





Housing Instability and Homelessness at CUNY -What do we know?

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Many CUNY students face life experiences and living conditions that make it more difficult to achieve their full academic potential. One such condition is homelessness, not having a regular place to live, the most serious manifestation of the more prevalent condition of housing instability. This *Healthy CUNY Brief* summarizes what is known about homelessness and housing instability among CUNY students and suggests possible direction for future research and intervention.

National data show that young adults are especially at risk for housing insecurity. Among the distinct challenges young people face in finding stable housing are lack of a rental history, skeptical landlords, not having the savings for a security deposit or lacking someone able to act as a guarantor. These obstacles can be particularly acute in places such as New York City that already lack an adequate supply of affordable housing. Populations that have been shown to be at high risk of homeless or other problems including young people leaving foster care; veterans; gay, lesbian and transgender youth; undocumented immigrants; those with mental health or substance use problems; victims of domestic violence and others.

The U.S. Department of Health and Human Services defines a homeless individual as one "who lacks housing (without regard to whether the individual is a member of a family), including an individual whose primary residence during the night is a supervised public or private facility (e.g., shelters) that provides temporary living accommodations, and an individual who is a resident in transitional housing." A homeless person is an individual without permanent housing who may live on the streets; stay in a shelter, mission, single room occupancy facilities, abandoned building or vehicle; or in any other unstable or non-permanent situation.⁵

Housing instability, a broader term, has been defined as self-reported difficulty in paying rent, mortgage, or utility bills in the past year or as spending more than 50% of household income on housing, having frequent moves, living in overcrowded conditions, or doubling up with friends and relatives.⁶

Data on Housing Instability and Homelessness among CUNY Students

Healthy CUNY has completed two surveys of the housing experiences of CUNY students, one in Fall 2010 and the other in Fall 2015. The data in this report are from these surveys. Both surveyed representative samples of CUNY student from all CUNY campuses and were conducted for Healthy CUNY by the Baruch Survey Research Center. A representative sample of CUNY students selected by CUNY's Office of Institutional Research was invited to complete the survey, first by email and, for those who did not response, then by telephone. About 1,000 students responded to the 2010 survey, 15% of the 6,000 undergraduate and community college students invited to participate. The second survey included about 3,000 community college, undergraduate and graduate students, 30% of the 10,000 students aged 18 to 30 invited to

participate. After completing the survey, responses were weighted to resemble the CUNY student population from which they were drawn. More details on the survey are available in previous publications.^{7,8} Only data from undergraduate and community college students are presented in this report.

While these surveys have the limitations of this method -- modest response rates, unmeasured biases that could lead students who are experiencing housing problems to be more or less likely to respond, and unknown accuracy of self-reports of these experiences—they represent the most systematic data available on CUNY students' housing circumstances. As such, they can help to define questions that require further study and inform appropriate interventions.

In Fall 2015, 13.5% of CUNY undergraduate students reported that they had experienced any housing problems in the last 12 months. Applying this rate to the Fall 2015 undergraduate and community college enrollment, an estimated 26,100 CUNY undergraduates aged 18 to 30 experienced a housing problem in the past 12 months. As shown in Table 1, the most common housing problems in Fall 2015 was not having enough money to pay rent, experienced by 6.3% of students, an estimated 12,200 students. In 2015, 2.1% of CUNY community and senior college students between 18 and 30 reported that they had been without housing at some point in the past 12 months, an estimated 4,060 students. At the time of the survey, 0.3% of respondents reported they were currently living in a shelter or other temporary housing, an estimated 580 CUNY undergraduates between the ages of 18 and 30.

Table 1 Comparison of Rates of Housing Problems among CUNY Students, 2010 and 2015			
Problem in the last 12 months	Fall 2010	Fall 2015	
	%	%	
Didn't have enough money to pay rent	28.6	6.3	
A rent increase made it difficult to pay my rent	27.7	4.58	
I was without housing	2.3	2.1	
Was evicted by landlord	2.2	1.7	
Required to appear in Housing Court	5.3	1.2	
If your rent was increased by \$100/month, would you have to	38.5%	13.8%	
move from where you live?			
Do you pay anything for rent (or mortgage) in the place where	48.7%	38.9%	
you now live?			

It is worth noting that students reporting homelessness in 2015 constituted only about 15% of those reporting any housing problem. Table 1 also shows that in 2015, for about one in seven CUNY students, a rent increase of \$100 a month would, in their opinion, require them to move. Almost two in five CUNY students did not contribute household rent or payments, presumably because other household members did so. In January 2011, the average monthly rent for a New York City apartment was \$2,189; in January 2016, it was \$3,087, an increase of 41%.

