

45 Myths and Facts on Homelessness

I met so many people in our society who do not understand why some people are homeless. They usually blame the homeless for the situation they are in. When I met so many well-meaning people who were holding on their myths about homelessness issues that motivated me to research as many myths as possible and build facts on them as much as I could.

What is myth? Webster's Dictionary defines "Myth is popular belief or tradition that has grown up around something or someone: An unfounded or false notion. A person or thing having only an imaginary or unverifiable existence."

I surveyed nearly 60 people to compile the most common myths on homelessness by asking a simple question "why do you think people are homeless? Quite often their answer was the myths I was looking for but, of course they didn't come with any fact because their answer was a myth. I, therefore, had to research some facts ¹ in order to present counter point to the myths (wrong ideas) I collected. The list I researched amounted to 45 myths: In our discussion above on who and why people are homeless we have already dealt with issues related to many myths and facts we are going to talk about. Therefore, there might be some redundancy. I also quote and added myths and facts on living wage developed by Economic Justice: Universal Living Wage.

Myth 1: You have to live on the street to be homeless.

Fact: You don't need to live literally on the streets. — On May 20, 2009, President Obama signed the Homeless Emergency and Rapid Transition to Housing (HEARTH) Act. The HEARTH Act amends and reauthorizes the McKinney-Vento Homeless Assistance Act with substantial changes [in defining homelessness] that includes:

(1) an individual or family who lacks a fixed, regular, and adequate nighttime residence; (2) an individual or family with a primary nighttime residence that is a public or private place not designed for or ordinarily used as a regular sleeping accommodation for human beings, including a car, park, abandoned building, bus or train station, airport, or camping ground; (3) an individual or family living in a supervised publicly or privately operated shelter designated to provide temporary living arrangements (including hotels and motels paid for by Federal, State, or local government programs for low-income individuals or by charitable organizations, congregate shelters, and transitional housing); (4) an individual who resided in a shelter or place not meant for human habitation and who is exiting an institution where he or she temporarily resided; (5) an individual or family who— (A) will imminently lose their housing, including housing they own, rent, or live in without paying rent, are sharing with others, and rooms in hotels or motels not paid for by Federal, State, or local government programs for low-income individuals or by charitable organizations. ² Therefore, physical homelessness includes variety of living conditions.

Myth 2: We do not have such a deep poverty in the U.S that creates homelessness. It can be a situation in the third world but not here in the U.S.

Fact: Despite the fact that the United States is the wealthiest nation in the world owning 59% of the world wealth and having 5 million millionaires and 400 billionaires, poverty is one of the leading causes of homelessness. In the U.S. 20% of the total household owns 85% of the total wealth. This ever-widening gap between the rich and poor creates steep poverty and homelessness. Statistic reports that 45 million people in the U.S. suffer from poverty which makes meeting housing costs impossible and contributes to poor health, sickness, unemployment, and child abuse and homelessness.

Myth 3: The number of homeless people is exaggerated by homeless

¹ Statistics quoted in this report derived from sources including: "A Roof Over Every Bed in King County: Our Community's Ten-Year Plan to End Homelessness;" The National Coalition for the Homeless; Washington State Coalition for the Homeless; Seattle King County Coalition for the Homeless; The City of Seattle; Real Change/First Things First; The National Student Campaign Against Hunger and Homelessness; The Institute for Research on Poverty; Statewide Poverty Action Network; *The Seattle Post-Intelligencer*; *The Seattle Times*

² The McKinney-Vento Homeless Assistance Act of 2009.

advocates.

Fact: The most recently available national data of homelessness are from the January 2012 point-in-time count. This count identified 633,782 people experiencing homelessness on one night in January 2012. This translates to a national annual figure of 3.5 million people experience homelessness per year. ³ And over a million (40%) are children and youth.

In Seattle- King County, WA., findings of the 2014 one night count was 3,123 men, women, and children who were without shelter during the three hour street count. This number is an increase of 14% over those found without shelter last year. This number is always assumed to be an undercount, because we do not count everywhere, and because many people take great care not to be visible. These people counted were curled up in blankets under bridges or doorways, roadway, in parking garages, city parks, in cars/trucks, doorways, structures, in tents, bushes/undergrowth, bus stops, alleys, riding late night buses and walking around ⁴

National figures on homelessness are derived from statistics provided by human services providers, both governmental and non-governmental, and are also considered to be undercounts of the real problem of homelessness. There is no way to locate and count those who are hiding out or stay in doubled up room (called couch surfing) which means moving from different couch to couch. Therefore, the number of homeless people will be ever greater than being presented. Thus, it is not exaggerated by homeless advocates.

Myth 4: Homeless people in my community come from someplace else.

Fact: It is easy to claim that homeless people are "outsiders." For example, people in Florida claim that homeless people come there from outside because of warm weather. However, according to the report of the Florida Coalition for the Homeless 75% of homeless population there are Florida residents. While some homeless people move around to find jobs and housing, many are scared to leave their own familiar communities or are unable to move because of physical or mental difficulties, or because they don't have the financial means to move. In Edmonds/Lynnwood, Washington where I serve homeless people I see many were born and raised in that area. At least many are long-term residents of the area. They stay at the familiar area. However, each community seems to have new homeless people every day due to housing and job shortages.

Myth 5: Homelessness is just a big-city problem.

Fact: The National Low Income Housing Coalition reports shocking evidence that there's no corner of our land is immune to a housing crisis that grows worse every year with the increasing homelessness. While homelessness is more visible in the cities, it has become a problem in rural areas as well, especially areas hard-hit by the economic downturn. Research indicates that families- usually single mothers, and children- make up the largest group of people in rural areas. During my speaking tour I had seen homeless people in rural area where you see nothing but corn field. However, there are far fewer shelters, so they are more likely to live in a car or camper or with relatives or friends in overcrowded or substandard housing. If they can't access resources, they often don't get counted in statistics.

