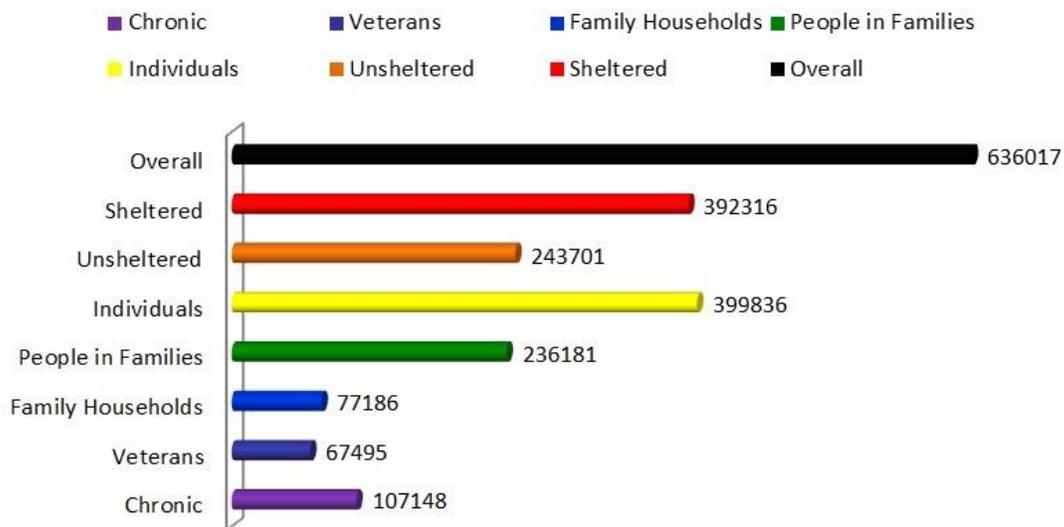


EarthLinks at the Roots: What Causes Homelessness

According to the official report compiled by the National Alliance to End Homelessness and the Homeless Research Institute, *The State of Homelessness in America 2012*, there are 636,017 homeless persons in the United States. These people range from families to veterans, but they all have one thing in common- they do not have stable housing, whether that means residing in the streets, a shelter, the couch of a family member, or anywhere else that is not a permanent home.

Nationwide Demographics of Homelessness in 2011



iii Note: Subpopulation data do not equal the overall homeless population number. This is because people could be counted as part of more than one subpopulation (e.g. a person could be an unsheltered, chronic, veteran individual). Further, family households are a separate measure as a household is comprised of numerous people (e.g. at least one adult and at least one child).

So how does one become homeless? Just as each person is unique, the reasons also vary. There is no one size fits all rationale for homelessness because each story is different and important to understand. That said, there are four more common categories of causes of homelessness: economic related, family related, health related, and drug/alcohol related.

Economic Related:

Job loss/Unemployment – The concept is simple, with no job there is no money to pay for rent. With a National Unemployment Rate of 8.5%ⁱⁱⁱ and many businesses closing or laying people off, many people who have never been homeless before are ending up on the streets.

Lack of affordable housing- The U.S Department of Housing and Urban Development has released that in 2010 6.2 million Americans spend more than 50% of their incomes on rent. In that

same year, as Americans found their budgets strained by housing expenses, 1 out of every 45 housing units nationwide were forced to foreclose.^[iii] People sometimes counter this with having roommates, but that can also become an issue when one roommate cannot pay and everyone is evicted.

Low wages – Though the economy has caused prices to rise, sticky wages are a huge problem. The average paycheck of individuals working with wages below the poverty line increased by less than one percent, leaving no room for individuals to keep up with these rising prices of rent, food, and other necessities. In addition to low wages, many single parents struggle with affording the costs of raising a child and keeping up with the bills when court ordered child support is not paid.

Loss of transportation – If a car breaks down or if there is not enough money for public transportation, a lack of transportation can damage everything. If someone has no way to get to work, they have no money. A lack of transportation can turn into being unreliable- a bad quality for job seekers.

Lack of insurance- If someone is responsible for a car accident and has no car insurance, they may find themselves with overwhelming bills. The same applies for homeowner's insurance in the case of a fire, or health insurance in the case of a major illness.