Table 1 also compares housing problems reported by CUNY students in 2015 with reports from the 2010 survey. The table shows dramatic reductions in the prevalence of several housing problems between 2010 and 2015: the proportion not having enough money to pay rent, having

a rent increase they could not afford and those being required to appear in housing court fell dramatically. On the other hand, the proportion without housing was more consistent over time.

While we are not able to explain the decline in housing problems definitively, several hypotheses warrant exploration. First, it is possible that the demographic composition of CUNY students has changed, with a lower representation of very low-income students. However, comparative data in Table 2 show that between 2011 and 2015 key socioeconomic characteristics of CUNY undergraduate students did not change, making this explanation unlikely.

Another possibility is that in 2010, New York was still in the shadow of the 2007-2009 recession in New York City and many New Yorkers were experiencing economic hardships. The reductions in housing problems by 2015 may reflect an improving economy. Finally, CUNY has now implemented Single Stop Centers at all CUNY community colleges and instituted other programs to assist students in financial need. In addition, New York City has initiated several new policies and programs to reduce housing problems and increase access to affordable housing. These programs may have made it easier to resolve common housing problems. More study is needed to ascertain the impact of these initiatives on CUNY students.

Table 2 Comparison of Demographic Characteristics of CUNY Undergraduate Students 2011 and 2015			
Demographic Characteristics	2011 (%)	2015(%)	
Household Income Less \$20,000 per year	38.1	38.5	
25 Years and Older	28.2	26.6	
Born Outside US mainland	41.3	36.2	
Worked for Pay more than 20 hrs. per week	31.8	30.2	
Supported children	14.2	12	

Sources: CUNY Office of Institutional Research and ² 2016 Student Experience survey

Characteristics of CUNY Students with Housing Problems

Using the Fall 2010 survey data, Healthy CUNY investigators compared CUNY students with and without housing problems. In that survey, 41.7% of CUNY students, about two in five, reported one or more of 12 indicators of housing problems. ¹⁰ This analysis, shown in Table 3, indicates that some populations of CUNY students had significantly higher rates of housing instability, defined as reporting at least one of the 12 housing problems.

The table shows that women were more likely to have at least one housing problem than men (47.4% vs. 36.5%). Students over the age of 25 were two times as likely to experience housing related problems as students under 21. Students raising children were significantly more likely to have housing problems as compared with those who were not (60.2% vs. 39.7%). Students reporting household incomes of less than \$50,000 a year were more than twice as likely to report housing problems as those with annual household incomes of \$50,000 or more. Students who support themselves financially were twice as likely to report these problems as those not supporting themselves. Students working more than 20 hours per week had a higher rate of housing problems than those who did not work (50.4% vs. 37.3%). Finally, students who reported that their health was fair or poor were more likely to report housing problems than those who rated their health as excellent or good (54.3% vs. 41.1%). These data can help to identify

groups of students at risk of housing instability and in need of additional support. Healthy CUNY investigators have not yet conducted such analyses with the 2015 survey data. It is worth noting that students over the age of 30 have the highest rates of housing instability pf any age group. This age cohort was not included in the 2015 survey and warrants further investigation.

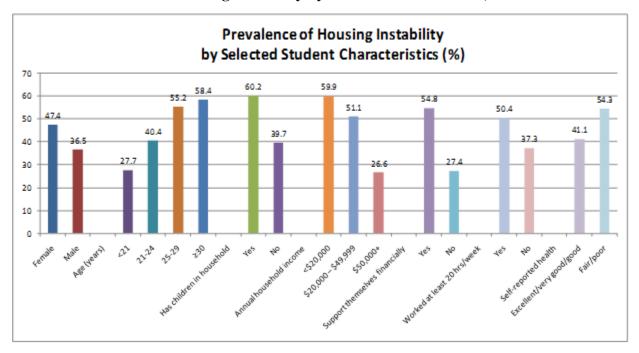


Table 3 Housing Instability by Student Characteristic, 2010

A few other questions that were included in the 2010 but not the 2015 survey provide further insights into housing instability and homelessness. In the 2010 survey, 41 % of students who reported they had been without housing in the last 12 months reported that they had been able to find another apartment or room quickly while 59% reported they were not able to do so. Of those without housing at some point in the year, 56% had moved in with family or friends, 20% had stayed in a shelter for at least one night, and, alarmingly, 41% had spent at least one night sleeping on the streets or some other place not meant for sleeping.