³ National Law Center for Homelessness and Poverty.

⁴ Seattle/King County Coalition for the Homeless (Alison Eisinger (206) 357- 3147; Nicole Macri office - 206.515.1514 / cell 206.313.3751 / nmacri@desc.org)

The primary purpose of the One Night Count is to document how many people lack basic shelter; it does not include those who are staying in shelters and transitional housing, who are counted separately. Many communities across the country participate in such "point-in-time" counts. The data inform elected officials and planners at all levels of government about the extent of homelessness in their community. (It is also required by the Federal government).

Myth 6: Homeless people are simply lazy and don't want to work. There are plenty of work. If you only work, you won't become homeless.

Fact: According to a study by the National Coalition for the Homeless, a rather large percentage of homeless people (25-40 percent in some states) are employed. This goes against the belief that homeless are lazy people who choose not to work. Instead, results show that many homeless work only part time, receive no benefits or are making only minimum wage while supporting a family. Many have been recently lost jobs and have not been able to receive unemployment or find another job. The same study showed that even when working full time, minimum income is not enough in most states to cover rent for a two-bedroom apartment.⁵ There is no city or county anywhere in the United States where a worker making the minimum wage can afford one-bedroom apartment at fair market rate.⁶

According to the National Low Income Housing Coalition, there is a rising gap between income and housing costs for low-income individuals. For example, a full-time minimum wage worker cannot afford the fair market rent for housing in every county and state within the United States.

Out of Reach 2013 summary (National Low Income Housing Coalition) below shows the difference between minimum wage and housing wage.

Federal Housing wage is hourly wage necessary to afford 2 bedroom at Fair Market Rate(FMR). Rent for a two-bedroom unit, without paying more than 30 of their income. ⁷ In most states, a household must earn almost double or triple wage to afford two bedroom apartment. In Washington State that offers the highest (\$9.19) minimum wage in the nation a household must earn double - \$18.58 to afford 2 bedroom apartment. In California (\$8.00- \$25.78), Maryland (\$7.25- \$24.47), Massachusetts (\$8.00- \$24.05), New Jersey (\$7.25- \$24.84) and New York (\$8.00- \$25.25) households must earn three times as much their minimum wage, and the rest of states double or more. *A unit is considered affordable if it costs no more than 30% of the renter's income.* ⁸

Therefore, it is so obvious that many minimum wage workers cannot afford housing even if they work full time on minimum wage and end up joining homeless ranks. Many minimum wage workers stay at motels half of the month and the rest sleep outside.

Other insight to the problem is that homeless men and women, who have been on the street for a prolonged period of time, even if they are not mentally ill or chronically addicted, are not ABLE to work in their present condition. Street life wears them down so that they are simply too tired and stressed out to do much more than attend to their survival needs. They slowly stop believing in their ability to create a life for themselves and at some point simply give up hope. *They need treatment and comprehensive rehabilitation with physical, spiritual, life skill, job skill, housing and health care before getting into job market.* Today's job market isn't easy even for a skilled person with a college education; those, whose education was interrupted by family crisis, etc., have an even harder time competing. 40% of homeless people are children who cannot work.

Myth 7: Some people have chosen homeless life style to live irresponsible life because it is comfortable.

Fact: A homeless life is not a comfortable one. No one would choose the discomforts of a lifestyle that is unhealthy, stressful, dangerous, harmful, murderous, raping, robbing, despised, depressing, abusive, humiliating, demoralizing, and sickening and dead. Many homeless people we see on the streets come from abusive background physically, emotionally, spiritually and/or sexually including assault by poverty, unemployment, illness, abandonment, discrimination, condemnation, and homelessness. They are so deeply wounded emotionally that many of them are not capable of holding gainful employment and independent living. Many of them know nothing but poverty and homelessness, substance abuse all their life, and they fell and are

⁵ The National Coalition for the Homeless

⁶ Family Promise 2013.

⁷ Ibid.

⁸ National Low Income Housing Coalition, Out of Reach

stuck in that deep ditch and can't get out it on their own. They did not choose their disastrous circumstances. 40% of homeless people are children and they didn't choose to be homeless. Many homeless women run from domestic violence and they didn't choose to be abused. Even when some of the homeless say "we like this lifestyle," they don't truly mean what they say because they know what the homeless life is like. They may try to keep their pride instead of being blamed. On the surface, some of them may appear irresponsible but they are the ones just give up hopes in their despair. Someone said, we chose to force them to choose homeless lifestyle since they have no other choice or alternatives.

Myth 8: All homeless are just alcoholics and drug addicts. They refuse to quit drinking or doing drugs.

Fact: *Neither all substance abusers are homeless nor all homeless are substance abusers. Those who have financial resource won't become homeless even though they are abusing substances. It is known that there are many substance abusers/addicts among home owners.* Not all the homeless are substance addicted: Statistics report about 25% or one third of the homeless population is substance abusers/addicted and many are dually diagnosed which means that they suffer from mental illness as well. While substance addiction leads a person to homelessness, many mentally ill or non-mentally ill homeless person often use drugs or alcohol to self-medicate or to cope with homeless situation and end up being addicted. Often those addicts are treated as criminals and sent to jail. Most of us realize that substance addiction is a disease, a medical problem. So then they need to go to treatment but there are not enough treatment facilities. And when they are released from short or long term residential treatment facility they need to come out with jobs and a place to stay with ongoing support service, which will prevent many relapses but many are released into the street. Then their streets life forced them to go back to their habit or other addicts to cope with homelessness.

