HOMELESSNESS IN AMERICA: THE FACTS, THE CAUSES AND A CALL TO ACTION

According to the U.S. Department of Housing and Urban Development’s 2007 Annual Homeless Assessment Report to Congress and the National Coalition for the Homeless (NCH):

- **754,000 people** were homeless on an average day in the U.S. in 2005. (This was less than .3 % of the U.S. population.) Only about 55% could find a place in a shelter. The rest, about 335,000 people, were on the streets. One-third of the unsheltered homeless (approximately 112,000 people) were persons in families. Most of these were children.¹
- 47% of all homeless people are men and 59% are minorities.²
- 39% are children younger than 18; 42% of these children are under the age of 5.³
- 40% are veterans.⁴

There is a core of chronic homeless but there is also a large turnover of people who are homeless for several months and who then are able to find homes. Central cities have more homeless people than rural/suburban areas, possibly because there are more shelters in cities and housing is more affordable in rural/suburban areas.⁵

The homeless are convenient targets for criminals and are victimized more frequently than the general population. In one study in California, 66% of homeless people interviewed reported that they had been the victim of a crime within the last year. 75% of those crimes were assaults or robberies.⁶ The homeless who are not sheltered are at risk for becoming ill due to exposure to the elements.

Who Becomes Homeless and Why?

**Poverty:** Poverty is the most important risk factor for homelessness. Without the means to pay for the most basic of necessities, poor people begin to live paycheck-to-paycheck with no way to accumulate any savings. “Being poor means being an illness, an accident or a paycheck away from living on the streets,” writes the NCH. But poverty isn’t just about not having money - it’s about the underlying causes that push people into poverty: unemployment, lack of education and training, low paying jobs, inadequate public assistance, and lack of health insurance.⁷
A person’s rent should typically cost about 30% of his or her earnings (leaving money for food, clothing, education and other necessities), however, “in every state, more than [30% of earnings at] the minimum-wage is required to afford a one or two-bedroom apartment”. Then where do minimum wage earners with families live? All too often they are forced into homeless shelters or they live on the streets. In some cities, anywhere from 13% to 26% of people in “homeless situations” are employed.  

16% of the U.S. population is without health insurance (about 47 million people) and many more are under-insured. 70% of the uninsured live in families in which at least one family member works full-time. With the skyrocketing costs of even the most basic medical services, an unexpected illness or injury, can wipe out someone’s savings, and consume their earnings.

Welfare has been steadily declining. Female-headed families and working families that leave the welfare system are at highest risk for homelessness. The NCH states, “although more families are moving from welfare to work, many of them are faring poorly due to low wages and inadequate work support.”

**Domestic violence:** Battered women and victims of domestic abuse often face bleak options: stay in the abusive relationship or become homeless. In fact, 50% of all women and children who are homeless have fled domestic violence.

**Mental illness:** 16% of the adult homeless suffer from mental illness.

**Substance abuse:** Alcohol abuse is a problem for almost half of all single adult homeless, while drug abuse is a problem for almost one-third.

**Status as a Veteran:** Veterans are very highly represented among the homeless.

Because there are several different causes of homelessness, there isn’t one over-arching program that will help all of the homeless. The NCH believes that relief will come from "a concerted effort to ensure jobs that pay a living wage, adequate support for those who cannot work, affordable housing, and access to health care."
What We Can Do to Help Homeless People

Regardless of our age, income, or talents, we can help the homeless. We could volunteer at a shelter or at a food bank or some other agency that helps homeless people. We have local options for this. Those that want to be more active can organize a food drive at school or work with a local shelter or soup kitchen to arrange for days when students can come and volunteer. Imagination and a willingness to help are the only limits on what we can do.

Conclusion:

“The Pursuit of Happyness” tells us that homelessness isn’t a problem for “other” people; it’s a problem for “real” people. It’s important to remember The Golden Rule: treat others as you would like to be treated. What if you or members of your family were without a place to sleep and there was no one to help you?

Having a large homeless population is not inevitable. By working together, learning about the causes of homelessness, and thinking creatively, we can provide housing for all of our people.

1 U.S. Department of Housing and Urban Development February 2007 Annual Homeless Assessment Report to Congress (HUD AHAR) pages iii, 21, 22
2 HUD AHAR page iv
3 National Coalition for the Homeless (NCH): Who is Homeless? Fact Sheet #3 page 2
4 NCH: Who is Homeless? Fact Sheet #3 page 3
5 HUD AHAR page vi
6 Attorney General of California, Special Report to the California Legislature on Crimes Committed Against Homeless Persons, p. 5; Data is from 2001.
7 NCH: Why Are People Homeless? Fact Sheet #1 page 1
8 NCH: Why Are People Homeless? Fact Sheet #1 page 2
9 NCH: Health Care and Homelessness -- Fact Sheet #8 page 1; Health Insurance Coverage from the National Coalition on Health Care
10 NCH: Why Are People Homeless? Fact Sheet #1 page 3
11 NCH: Why Are People Homeless? Fact Sheet #1 page 6
12 National Health Care for the Homeless Council: A Comprehensive Approach to Substance Abuse and Homelessness page 1