts large numbers of students whose families are sharing housing (e.g., couch-surfing, doubling up, overcrowding) and living in substandard housing. HUD does not count these families.[9]

THE IMPACT OF DEFINITIONS

During the 2020–21 school year, the DOE counted 1.1 million homeless public school students—2.2% of all students enrolled in public schools. [10] In fact, California has experienced a 9% increase in student homelessness within just the last year.[11]

During the 2018–19 school year, a UCLA report counted about 269,000 homeless public school students in California. That's more than the total number of homeless Californians counted by HUD.[12]

[8] HUD's Definition of Homelessness: Resources and guidance. (2019, March 8). HUD Exchange. Retrieved August 2, 2023, from <https://www.hudexchange.info/news/huds-definition-of-homelessness-resources-and-guidance/>

[9] Richard, M., Dworkin, J., Rule, K., Farooqui, S., Glendening, Z., & Carlson, S. (2022) Quantifying Doubled-Up Homelessness: Presenting a News Measure Using U.S. Census Microdata. *Housing Policy Debate*. (p. 1).

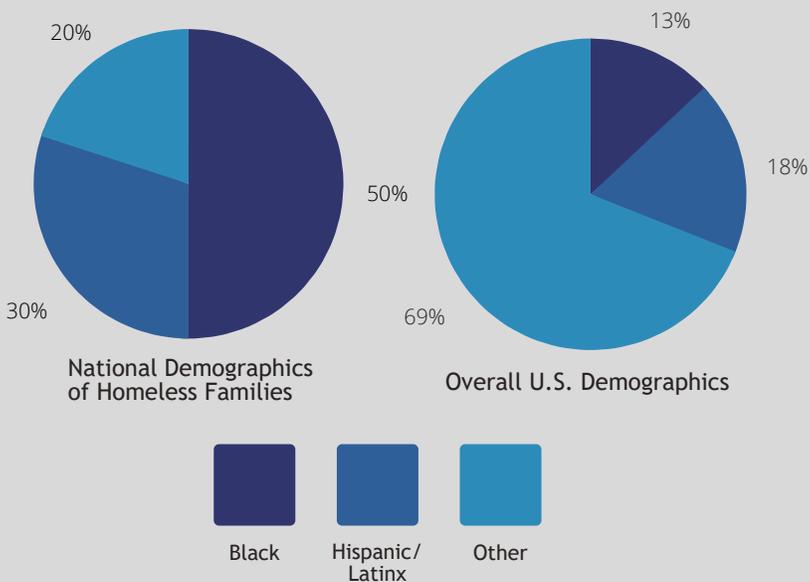
[10] National Center for Homeless Education. (2022). Student Homelessness in America: School Years 2018-19 to 2020-21

[11] Hong, J., & Yee, E. (2023, April 4) K-12 enrollment: Does the increase in homeless students indicate a worsening trend? *CalMatters*.

[12] Bishop, J., Gonzalez, L., & Rivera, E. (2020). State of Crisis: Dismantling Student Homelessness in California. UCLA Center for the Transformation of Schools.



HOMELESSNESS IS A RACIAL EQUITY ISSUE

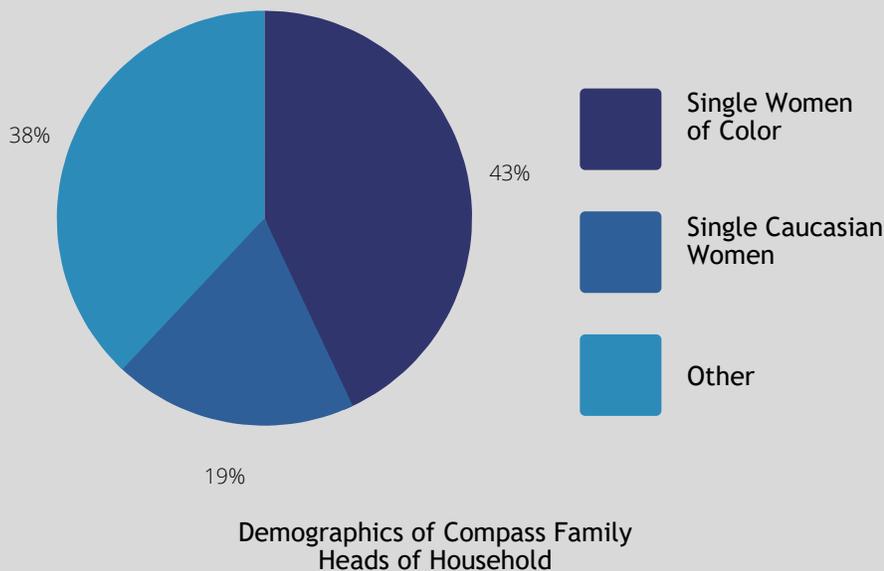


Most homeless families are families of color.