Especially since the economic downturn for the past few years, we see many people who used to hold job, family and homes but due to lay-offs, unemployment, couldn't keep with rent, they ended up on the street although they do not abuse any substances or sick with mental illness. Many healthy people are homeless these days. Therefore, we cannot put every homeless person into the category of substance abusers.

Myth 9: Homeless people lack intelligence and ambition.

Fact: *Being homeless is a condition, not a character defect. Those of us who worked with homeless people met many of them who demonstrated God-given talents in art, music, crafts, and writings and are as intelligent as homed people. We have seen those with Law degree, nursing career, Ph. D in Math and teaching career and bank tellers among the homeless population. If anyone is forced into an unemployment with no cushion to fall back on, if anyone leaves domestic violence situation with only clothes on her back, if anyone is laid off from a job and can't find another job fast enough, if anyone falls unexpectedly ill and can't work and have no savings, if anyone is unexpectedly injured on the job and used up little savings, if anyone is diagnosed mentally ill, if anyone who knows nothing but poverty, regardless of their high IQ and rich talents they can easily fall into homelessness which then is like a cancerous germ and eats up a person's motivations, self-esteem, and will to live and work. The homeless will regress and become unable to make sound decisions.*

Myth 10: All homeless are the ones we see on the street.

Fact: All homeless people are not street people. We have seen homeless people who were able to restore to their original position really fast because they had resources (education, job skill, job experience and financial cushion and health). We seldom see these people on the streets because they go through the shelter system really fast. The other homeless we see on the streets are chronically homeless who are unaccompanied homeless individuals with a disabling conditions who have either been continuously homeless for a year or more or have had at least four (4) episodes of homelessness in the past three(3) years. To be considered chronically homeless, person must have been sleeping in a place not meant for human habitation (e.g. living on the streets) and/or in an emergency homeless shelter during that time.

There are many homeless in rural areas but few or no shelters in rural areas of the United States, despite significant levels of homelessness (Brown, 2002). The Council for Affordable and Rural Housing estimates that about nine percent of the nation's homeless are in rural areas.⁹ As a result of these factors, many people in homeless situations are forced to live with relatives and friends in crowded, temporary arrangements. People in these situations are experiencing homelessness, but are less likely to be visible to outsiders. I visited Barrow Alaska and homeless situation there is just as described here. Therefore, visible homeless are not all the homeless we have. We have many more invisible than visible ones in cities, counties and rural areas, everywhere in the United States.

⁹ Council for Affordable and Rural Housing.

Myth 11: All homeless are single white men standing on the street with cardboard signs.

Fact: In 60s and 70s most homeless people were single white males who were mostly unemployed or addicted to alcohol. But it is not true anymore. Homeless people are single men and women, families, children, workers, students, elderly, veterans --they span the demographics of our country. In 2002, there were 7.4 million "working poor", whose income fell below the official poverty line. In 2003, 40% of homeless people were families with children. Most homeless families are headed by women. Nationally, women and children are the fastest growing segment of the homeless population. Nearly half of all women and children experiencing homelessness have fled from domestic violence. One out of four homeless persons is a child. In 2000, 39% of homeless nationwide were children under 18. 31% of transitional housing units were occupied by families with children, and families occupied 33% of transitional housing units. In King County, Washington, in 2004, 2,475 of the 8,300 homeless lived in families. Not all homeless stand at the street corner with signs. They are only a small portion of huge homeless crowd.

Myth 12: Most homeless people are people of color.

Fact: It's more a matter of economy and geography than color. Homeless people in rural areas are more likely to be white, female, married, currently working, homeless for the first time, and homeless for a shorter period of time. In Lynnwood/Edmonds area of Washington State we serve the homeless where our majority homeless population is white. However, homelessness in urban areas is proportionately higher among racial minorities than among whites, due to continuing socioeconomic disparities and because there are more services for them. In fact the homeless come from all racial, cultural and ethnic background including whites. Therefore, we cannot single out one racial ethnic to be homeless.

Myth 13: Homeless people don't seem to want help.

Facts: Some homeless people appear to be uncooperative or not wanting any help when they are not sleeping at shelters. Some who suffer from paranoid disorders are suspicious or scared of helpers as if they are harmful to them. Some who are severely abused in their past life, especially homeless youth, who won't trust adults. Domestic violence victims too experience difficulty of trusting people. Some also had difficult experiences in mental health institutions with involuntary hospitalizations in restricted environment (locked ward), restraints for their violent behaviors. Side effects from medications are scary and they are fearful of repeating the experience. Many of them can't get into shelters due to the lack of bed space. Nationally every city experiences shortage of bed space at shelters (only 50% available). Shelters also screen homeless people out due to their behavior or substance problems. They can't stop substance abuse on their own. They need help. Most transitional homes screen people out when they are not able or do not want to set goals to work on: Some homeless people who experience paranoia, are unable to sleep with crowds, refuse to sleep at shelters and have no other place to sleep but outside. Some who have severe mental health issues do not realize their needs for help. Many of them also lose their motivation to get up and try again because their dream had never worked out or they never had a dream in their life. Therefore, they stay away from help. Helpers must build trusting relationship with them first until they feel comfortable to receive help. Some agencies or programs do on-going outreach to build such positive relationship with them. Among population I served, while some want help all the time, the other never wanted help. Part of the reason was they didn't want to depend on someone else. They had too much pride.

Myth 14: They have a choice. If they wanted to they could stop being homeless. They deserve to be where they are. They just like to live off of others.

