Overview of Homelessness In America

As today's students face a world filled with global conflict, disappearing jobs, skyrocketing education costs, and increasing poverty in America, action is more crucial than ever. We know hunger and homelessness are increasing epidemics plaguing the United States - striking Americans of every age, ethnicity, and religion, hitting urban and rural communities alike.

Just last year, the national poverty rate rose to include 13.2% of the population. 1 in 7 people were at risk of suffering from hunger in the United States. In addition, 3.5 million people were forced to sleep in parks, under bridges, in shelter or cars.

The combination of the high cost of living, low-wage jobs, and high unemployment rates only exacerbate these problems and force countless Americans to choose between food, housing, and other expenses. Studies show that money devoted to food is typically the first to be sacrificed. Families will often pay their fixed payments first, such as rent and utilities, rather than pay for food.

Unfortunately, these problems will only continue to grow if our society does not make it a national priority to address them in any systemic way.

Who is Homeless and Why?
The homeless population includes people from all walks of life:

- In the U.S., more than 3.5 million people experience homelessness each year.
- 35% of the homeless population are families with children, which is the fastest growing segment of the homeless population.
- 23% are U.S. military veterans.
- 25% are children under the age of 18 years.
- 30% have experienced domestic violence.
- 20-25% suffer from mental illness.
- In urban communities, people experience homelessness for an average of eight months.

People become homeless for a variety of reasons. Homelessness is primarily an economic problem, and is also affected by a number of social and political factors. The number of people experiencing homelessness exploded in the 1980s, as federal funds were withdrawn from low-income housing and social assistance programs for low-income families and the mentally ill. Current federal spending on housing assistance programs targeted at low-income populations is less than 50% of 1976 spending levels.
**Economic Factors**
Lack of Affordable Housing: There is a severe lack of affordable housing in the United States. The growing gap between wage earnings and the cost of housing in the United States leaves millions of families and individuals unable to make ends meet. According to the National Low Income Housing Coalition, families across the country would need to earn a "housing wage" of $15.37 an hour, nearly three times the current minimum wage, to afford a two-bedroom apartment at the average fair market rent. Even in West Virginia, the least expensive rental state in the country, a full-time wage earner would have to earn over $8.78/hour—$3 higher than the federal minimum wage—in order to afford a two bedroom apartment.

Low Incomes: Many low and minimum wage workers cannot afford food and shelter. Over the past twenty-five years, wages for the lowest income workers have not kept pace with the increase in living costs, nor the increase in salaries of those in the highest income brackets. The minimum wage has continually decreased in value since the late 1960s; adjusting for inflation, the current minimum wage is worth 27% less than it was in 1968. This leaves the lowest income workers unable to afford necessities like housing, food and medical care.

Lack of Affordable Medical Care: The cost of health care and insurance has risen dramatically over past years and can cost a family up to $8000/year. For families living on low or middle incomes, this cost can be prohibitive. For families or individuals that lack health insurance, a sudden illness, chronic disease, or accident can be financially devastating.

**Political Factors**
Cuts in federal assistance for housing programs and social services have coincided with the rise in homelessness in the U.S. During the 1950s and 1960s, federal housing programs and services nearly eradicated homelessness; however, during the 1980s, housing programs were slashed by half and the homeless population in the U.S. began to grow.

Programs designed to provide a safety net for people living at or near the poverty line, like Temporary Assistance for Needy Families (TANF), have faced changes or cuts that often make it more difficult or impossible for people at risk of or experiencing homelessness to access services. TANF components like sanctions, work requirements, time limits, and immigrant restrictions cut many people off from benefits. Without a safety net to help, many of the lowest income people must choose between things like food, medical care, and housing to make ends meet.

**Social & Medical Factors**
While economic factors are the main causes of homelessness, long-term issues like mental illness, drug addiction, and alcoholism can exacerbate situations of poverty and put people at greater risk of homelessness. Surveys of people experiencing homelessness show that about 25% of the homeless population suffers from some form of mental illness; the high cost of health insurance leaves homeless people without
access to proper care to treat mental illness. Drug and alcohol addiction affect about 20% of the homeless population who, again, often lack access to proper, affordable care for these illnesses.

**Solutions**
We can end homelessness in the U.S. by tackling its root causes-low wages and a lack of affordable housing-and by improving support services like TANF, housing vouchers, and health care.