- Nationally, nearly 50% of homeless families are Black, and almost 30% of homeless families are Hispanic/Latinx. [13]
- Black communities make up only 13% (and Hispanic/Latinx communities 18%) of the U.S. population overall.
- In San Francisco, 57% of homeless families are families of color, including Black and Hispanic/Latinx families.[14]
- Black communities make up only 5% (and Hispanic/Latinx communities 15%) of San Francisco’s population overall.
- 94% of Compass families are families of color.



HOMELESSNESS IS A GENDER EQUITY ISSUE



Most homeless families—nearly 80%—are headed by single women with children,[15] who experience poverty at disproportionately high rates.[16]

62% of Compass families are headed by single women, and 43% are headed by single women of color.

[13] U.S. Department of Housing and Urban Development. The 2022 Annual Homeless Assessment Report (AHAR) to Congress. (p. 38).

[14] Applied Survey Research. (2022). 2022 San Francisco Homeless Count & Survey.(p. 14).

[15] U.S. Interagency Council on Homelessness. (2018). Homelessness in America: Focus on Families with Children. Washington, D.C.: U.S. Interagency Council on Homelessness. (p. 3).

[16] Sun, S. (2023). National Snapshot: Poverty Among Women & Families. National Women’s Law Center. (p. 2)



DRIVERS OF FAMILY HOMELESSNESS

01

A STRUCTURAL LACK OF AFFORDABLE HOUSING

The U.S. faces a shortage of 7.3 million affordable and available rental homes.[17] No state in the U.S. has an adequate supply of affordable and available homes for extremely low-income renters.[18]

- California faces a shortage of nearly 1 million affordable homes, with only 24 affordable and available rental homes for every 100 extremely low-income renter households.[19]
- Federal rental assistance programs are not entitlement programs: in 2019, 13.3 million households who were eligible for rent subsidies did not receive them.[20] Rental assistance is highly effective at reducing poverty: it ends poverty for more than one-third of people who receive it.[21]

02

ECONOMIC INEQUALITY – INCLUDING THE MISMATCH BETWEEN INCOMES AND RENTS

More than 1 in 5 American jobs do not pay a living wage, and 1 in 5 American households experience moderate to significant income volatility month to month.[22]

- 72% of America’s extremely low-income renter households are severely housing cost-burdened, meaning they spend more than half their incomes on rent and utilities.[23] In California, more than three-quarters of low-income renter households are severely cost-burdened.[24]
- An individual working for the federal minimum wage would need to work nearly 97 hours per week (more than two full-time jobs) to afford a two-bedroom rental home.[25] To rent a two-bedroom apartment in San Francisco, a parent would need to work four full-time jobs making the local minimum wage.[26]
- Income inequality continued to worsen in San Francisco over the past decade. From 2012 to 2017, household income at the 20th percentile rose from \$24,500 to \$28,900, while that same metric at the 80th percentile percentile of earners rose from \$184,400 to \$206,400.[27]
- In San Francisco, the primary economic reason cited for losing ones housing was lost or reduced income (22%), housing costs being too high (12%), or theft/fraud (10%).[28] At Compass, 38% of families cited eviction or being asked to move out as the primary cause of their homelessness. Most evictions happen because renters cannot or do not pay their rent.[29]

[17] National Low Income Housing Coalition. The GAP: A Shortage of Affordable Homes. (p. 1).

[18] National Low Income Housing Coalition. The GAP: A Shortage of Affordable Homes. (p. 2)

[19] National Low Income Housing Coalition. The GAP: A Shortage of Affordable Homes. (p. 15-17).

[20] Joint Center for Housing Studies of Harvard University. (2022). America’s Rental Housing. (p. 8)

[21] Rice, D., Schmit, S., & Matthews, H. (2019). Child Care and Housing: Big Expenses With Too Little Help Available. Washington, D.C.: Center on Budget and Policy Priorities. (p. 8).

[22] Prosperity Now Scorecard. (p. 3).

[23] National Low Income Housing Coalition. The GAP: A Shortage of Affordable Homes. (p. 10).

[24] National Low Income Housing Coalition. The GAP: A Shortage of Affordable Homes. (p. 15-17).