Fact: As a server I wish they have a choice so that they can stop being homeless whenever they choose so. However, overcoming homelessness is not that simple as many of us think because the root causes of homelessness are not so much from personal short-comings but rather systemic issues although there is room for personal improvement. Homeless advocates would point out the followings as the primary causes of American poverty, hunger and homelessness: the lack of affordable housing; lack of jobs; unemployment; low minimum wage; lack of education; chemical dependency; domestic violence; divorce, de-institutionalization of mentally ill people; emotional/ physical disabilities; lack of treatment facilities;

illiteracy; racial discrimination; inadequate access to health care; lack of affordable child care services; segregation and ghettoization of racial minority; lack of support services; lack of long-term-job/vocational training; lack of transportation for welfare mothers. It has also been a common understanding that excessive spending on wars, tax cuts, military and national security had resulted in federal deficit, unemployment, and increased poverty and homelessness in the U.S. Most of them are victims of the circumstances and systems without much choice. Those I work with want to work but it is very hard to find job in this day and age. Outer look of many homeless appears capable of working. But my close contact with them disclosed the inner, emotional and physical health issues that are hidden. Many of them are not sick enough to get government aid nor healthy enough to do heavy duty labor work. Too many of them fall through the crack. Most of them don't have a choice. We think they have a choice to take or not take substances. But once they are addicted they can't stop on their own without treatment. Some experts rather say that we as a society chose to force them to choose homelessness.

Myth 15: We shouldn't help homeless persons because they don't show any improvement: It is wasting time seeing no result.

Fact: Those homeless who have resources (education, job skill, job experience and sound health) show fast progress. We don't see these people on the streets. Some professionals and volunteers who serve homeless people today or in other kinds of professions are formerly homeless, some of whom are recovering people. However, as stated above repeatedly, many are slow in showing improvement because of their long suffering. Government, congregations and society all appear to be very impatient with them. Government expects them to put themselves together in three months after they are placed in an emergency shelter system. Congregations also expect homeless to get up and walk after a little assistance or a few prayers. Since it took many years for them to be damaged as they are today, it will take an equal amount of time for them to get up and function, but with help. We forget that it took over 20 years for our own children to be functional independent people. Society and congregations must be patient. We need to walk with them in their pace, not our fast pace, in their ability not our capability. Then many of them will make it. Some of them will never make it. Society must care for those who never make it. Those of us who serve them experience impatience too in walking with them at their pace because it takes so long as if we wait an infant to walk. Perhaps it might take longer for some of them than infant's walking which usually takes only a year. I wish all my homeless friends can walk in a year. But as I said already above, to function as a self-sufficient individual it takes average 25 years.

Myth 16: All homeless people panhandle. They make a lots of money.

Fact: Not all homeless people are pan handlers. Among the hundred homeless friends I serve, only a couple do panhandling. Therefore, panhandlers don't represent the homeless population. There are many more hidden homeless who are not on the streets. Only handful of those do panhandling. While some panhandlers are homeless, others might be just poor having a regular place to sleep at night. Some with a sign "Will Work for Food" might have been deployed by organized solicitors and do this in exchange for food or a place to sleep. Many homeless people I know are too shy or have too much pride to stand out there begging. Some, though small in number, beg out of desperate situation I know a homeless man who sleeps in his car. He used to be a taxi driver. He must have invisible emotional problem. No one hires him. He has to pay for gas, maintenance, insurance, and tabs. He sells his plasma for a little cash. Blood bank wouldn't draw his blood any more. But he doesn't beg. He says he has too much pride. It is a desperate situation. What do you do?

Myth 17: All homeless are infected by HIV/AIDS.

Fact: All homeless people are not AIDS/HIV patients although many are sick with variety of illness. There might be small numbers that are contacted by HIV/AI/DS. The truth is that people suffering from illness due to HIV have an increased potential to become homeless. One primary cause of homelessness among those infected with HIV/AIDS is that they lose jobs because of discrimination, or because of their physical inability to work. Lack of affordable housing is a critical problem facing a growing number of people living with AIDS. Once become homeless, they have greater difficulty accessing medical services and thus have worse prognoses--and often greater visibility to the community--than those who are housed and have adequate services for the same problem.

Myth 18: All homeless veterans are Vietnam War veterans.

Fact: Studies found that homelessness among veterans is not clearly related to combat military experience. Rather, studies show that homeless veterans appear less likely to have served in combat than housed veterans. Despite the widespread perception that Vietnam-era veterans constitute the majority homeless veterans, research indicates that the veterans who are at greatest risk of homelessness are those who served during the late Vietnam and post-Vietnam era. These veterans had little exposure to combat, but appear to have increased rates of mental illness and addiction disorders, possibly due to

recruitment patterns. Faced with a lack of affordable housing, declining job opportunities, and stagnating wages, people with these disabilities are more vulnerable to homelessness. Homeless veterans are more likely to be white, better educated, and previously or currently married than homeless non-veterans. Female homeless veterans represented an estimated 1.6% of homeless veterans.

Myth 19: There are no veterans among homeless population.

FACT: Approximately one-third of single homeless men are veterans. Estimates are that on any given night, more than 299,300 veterans nationwide are homeless. Homeless veterans show an increased rate of mental illness and substance abuse, possibly due to recruitment patterns. There are so many veterans among the homeless population it got the Government's attention.

(Please read "homeless veterans" in the section of "Who and why are they homeless." In this volume.)

Myth 20: I would never be homeless. "Decent" people would not be homeless.

Fact: This day and age many people are one pay check away from being homeless. Sudden illness, family disaster like fire or unemployment or divorce and uncontrollable life circumstances can make anyone fall into homelessness.

Therefore, homelessness is not someone else's problem but anyone has potential to be homeless if we cannot pay rent and no support system. Recent landslide in Oso, Washington State is a good example, which drove many people into a sudden homelessness and even to death. Quite a few of my homeless male friends told me that they fell into homelessness when their wives left them or evicted them. Therefore, becoming homeless is everyone's possibility.