Recommendations

- 1. **Define the problem as housing instability, not only homelessness**. The data summarized in this report presents a snapshot of some dimensions of housing instability among CUNY students. The findings suggest that housing instability is a problem that faces many more CUNY students than frank homelessness. In addition, research suggests that most homeless people emerge from those experiencing housing instability, suggesting that both to reach the largest number at risk and to be able to provide the benefits of prevention as well as services for those already homeless, CUNY should define the problem to be addressed as the prevalence off housing instability among its students.
- 2. Address holistically the constellation of health and social problems that CUNY students experience and that undermine academic success. Housing instability is primarily a

consequence of poverty and life circumstances in New York City, conditions that also contribute to related health and social problems. These include food insecurity, lack of access to health care, and sexual and reproductive health problems. In our view, CUNY students are best served by the development of holistic, integrate policies and programs that assist students to prevent or manage these conditions. Establishing separate siloed programs for housing, food, mental health and other problems makes it more difficult for students to find help, does not address the cumulative burdens of these problems and is inefficient.

3. Explore new university-wide partnerships with public and nonprofit housing agencies to enable CUNY students who are homeless or have unstable housing to get access to newly developed affordable housing. Such options may differ for different populations groups (e.g., students formerly in foster care, veterans, victims of domestic violence, undocumented immigrants, people with disabilities, etc.). Both private residences and group settings may provide options. Few individual campuses have the expertise to explore such options.

4. Support research on housing instability and homelessness among CUNY students to provide evidence that can inform policy and practice.

Questions that warrant further research include:

- How do various categories of housing instability affect CUNY students' academic success?
- What are predictors of housing instability for CUNY students? Can they be used to target help to prevent housing problems?
- What are the intersections among housing instability, food insecurity, depression and other related health and social problems among CUNY students? What service models are most helpful for students experiencing multiple problems?
- How effective are CUNY programs such as Single Stop, mental health counseling, ASAP and others in meeting needs of students experiencing housing instability?
- What are models of effective and affordable help for students experiencing housing instability or homeless from other university systems?

5. Appoint a CUNY Task Force on the Prevention of Housing Instability and Homelessness among CUNY students.

Many CUNY faculty, staff, students and administrators have expertise, interest, experience and commitment to addressing the problems of housing instability and homelessness among CUNY students. CUNY should convene a task force of 10-15 such individuals to work with city officials, service organizations, homeless advocacy organizations, student groups and others to develop specific recommendations for CUNY and New York City to take action so that in the next four years homelessness can be reduced to close to zero and housing instability can be significantly reduced. Such a group should be convened now to produce a report to CUNY and New York City by March 30, 2018.

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⁷ Tsui, Emma, Nicholas Freudenberg, Luis Manzo, Hollie Jones, Amy Kwan, and Monica Gagnon. 2011. "Housing Instability at CUNY: Results from a Survey of CUNY Undergraduate Students." Healthy CUNY Initiative, City University of New York.

⁸ Freudenberg N, Manzo L, Mongiello L, Jones H, Boeri N, Lamberson P. Promoting the health of young adults in urban public universities: a case study from City University of New York. J Am Coll Health. 2013;61(7):422-30. ⁹ According to CUNY's Office of Institutional Research and Assessment, 211,458 students aged 18 to 30 were enrolled in Fall 2015; 13.4% of that is 28,355.

¹⁰ Tsui, Emma, Nicholas Freudenberg, Luis Manzo, Hollie Jones, Amy Kwan, and Monica Gagnon. 2011. "Housing Instability at CUNY: Results from a Survey of CUNY Undergraduate Students." Healthy CUNY Initiative, City University of New York. The 12 problems were: 1. Not having enough money to pay rent; 2. Experiencing a rent increase that made it difficult to pay rent; 3. Being required to appear in housing court; 4. Leaving because of feeling unsafe in the household; 5. Being threatened with foreclosure; 6. Being thrown out by someone in the household; 7. Being evicted by a landlord; 8.Trying but not being able to get into a shelter; 9. Being removed from a shelter; 10. Losing housing as a result of fire or other building problems; 11. Losing housing as a result of a foreclosure; 12. Losing housing as a result of a Workfare requirement. Note that this is a wider definition than the 2015 list of housing problems.