

WHY DO PEOPLE BECOME HOMELESS?

A Good Works Staff Perspective

It is rare that a person would become homeless for just one reason; however, **poverty** is a common thread among nearly everyone who experiences homelessness. Whether the reason is situational (like outstanding medical expenses) or generational (coming from a poor family living in an already impoverished area), falling below the poverty line makes a household vulnerable to becoming homeless. The poverty guideline for Athens County is \$22,050/year for a family of 4. According to data collected by the US Census bureau, in 2013, an estimated 14.5% of people nationwide are living below the poverty line. For the state of Ohio, the rate is 16.0%, but in Athens County, our poverty rate is a shocking 33.3% (www.census.gov/quickfacts).

Even more astonishing, according to the Ohio Association of Community Action Agencies' 2012 State of Poverty Report, **51.5% of Athenians are living below a level of self sufficiency**, which means that their income is less than 200% of the federal poverty line and, **16.8% of the people in Athens County are living in severe poverty**, with an income of less than 50% of the federal poverty line. Compared to the state's rates of 31.8% of Ohioans living below self-sufficiency rate and 6.5% living in severe poverty, we can see that the problem of poverty is certainly exacerbated in Athens County (Ohio Association of Community Action Agencies's (OACA) 2012 State of Poverty Report). As **more people become poor**, more people become increasingly at risk of homelessness.

Another layer of difficulty is added when we take into account the **real affordable housing shortage**. The waiting list for low-income housing through Athens Metropolitan Housing ranges from 400 to 700 families at any given time, translating into a **minimum wait of 6 months to a year**. According to a report by the Coalition on Homelessness and Housing in Ohio **only 1 in 4 Ohioans** in need of subsidized housing actually receives federal assistance. Also according to the 2012 State of Poverty Report, in Athens County, 59.9% of the population is a part of a "cost burdened renter household," that is a household that spends at least 35% of their income on rent (OACA).

Many people who experience homelessness are employed. The 2012 State of Poverty Report revealed that 42.3% of Ohioans living below the federal poverty level were employed either part-time or full-time (OACA). That said, more and more jobs are low paying service industry work. **Athens County has the highest rate of service industry jobs in the state at 25.1%** (09 Job and Family Services Poverty Report). This **job market** pushes families into precarious financial situations. Recent decades have seen a major decline in manufacturing and unions (nationalhomeless.org). The kind of extractive industry that we have had in Southeast Ohio (timber, iron, coal) only creates work until it is no longer commercially viable to do so, then leaves the landscape diminished and the people poor. **Absentee landownership** results in the wealth that is gained from the sale of these resources not staying in this area.

These issues describe part of the landscape, but people who are homeless and the people who are helping them know that homelessness is about so much **more than housing**. People often become homeless when their housing and economic issues collide with other crisis such as domestic violence, physical or mental illness, addiction, transition into adulthood, and relational strains.

Up to half of homeless women and children are victims of **domestic violence** (nationalhomeless.org). Robbed of their own financial and emotional resources, women with violent partners sometimes must choose between being abused at home and becoming homeless. Women who leave with their children are survivors, but even in the safety of a shelter, rebuilding, gaining stability, and establishing a healthy network of relationships takes time.

A staggering 16.2% of Athens County residents were without any health insurance in 2013, compared to the national average of 12.9% (US Census Bureau). For those who are under or uninsured a major health crisis can be financially ruinous. While government programs exist to help people with chronic disabling **health problems**, there is little help while a person goes through the long application process to get such assistance. People who are too disabled to work can anticipate at least a six months application process for Social Security Disability, but often the appeal process can take two years, leaving many people who qualify for help destitute (and often homeless) in the interim.

About 26% of people who experience homelessness nationwide are **mentally ill** (Department of Housing and Urban Development). This compares to 6% of the country's general population (Substance Abuse and Mental Health Services Administration (SAMHSA)). Mental illness often makes people who suffer from it unable to work. It can alienate them from their support systems and even damage their ability to accept needed help. People with severe mental illnesses who have subsidized housing sometimes have difficulty maintaining it through period when they decompensate and need to go into the hospital.

By no means does every homeless person have a **substance abuse** problem, but SAMHSA estimates that 38% of people who are homeless are alcohol dependent, and 26% abuse other substances. The problems that come from long-term substance abuse engulf the abuser's entire life. Their habit is illegal and leads to more illegal activity, meaning time in and out of jail. Abuse has a negative impact on a person's ability to work and maintain relationships. It also causes chronic health problems and the spread of diseases like Hepatitis. Southeast Ohio is currently experiencing a growing epidemic of substance abuse. In fact, a report from the Ohio Department of Health, quoted in Athens News, shows that between 2001 and 2006, Athens County saw a total of 33 drug overdose deaths and between 2007 and 2012 that number increased to 59 drug overdose deaths ("Heroin a Growing Menace in Southeast Ohio").

The **transition from youth to adulthood** is difficult for many people. For youth who have grown up in poverty, this transition can be particularly difficult. When a family lives in government housing and the youth becomes an adult they must leave the household, meaning that parents dependent on public housing do not have the option to offer their adult children help. Youth who have had to spend time in the foster care system are more likely to experience homelessness as adults (endhomelessness.org). Programs that provide support to children (like Medicaid) are cut off when the person reaches adulthood. Young people are often unprepared for the needs and difficult decisions they face at that age. When a young person's family is in poverty, the transition is likely to be more difficult.

The myriad issues surrounding poverty and homelessness create major **relational strains**. People exhaust their personal relationships in the same way they exhaust their financial resources. By the time a person is living on the streets, camping, or staying in a shelter their relationships are damaged, adding loneliness to their other problems. A simple offer of **friendship** can be a meaningful starting place in helping a person to recover from being homeless. Entering a shelter, seeking mental health treatment, going to twelve step meetings, applying for help with housing—these can be daunting tasks. Walking with someone, believing in them, encouraging them, and listening can give them strength to address problems in other areas of their life.

This article is also found on the GW website: <http://good-works.net/articles/why-do-people-become-homeless-2/>

Still don't understand how someone could become homeless?

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