Myth 21: There is no elderly persons in homeless population.

Fact: There are elderly homeless persons and the number is increasing too. The National Coalition for the Homeless claims that the increased homelessness among elderly persons is largely the result of the declining availability of affordable housing and poverty among certain segments of the aging. Of 12.5 million persons in households identified by the HUD as having "worst case housing needs," 1.5 million are elderly people. Only 37% of very-low-income elderly people receive housing assistance. Some studies show that elderly homeless persons are prone to victimization. A study from Detroit found that almost half of older homeless persons had been robbed and one-fourth had been assaulted. They also more likely to suffer from a variety of health problems. Most older homeless persons are entitled to Social Security benefits; however, these benefits are often inadequate to cover the cost of living, and covers neither medications nor dental care. There is growing consensus that homeless persons aged 50-65 frequently fall between the cracks; they are not old enough to receive Medicare, but their physical health aggravated by poor nutrition and severe living conditions, may resemble that of a 70 years-old.

Myth 22: Their families should take care of them.

Fact: Families of homeless individuals may themselves be destitute and unable to provide assistance to their relatives, no matter how they would wish to. Additionally, many people who are homeless (just as many people who are housed) either don't have families, or are estranged from their families.

Quite often it is true also that families cannot handle their problems or vice versa. Or the disabled or sick members cannot handle discipline and family rules and leave homes too. Some of those I work with have no contact with their families; some left families and others were thrown out of house by other members of the household would couldn't tolerate their behaviors. And therefore, many families are not able to take care them although they might want to.

Myth 23: All homeless people are mentally ill and crazy.

Fact: Not all the homeless are mentally ill. Most service providers agree that 20-25% of homeless people are suffering from some form of severe mental illnesses. According to the Federal Task Force on Homelessness and Severe Mental Illness, only 7% of homeless persons with mental illness require institutionalization: most can live in the community with the appropriate supportive housing options.

Myth 24: Our country has services for the mentally ill. So they shouldn't be homeless.

Fact: The number of mentally ill needing services has far outstripped the services available. In the 1960s, about two million seriously mentally-ill persons were de-institutionalized on the principle that they could receive more humane and therapeutic care in the community than in institutions. Unfortunately, communities were not ready for this influx, and mentally-ill persons were discharged to nursing homes, SRO rooms, hotels, boarding houses, and low-income housing units, often without necessary services. By the end of the 1960s, many mentally ill had joined the ranks of the homeless.

Community mental health centers still do not have the funding to provide enough care, nor is there adequate housing for them. Often, due to lack of adequate medication and consequent behavioral problems, they cycle between jail, involuntary commitment in community hospitals, and the streets, which costs the community much more than adequate treatment would. In King County in 2003, 35% of homeless persons were found to have a mental illness, and although many received treatment for their illness, they were homeless due to lack of affordable housing.

Myth 25: The federal government provides Supplemental Security Income (SSI) and other financial assistance for all homeless people. Isn't that enough?

Fact: *Not all homeless are entitled to SSI.* The Supplemental Security Income (SSI) program pays benefits to anyone who is: aged (age 65 or older); children; blind; or disabled; has limited income; and has limited resources; and is a U.S. citizen or national, or in one of certain categories of aliens; people 65 and older without disabilities who meet the financial limits. People who have worked long enough may also be able to receive Social Security disability or retirement benefits as well as SSI. *Even for those who get it, it is not enough to sustain life.* Nor do all homeless people qualify for SSI or financial assistance. Those who are physically or mentally disabled and those conditions must be endorsed by a physician or psychiatrist and the qualification process through a court system is lengthy. Although some homeless do qualify, many do not. In addition, receiving the benefits does not always save you from homelessness unless you one can find low income subsidized housing. I have seen some of our homeless friends can live in a motel room for only half of the month with SSI benefits and the rest they are out on the streets because the benefits are nearly enough to make a living.

Myth 26: There is plenty of housing and shelters for the poor and homeless.

Fact: That is not true: There are never enough emergency or transitional shelters in the nation; there are shelters for only approximately 46% of homeless people and high turn away rate.

More than two-thirds of federal housing benefits goes to home owners in the form of a tax deduction for mortgage interest. In the U.S. 13 million households have severe housing-related problems – and that doesn't count the roughly 1 million homeless individuals for whom there is no housing. By contrast, in 1970 we had a surplus of 300,000 housing units for very low income people. But today we are short by 5 million of them. Every city has been losing low income housing every year by ongoing gentrification of old housing units to renovate them into high cost housing so the poor former tenants are displaced into homelessness or jail/prison. *According to the Center on Budget and Policy Priorities, the President's Budget (Bush) proposal would slash section-8 housing program by 40% by 2009 or 800,000 low income families will lose housing assistance in 2009.* Section 8 is a form of housing assistance that was created three decades ago to allow poor families, disabled people and the elderly to obtain a rent voucher. On April 22, 2004, HUD announced it would no longer reimburse local housing authorities based on actual current voucher costs. Instead, HUD is now issuing payments based on the cost of vouchers under lease on August 1, 2003, adjusted for inflation. Now, housing authorities across the country are planning for the possibility of having to terminate residents from the program or otherwise cover funding shortfalls. *Only about one-fourth of eligible families currently receive any federal housing assistance due to program funding limitations.* For 2005, the budget request for section 8 program could lead to fewer families helped, higher rents, less focus on the poor and increase of homelessness.

Homeless people I serve usually wait for average 5 years to get into low income housing. This is national phenomenon. Some states don't even accept application because too many people are on the waiting list. Due to high shortage of shelters and low income housing many people I serve sleep in their cars, woods, doorways, streets, abandoned buildings, under the viaduct, moving around couch to couch of friends and relatives.