Decline in public assistance – "Current TANF benefits and food stamps combined are below the poverty level in every state; in fact, the median TANF benefit for a family of three is approximately one-third of the poverty level. Thus, contrary to popular opinion, welfare does not provide relief from poverty."^[iv]

Family Related:

Divorce – Divorce leaves families who had two incomes only one income to survive on. That loss of income, divorce fees, the need to have a separate residence, and the sudden loss of money all factor in to major economic distress that can lead to homelessness.

Domestic Violence – Domestic violence often isolates people from their support networks, hampers financial independence, and takes its toll on emotional and/or physical health. Many people are afraid their partner will find them and are also forced to leave their job, and possibly even hometown in order to escape. All of these factors combined can leave someone in a difficult situation when trying to leave an old life and start a new one.



Running away from a negative home life- Individuals in an unsafe/abusive or otherwise negative home life may choose to leave that environment, but may not have the means of supporting themselves on their own. Some individuals even claim that they prefer homelessness over the abuse they would otherwise face at home.

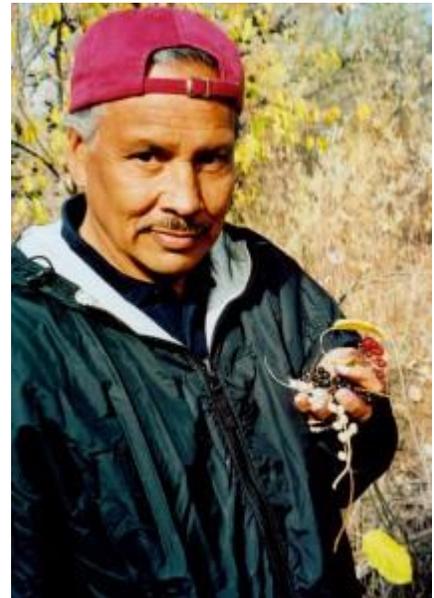
Tragedy – In the event of a death in the family, people may find economic management more difficult. However, in that kind of event, the emotional effects afterwards can cause people to feel literally unable to continue.

Health Related:

Mental Illness – “Approximately 20-25% of the single adult homeless population suffer from some form of severe and persistent mental illness.” [v] From severe depression to Post Traumatic Stress Disorder (very common amongst homeless veterans), mental health can make having a stable life difficult and can also get in the way of finding/keeping a job.

Physical Disabilities – Persons who are physically disabled often find it difficult to find work that they can reasonably do, especially when the job market becomes more competitive. There is federal aid for disability, but often that is not enough to cover all of the bills.

Illness – Medical care can be extremely expensive, and if someone is seriously injured or gets very sick, the prices of medical bills can sometimes become almost impossible to pay off and still have money for the rent. Illness also often leaves people unable to work, limiting their income and creating an even more difficult task of paying the bills.



Drug/Alcohol Related:

Substance abuse: Many individuals who struggle with addictions may find it difficult to finance anything besides their addiction or may be more susceptible to unemployment and/or job loss and family problems, all of which may leave individuals with limited options besides homelessness.

So what does this mean? Why is this information important?

Honestly, the stereotypes surrounding homelessness generally over represent the alcohol related aspect and don't ever consider the others. In addition, stereotypes often portray homeless individuals as lazy and unwilling to find a job. However, it never acknowledges that perhaps this individual was extremely successful but had unforeseen health issues that plummeted them into debt and foreclosure, or perhaps the individual was in a situation of domestic violence and is forced to start a new life in a new city with no support. Is it fair to treat all individuals as if they are

lazy when we don't know their story? Would policies be able to "eliminate" homelessness if they really addressed the causes as opposed to the effects?

Footnotes

[i] [The State of Homelessness in America](#)

2012: <http://msnbcmedia.msn.com/i/MSNBC/Sections/NEWS/z-pdf-archive/homeless.pdf>

[ii] Bureau of Labor Statistics, U.S Department of Labor: <http://www.bls.gov/cps/>

[iii] [The State of Homelessness in America](#)

2012: <http://msnbcmedia.msn.com/i/MSNBC/Sections/NEWS/z-pdf-archive/homeless.pdf>

[iv] Homeless Resource Network: <http://homelessresourcenetwork.org/causes.html>

[v] Homeless Resource Network: <http://homelessresourcenetwork.org/causes.html>