[25] National Low Income Housing Coalition. (2021). Out of Reach: The High Cost of Housing (p. 2).

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03

POVERTY AND STRUCTURAL RACISM, AS THE COVID-19 CRISIS SHOWS

Before the pandemic, 4 out of 10 American households did not have savings to cover three months of expenses (i.e., they were liquid asset poor).[30]

- More than 62% of Black and Latinx households were liquid asset poor, compared to 31% of white households.[31]
- In the Bay Area, nearly 1 in 5 people surveyed had less than \$400 saved for an emergency. 77% of Black residents and 43% of Latinx residents reported a time when they did not have \$400 saved, compared to 18% of white residents.[32]
- The typical white household has about 10 times more wealth than the typical Black family, and seven times that of the typical Latinx family.[33]
- Black, Asian, and Latinx workers are over-represented in low-paying service industry jobs that were more dramatically affected by the COVID-19 crisis.[34]

04

DOMESTIC VIOLENCE, FAMILY CONFLICT, AND VIOLENCE AGAINST WOMEN

More than 80% of women with children who experience homelessness have also experienced domestic violence.[35]

In San Francisco, 40% of homeless families surveyed during the PIT count reported experiencing domestic violence at some point in their lifetimes. [36] 12% were experiencing domestic violence at the time of the survey.[37] At Compass, 15% of families reported domestic violence as a primary cause of their homelessness, and an additional 8% of families became homeless because of a dangerous living situation.

05

PUBLIC UNDERINVESTMENT IN THE SOCIAL SAFETY NET

Government contracts for nonprofit services pay about 70% of direct program expenses (and less than 50% of overhead). In the United States, nearly 1 in 8 nonprofits are technically insolvent or unable to pay their debts; 30% have cash reserves to cover less than a month's worth of expenses; and nearly half report a negative operating margin.[38]

- The management consulting firm Oliver Wyman calculates that it would take \$40 to \$50 billion to restore U.S. nonprofits to solvency.[39]
- The United States Interagency Council on Homelessness stated clearly in their 2022 State of Homelessness report: Homelessness is a result of failed policies such as an inadequate safety net and under-investment in affordable housing programs dating back to the 1980s. Today, a structural lack of affordable housing creates competition for the limited units available, and communities have expanded shelter and interim housing in an attempt to contain a growing crisis of homelessness, which diverts resources away from affordable housing creation.[40]

[30] Prosperity Now Scorecard. (2019). Vulnerability in the Face of Economic Uncertainty. (p. 1).

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<https://www.usich.gov/fsp/state-of-homelessness/>



COMPASS CHILDREN'S CENTER - a program of Compass Family Services Helping fa



NO TRAFFIC OR CONSTRUCTION ON SCHOOL PROPERTY



IMPACTS OF HOMELESSNESS ON FAMILIES

HOMELESSNESS IS BAD FOR PHYSICAL HEALTH.

- Homeless people experience serious illness and injury at three to six times the rate of the general population.[42]
- Homeless people in their fifties have more geriatric conditions than those living in homes who are decades older.[43]
- 60% of the homeless population in California reported a chronic disease. [28]

HOMELESSNESS IS A TRAUMATIC EXPERIENCE THAT IS ALSO BAD FOR MENTAL HEALTH.

- One major California study found that 69% of respondents reported having either depression and/or anxiety.[28]
- Children experiencing homelessness tend to have high Adverse Childhood Experience (ACE) scores, putting them at risk for short- and long-term health and mental health problems.[46]
- In one study, 10-26% of preschoolers in homeless families had mental health problems serious enough to require clinical evaluation. Among school-age children, the number was between 24% and 40%.[46]

CHILDREN EXPERIENCING HOMELESSNESS HAVE TROUBLE IN SCHOOL.

- Homelessness can involve lost instructional time and patterns of chronic absence from school.[48] In a single year, 97% of homeless children moved up to three times; 40% attended at least two schools; and 33% underwent a child protection investigation.[49]
- During the 2017-18 school year, only 29% of homeless students in the U.S. achieved academic proficiency in reading (language arts), 24% in mathematics, and 26% in science.[50]
- Fewer than 1 in 4 homeless students graduate from high school.[51]

[42] Homelessness & Health: What's the Connection? (2019). In National Health Care for the Homeless Council. <https://nhchc.org/wp-content/uploads/2019/08/homelessness-and-health.pdf>

[43] University of California San Francisco. (2016, February 26). Homeless people suffer geriatric conditions decades early, UCSF study shows | UC San Francisco.