Myth 27: Bad kids run away from home and become homeless.

Fact: That is not true. Homeless youth are individuals under the age of 18 who lack parental, foster, or institutional care. These young people are sometimes referred to as "unaccompanied" youth. Causes of homelessness among youth fall into three inter-related categories: family problem, economic problems, and residential instability. Many homeless youth leave home after years of physical and sexual abuse, strained relationship, addiction of family member, and parental neglect. Disruptive family conditions could be the principal reason that young people leave home: Some youth become homeless when their families suffer financial crises resulting from lack of affordable housing, limited employment opportunities, insufficient wages, no medical insurance, or inadequate welfare benefits. These youth become homeless with their families, but are later separated from them by shelter or transitional housing policies. Residential instability also contributes to homelessness among youth. A history of foster care has been found to be correlated with becoming homeless at an earlier stage and remaining homeless for a longer period of time. Some youth living in residential or institutional placements become homeless upon discharge –they are too old for foster care but are discharged with no housing or income support. A study done in Arizona revealed that 5 million youth run away every year from their homes and 2 million of them are arrested for some crimes. The study also revealed that 75% of the girls and 50% of the boys fall into prostitution within

2-3 days after leaving their homes for survival.¹⁰

Among homeless men and women I serve there are quite a few who were abused by parents or parental figures and/or raised in foster homes. In later life they showed severe mental health issues and many of them fell into homelessness. There are not bad kids to start with. They are all angelic good kids who came in to this world. Along the way in growing up some families, environment and society contributed to damaging them and drove them into physical or emotional and/or spiritual homelessness.

Myth 28: Offenders can be kept in prison past their maximum release date if they do not have an approved address.

Fact: State and federal laws are clear that offenders, once they have completed their sentence, must be released. The lack of stable housing options for high-risk offenders in the community results in individuals serving their maximum sentence and then being released without any community supervision. When these individuals are released to the community without any community supervision and without any jobs and housing resources, they are at an increased risk to re-offend, become homeless and are a significant risk to community safety.

Myth 29: The homeless are violent and dangerous.

Fact: Young homeless people are often seen as the perpetrators of both property and violent crime. In fact they, including homeless women and children, are more often the victims of crime; assault, sexual assault, robberies, rape and even murder. "Most of the homeless are not a serious or dangerous threat to society; they are more victims than perpetrators. The homeless are primarily victims of structural forces and governmental policies that subject them to all forms of abuse, neglect, and dehumanization. And while many homeless persons resign themselves to indignities and degradations, others struggle valiantly against the crime of homelessness, against their own criminalization, and against the crimes of others who prey on society's most vulnerable members" (Fischer, Dr. Pamela. Criminal Activity Among the Homeless).

The majority of arrests made against the homeless are non-violent, relatively minor, and victimless offenses such as unpaid traffic violations, public intoxication, vagrancy, sleeping on private property, and shoplifting. In two separate studies, there was shown to be a higher percentage of arrests among homeless men, but of these arrests the percentage of violent crimes against person or property were actually smaller than the percentage of violent crimes committed by those who were housed. Dr. Pamela Fischer of Johns Hopkins University studied the Baltimore arrest records and found that a housed person was 10% more likely to commit a crime against person or property. In addition, a 1985 study in Austin, Texas showed that homeless males committed only 4% of the violent offenses and less than 10% of all violent and property offenses. Of property offenses in the case of burglary, most of the arrests made in Austin were a result of the homeless breaking into abandoned and unused buildings in order to secure a place to sleep or to escape the weather. Of theft, nearly 50% of all the arrests were for shoplifting food and drink and cigarettes. Public intoxication accounted for almost 50% of all the arrests of homeless in Austin. "Without the resources, the homeless are unable to drink in the privacy of a home or in bars where the price of drinks is usually beyond their means. If they choose to drink then they must do so in public space." Therefore, it is not the kind of crime that poses a direct threat to domiciled citizens.

Myth 30: It is someone's job is to help these people, so I don't have to worry about them. Charitable groups will care for the homeless. I'm not needed.

Fact: Helping the poor and homeless involves every citizen. Over 40,000 programs in the United States that helps the poor, disabled or homeless, won't be there without involvement of so many individuals and their giving. Statistics report that 70% of American families make contributions at least to one charity program. More than half of those who earn less than \$10,000 a year participate in giving something for the poor. Low income people give 11% of their income for charity while the rich gives 3.5%. Those over 65 give 25% more than average giver. America's Second Harvest, the umbrella organization for most of the nation's food banks, that supplies 26,284 local food pantries, 5,721 soup kitchens and 4,120 emergency shelters, reports that about three-fourths of the nation's food pantries and soup kitchens are faith-based! It involves numerous givers and volunteers, ordinary citizens. Someone cannot do it ALONE without OUR HELP AND INVOLVEMENT. Homelessness is a community

¹⁰ Report from Home Base, Tucson, AZ.

problem; the community as a whole, and each individual within that community, should participate in the solution.

Myth 31: Government policy has nothing to do with homelessness.

Fact: Government policy affects homelessness more than any other factor. All of the following elements are policy matters: building more single room occupancy (SRO) and low-income housing; raising the minimum wage; increasing the number of affordable day-care centers for low-income children; providing enough municipal emergency shelters; allowing congregations and other non-governmental organizations to provide shelters without restrictive regulations. For example, in Lynnwood/Edmonds area in Washington State where I serve homeless people, the city governments have a policy that without sprinklers in the building churches cannot offer emergency shelters for the homeless. It is part of fire code. Therefore, churches that want to help out the homeless cannot offer rooms in the church since older buildings don't have sprinkler system. Therefore, there is few that is not related to policy issues, especially reference to helping the homeless.

