

Foreclosed: 2 Million Homeless Students and Counting

How the mortgage crisis has created a new population of homeless students

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A PREDICTED TWO MILLION children will lose their homes over the next two years because of the foreclosure crisis, according to First Focus, a bipartisan advocacy organization for children and families—and that estimate is likely on the low end. From an economy deep in recession, an entirely new population of homeless students has emerged. And with job losses at record highs, the economic deterioration is expected to worsen.

Barbara Duffield, policy director for the National Association for the Education of Homeless Children and Youth, said that some states, such as California, Nevada, Arizona, Michigan, Ohio, and Florida, are being hit especially hard by foreclosures. “There is a combined effect of job loss and housing loss that appears to be largely responsible for the rise in homelessness. Some school districts are reporting spikes as great as 50–100% when a comparison is made between the numbers of homeless students enrolled this school year and last school year.”



Additional Resources

Visit the National Center for Homeless Education (www.serve.org/nche) to download posters, brochures, flyers, and other resources.

The National Association for the Education of Homeless Children and Youth (www.naehcy.org) and the National Law Center on Homelessness and Poverty (www.nlchp.org) also provide information about student homelessness.

Laura Tanner-McBrien, homeless and foster care liaison for Fresno (CA) Unified School District, said, “We have seen a different population of homeless families coming through our office for the first time. They are not our ‘chronic’ homeless population.” Although her district hasn’t encountered a huge spike in student homelessness because of foreclosures, she did note that the county has had roughly 15 families who either lost their own housing or were renting a home that was foreclosed.

In Michigan’s Macomb Intermediate School District, the situation is more dire. Kathy Kropf, homeless education liaison for the district, said that “for the 2007–08 school year, Macomb saw an increase of 33% over the previous year.” Kropf expressed concern over the large number of families being evicted from rental homes that are going into foreclosure. “The saddest thing I keep seeing this year and last are tenants being ‘evicted’ from rental homes because their landlords

allowed the homes to go into foreclosure. The renters never missed a payment. Not only are they out without any notice, they lose their security deposit as well. They did nothing wrong, yet they are now ‘homeless.’”

Difficult Times

Because many students are homeless for the first time, their families are often unaware of their rights and don’t know that they may meet the federal education definition on homelessness or that their children are eligible for services.

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Even those who are aware of their rights may be reluctant to come forward and notify schools of their situation. “Many families are ashamed and embarrassed...and may not disclose their situation to school officials or teachers out of fear, as well as stigma. Without assistance, youth may miss school or have a difficult time participating in school activities. Newly homeless families may not know how to navigate social services, prolonging the problems that youth experience inside and outside of school,” Duffield said.

Tanner-McBrien found that in Fresno, families experiencing homelessness for the first time are often confused about how to get help. “We have over 100 schools and the schools in the north part of our city are not used to dealing with families who are considered homeless. Students may not know they qualify for bus tickets to remain at their original school. The stress our students face when the family is suffering financially may be showing up in negative behavior in school. These students need referrals to site and community resources for help.”

What Principals Can Do

Homelessness has been shown to adversely affect students academically, behaviorally, and even physically. Principals have the ability to help students ease the trauma associated with losing a home.

Duffield and Tanner-McBrien suggest that principals help school personnel understand the signs of homelessness so that referrals can be made to district liaisons and community services. Families should also be informed of their educational rights and services available to them through notices posted in front offices and brochures and resources distributed by counselors and other appropriate venues. At the same time, principals must assure students that they don’t have to leave their school even if they end up in temporary housing outside of their school’s boundaries.

Another factor principals should keep in mind is that students whose homes are on the brink of foreclosure may already be experiencing hunger and other related issues. Kropf

noticed that in Macomb, even for those who have not yet lost their homes, hunger is a detrimental problem. “Families [are] going without food and...can’t pay their utility bills, so they are in homes without heat and/or electricity. If principals are aware of local resources that can help with overdue utility bills (such as the Department of Human Services, Salvation Army, community action centers, and the like), they can point families to those resources.” Kropf advised principals to find ways to help their students meet the most basic needs, including food.

“We have to go beyond the McKinney-Vento mandates of supplying students with a backpack and school supplies when so many of our students are going without food,” Kropf said.

Her sentiment echoes loudly with the most recent U.S. Agriculture Department data that indicates that in 2007, 691,000 children suffered a substantial disruption in the amount of food they typically eat—nearly double the 430,000 in 2006. And the numbers are expected to climb.

Fortunately for Kropf, the local community has rallied in support of the area’s homeless families, but help is dwindling. “The problem is that the needs are great and the helping resources are getting slimmer,” she said.

Revisiting the McKinney-Vento Act

Addressing the needs of homeless youth is required by law under the McKinney-Vento Act. “It is important to keep in mind the overarching mandate of the McKinney-Vento Act: to remove barriers to enrollment, attendance, and success in school,” advised Duffield. “Principals can provide essential leadership to ensure that homeless students have the opportunity to stay in the same school if that is in their best educational interest, immediately enroll in new schools if a school change is necessary, and participate fully in all school activities. With this leadership and support, students can stay on track with their education and their futures, despite the upheaval caused by homelessness,” she continued.

Diana Bowman, director of the National Center for Homeless Education, said that a thorough knowledge of what constitutes homelessness in the McKinney-Vento Act is essential because “many families are likely to be living doubled up when they lose their housing and are eligible for services” under the Act’s definition of homelessness.

Bowman also encourages principals to maintain ongoing contact with the district’s local liaison for homeless education and attend any trainings offered on McKinney-Vento.

To support those students affected by the foreclosure crisis, the second economic stimulus package introduced in the Senate includes an additional \$36 million in funding for McKinney-Vento. NASSP, however, does not feel that this is nearly enough to help all of the children affected by the economic downturn and is collaborating with other organizations to encourage Congress to increase the amount to \$72 million as they finalize the legislation this month. **NL**