<https://www.ucsf.edu/news/2016/02/403511/homeless-people-suffer-geriatric-conditions-decades-early-ucsf-study-shows>

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OUR PROGRAMS & POLICY PRIORITIES

FAMILIES ARE AT THE HEART OF COMPASS'S MISSION AND SERVICE MODELS.

Our mission is to help homeless and at-risk families become stably housed, economically self-sufficient, and emotionally and physically healthy. We offer housing, support, and hope for the future.

- Compass serves more than 2,500 homeless and at-risk families (more than 5,800 parents and children) each year.
- More than 95% of families contacted the year after exiting our programs report being stably housed.
- By helping families end their homelessness now, we're putting children on a stable path to the future, breaking the cycle of homelessness for the next generation.



COMPASS FAMILY SERVICES
Housing. Support. Hope.

COMPASS BEHAVIORAL HEALTH SERVICES

MENTAL HEALTH SERVICES available to all Compass families and those in the San Francisco family homelessness system, and training and clinical support for Compass staff

COMPASS URGENT ACCOMMODATION VOUCHERS

BRIEF HOTEL STAYS when emergency shelter is not an option for families.

COMPASS FAMILY SHELTER

EMERGENCY SHELTER, where families stay and engage in intensive support services, including housing search

COMPASS CLARA HOUSE

TRANSITIONAL HOUSING PROGRAM with comprehensive supportive services to bolster homeless families into economic stability

THE MARGOT

PERMANENT SUPPORTIVE HOUSING PROGRAM with comprehensive supportive services, childcare, and behavioral health.

C-WORK

WORKFORCE DEVELOPMENT PROGRAM with case management, employment workshops to remove barriers to employment for parents.

COMPASS CHILDCARE SUPPORT SERVICES

CHILDCARE SUBSIDIES, PLACEMENT SUPPORT, and related case management

COMPASS CHILDREN'S CENTER

ENRICHED EARLY CHILDHOOD EDUCATION and care, serving homeless and at-risk children, ages 0-5, and their families

COMPASS SF HOME

HOUSING SEARCH ASSISTANCE, RENTAL SUBSIDIES combined with intensive case management and aftercare services

C-RENT

HOMELESSNESS PREVENTION, rental assistance, case management, and problem solving services

CENTRAL CITY ACCESS POINT

ENTRY POINT FOR HOMELESS FAMILIES to access housing problem-solving, shelter and housing programs

COMPASS FAMILY RESOURCE CENTER

DROP-IN SERVICES, support groups, parents education, case management, and childcare

COMPASS SUPPORTS FAMILIES TO BUILD STABILITY IN THEIR HOUSING, INCOMES, CHILDCARE, AND WELLNESS.

- We know from experience that we need a diversity of housing options to meet family needs. We're advocating for deep, ongoing investments at all levels of government to help families get and sustain stable housing.
- We're expanding our workforce services to help low-wage working parents access better opportunities. And we're advocating for resources to support homeless job seekers citywide.
- We're providing parents and children with a full complement of supportive services, including high-quality early care and trauma-informed, low-barrier mental health services.

COMPASS ADVOCATES TO IMPROVE SYSTEMS, INCREASE RESOURCES, AND ASSESS IMPACT WITH AN ANTI-RACIST LENS.

- We're working with our public partners to build systems that welcome families in, not keep them out until they are "homeless enough" to get help. This work means increasing resources enough that we can remove barriers to entry, so that every family can get the help they need.
- We're advocating for deep, ongoing revenue streams to support a well-resourced human services sector and a thriving nonprofit workforce in San Francisco and beyond.
- Racial and economic justice is a key part of the solution to homelessness. We're doing diversity, equity, inclusion, and belonging (DEIB) work both within the agency and externally with our public and nonprofit partners.

COMPASS SEEKS TO BUILD LEADERSHIP AND AMPLIFY FAMILY VOICES IN THE POLICYMAKING THAT IMPACTS THEIR LIVES.

- We're providing regular, compensated opportunities for families to build their knowledge of public processes and participate in public decision-making.
- We're building a culture of leadership development and policy advocacy within the agency.
- We're collaborating with our nonprofit partners to build leadership across our service provider coalitions and our human services sector.



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Compass Family Services is where families facing homelessness receive housing services and comprehensive support as they transition from crisis to economic stability. Having served San Francisco for over 100 years, we are the City's longest operating family safety net, and in cooperation with partner organizations, Compass Family Services will serve until the need ceases to exist.

37 GROVE STREET SAN FRANCISCO, CA 94102

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