Therefore, it is especially important for all citizens to let their elected officials know that human service funding is important to them. In 2004, one-third of human services agencies nationwide reported decreased funding from government sources. Last few years it has been getting worse due to economic recession. Thus, ending homelessness is a policy issue. If government sets up a policy to end homelessness, it can end it. It is matter of national policy and citizen's voice and involvement.

Myth 32: People are homeless because they are separated from God, no faith in God and therefore, they need to be converted. God hates the homeless.

Fact: Most of us who serve homeless people can testify that many homeless people are deeply religious. Many carry deep spiritual questions as to who they are, where they are coming from, where they are going, what is purpose and meaning of their life, and if God cares about them or condemn them. The idea that people are homeless because they don't have God in their life is very dangerous and unfair generalization and pre-conceived notion. Something is rather very wrong with such a nation, society and culture as ours that act like having no God by creating deep poverty and homelessness in the midst of the wealth. If a god who doesn't care about the poor, he/she might not be a god. Jewish/Muslim/Christian God created all human beings in God's own image and loves them dearly. This God is presented as a compassionate liberator who ended the homelessness of Israel from Egyptian bondage and Babylonian exile. This God created the world as our home and expect human beings to restore our New Home, the New Jerusalem, where people will live with no more worry, tears and pain and no more homelessness.

However, some congregations are in too much of a hurry to convert them. And some religious programs would not feed them unless they participate in prayer meeting first. While it is important to have a God and find a meaning of life and hope that they may overcome emotional and spiritual pain, it is equally important to meet their physical needs. The two are inseparable. Meeting spiritual needs ALONE seemed to convey a message that *"your soul can be saved but you can go hungry, and die in freezing cold weather and disease."* God would care about the whole person, not just our souls. Therefore, to many homeless people religion appears to be hypocrites who preach love and justice and lock their sanctuary doors to keep them away.

The New Testament texts tell us that Jesus, who was born, raised, lived, worked and died homeless, welcomed, fed the hungry, and healed all the sick, rejected, abandoned, despised and homeless in his own society. In the sermon known as Jesus' first one, the purpose of his ministry was to bring good news to those who suffer in poverty, to proclaim release to the prisoners in physical and emotional captivity, to help recover sight to those who could not see any hope and future, and to let all the politically, economically, and culturally oppressed go free, and finally bring the year of Jubilee of the Lord (Luke 4:18-19). In the sermon known as his last one as Matthew witnesses, Jesus tells us about the deadly consequence when we DO NOT help the poor, hungry, sick, imprisoned and homeless.(Matt. 25: 31- 46). He expects us to see himself in the face of the poor and homeless. God works through people, society and nation to help the poor and oppressed. We must act as God's agents to bring God's love and care to everyone including the homeless.

In sum, God does not hate anyone including the homeless. Rather God might be suffering and crying with them and in them. God might love them more than us, who are church goers and devoted Christians.

Myth 33: Services such as emergency shelters and missions only attract additional homeless and impact on crime in neighborhoods

Facts: People are not traveling across country to spend time in a shelter although some may come to the city in search of jobs. The homeless friends I serve feel rather scared of going out of their familiar areas because they have been abused and victimized outside of their familiar areas.

Homeless people are not the cause of the neighborhood crimes. Most murders reported on TV screen have been done by those who have places to live, not the homeless. Emergency Shelter does not endanger the safety or the values of

a neighborhood. In a study done in 1997 by the National Law Center on Homelessness and Poverty, it was discovered that 76% of the 59 cities surveyed had a “shortage of emergency shelter beds and transitional housing slots to accommodate their homeless residents.” One hundred percent of the cities did not have a sufficient supply of affordable housing to meet the needs of its citizens. Yet despite this overwhelming need for shelter and housing communities, neighbors, and local governments continue to oppose the setting of service facilities in individual neighborhoods. The concern and opposition stem from a fear of increased crime, a perceived decrease in property values, an expected increase in traffic or parking problems, and/or the potential for an unsightly or unattractive facility. Research demonstrates that in fact, emergency shelter is able to coalesce in neighborhoods and potentially improve neighborhood conditions. The program called Evangel Home in Fresno, CA. that I visited, proved this positive impact in the neighborhood. Since Evangel Home was established in its neighborhood for ex-offenders (women and their children) the whole neighborhood improved. The Mary’s House in Greensboro, NC for recovering women and their children and the Hospitality House in Lake Burien, WA. for women released from jails or prisons prove that they brought only positive impact to the community although they all had to go through severe NIMBYISM (Not In My Back Yard) at first. Homeless people are potentially good people like everybody else in this world.

The homeless commit crimes that are largely victimless and often a direct result of not having a home, such as stealing a sandwich, a bottle of wine, a drink, cigarette, or citations for drinking and sleeping in public place or traffic tickets. The presence of a shelter may actually curb some of the everyday arrests of the homeless. With a safe place to sleep, the homeless do not need to break into abandoned buildings. They do not need steal from the shop on the corner. Emergency shelter also offer services such as treatment for substance abuse, job training and placement, and budget and financial planning that will assist in getting these people off of the streets and into housing. By supporting the presence of emergency shelters to have homeless people under good care and supervision, neighborhoods are not only helping to get the homeless off of the streets, but also helping them create a life in which they do not need to resort to crime for survival. The neighborhoods that embrace such programs are greatly respected.

Myth 34: Marry and stay in marriage. You won’t become homeless.

Fact: This myth appears to be our government’s slogan as a solution to poverty. Who wouldn’t want to stay in marriage? There won’t be anyone who breaks up marriage for no reason. Poverty rather often breaks up families. Too often homelessness for women with children is consequence of husband’s desertion or their irresponsibility for child support although there are women who also walk out of marriage. Homeless women often ended up getting into intimate relationship with abusive men, who often exploit women and wouldn’t stay in relationship. Are all men are responsible for women to stay in marriage? Are all divorced men pay child support without being delinquent? As already mentioned above, 40 percent of homeless population are families with children. Either men walked out of marriage or homeless families broke up due to the lack of shelters for families, most of homeless families with children are headed by women. Children that are above a certain age (sometimes 12 or 13) cannot go with either parents and must go to somewhere else apart from parents. It thus rather breaks up family. It is, therefore, contradictory that we as a society, nation and culture created system that ever widen the gap between the rich and poor and push the poor into poverty, break up families and into the ditch of homelessness, and then we blame women for not staying in marriage. Wealthy people don’t become homeless even when they break up their marriage because they have financial resource.

Myth 35: Congregations can’t operate a shelter because insurance companies wouldn’t cover such missions.

Fact: All churches have insurance coverage for any injuries of the members or guests of the church. Usually the insurance coverage for an individual congregation would cover the program held on the church premise. If insurance policies that covers above but don’t cover homeless guests and mission programs that has been held in the church buildings by the approval of the church or in partnership with the church, it is absurd nonsense discrimination. However, for those congregations that have trouble in getting insurance coverage for their homeless programs might discuss with their insurance companies for referrals and discuss with the National Law Center for Homelessness and Poverty. There number is (202) 2000 M St NW, Suite 210, Washington, DC 20036 (202) 638-2535 (nlchp@nlchp.org)

Myth 36: It is impossible to end homelessness.

Fact: There is a growing national consensus that homelessness CAN be solved with the right plan, the right approach, and enough funding. As encouraged by the National Alliance to End Homelessness, many communities--including King County in our state--have enacted 10-year plans to end homelessness, which spell out what is needed to end homelessness

instead of "managing" it. King County's plan, entitled "A Roof Over Every Bed in King County: Our Community's Ten-Year Plan to End Homelessness", is the result of a collaboration between governmental entities, community service alliances, and religious organizations, and the 10-year countdown begins this year: 2005. As the King county plan states, "Ending a complex problem like homelessness requires a commitment from all members of our community--government officials, philanthropies, faith and civic groups, communities of color and their institutions and organizations, businesses including small business owners, housing and service providers, and concerned individuals...Through endorsing this plan, communities throughout the county are joining forces to end homelessness...As a community we can--and we will--end homelessness."

If we cannot end it, it is absolutely everyone's responsibility. Hadn't we started wars, and spent that funds for ending homelessness we have done it already. But we as citizens, churches, society and nation made a wrong choice by going to wars and devastated people and nation.

Myth 37: Our church has already been helping the homeless. Therefore, we don't need to do it together with other churches.

Fact: We often hear that some large churches that do a successful job in helping the homeless don't want to do it with others perhaps they are doing well already but more likely to keep all the credit and fame for themselves or don't feel the need to be in partnership with others because it is "their" mission project in the name of their individual church. But my opinion is that we must do it together because the successful church must influence the unsuccessful ones who are not doing too well due to lack of resources and skill. Therefore if the large churches do it together with smaller churches it give small churches an opportunity to engage in and learn how to do the homeless mission as well as strengthening the small churches. Therefore, doing in partnership will be more effective because it will help each other share information, resource, strategy and leadership.

If we expand the mission to partnership with ecumenical and interfaith community larger scale mission projects will become possible too. I have seen the ecumenical and interfaith approach to carry out the homeless mission in many cities (Ref: People in Purple, vol. 4). It didn't matter how each partner calls their God but it was true that each partner was pleasing their God with good work in their own faith. They didn't question each other's faith and religion, and just carry out the service faithfully for the poor, each in the name of their God. It was beautiful and a good model for others. But there are some people who feel committing sin or degrade their God by sitting and working with people from entirely different religion. I am often wondering if our God really mind that we work with people of different religion! I also think that Christian churches or any religion must work in partnership with government and social service agencies for better results and vice versa. We shouldn't exclude each other in carrying out difficult task of ending homelessness. This way all partners – religious or secular – share resource and skills because churches might have financial resources and facilities available and secular programs have professional skills and knowledge of the need of our client population as well as existing programs in the community so that duplicated services may be avoided.

And nowadays secular agencies cry out for partnership with church communities because it is difficult for any sector to do it alone – from operating food banks to building low income housing. Partnership is well known approach among homeless experts and government agencies as well. As we Christians expand our evangelism and mission toward the whole world, homeless mission must be expanded to outer community, because this was the mission Jesus carried out on earth and left the legacy for us to follow. If we please Jesus by doing it, we must do it faithfully and earnestly.

Myth 38: When the Bible says *you always have the poor with you*, it is alright not to help the homeless.

Fact: The myths 38-42 are not really myths but I include them here because there is something we need to discuss seriously if we are Christians. And in my opinion they are mostly misinterpreted and distorted in Christian churches.

These words Jesus said in Matt. 26: 11, *you always have the poor with you, but you will not always have me* (Mark 14:7: *For you*

always have the poor with you, and you can show kindness to them whenever you wish; but you will not always have me (John 12:8) – have been distorted and misused by most Christians. It was taken out of the context and arbitrarily used to ignore the poor and defend our inaction for the poor. Jesus didn't mean to allow to have the poor always with us. The context in which Jesus said those words was; it was his final days in the final week just prior to his crucifixion; when a woman poured expensive oil on his head and anointed him to prepare his death as Jesus interpreted. And disciples blamed her for wasting the expensive oil that could be used in helping the poor. In this context to respond to disciple's comment, Jesus said those words to mean that *you will have many chances to help the poor after my death since there will be always poor people around you. You can help them as you have been. But it is my last week. I will leave you soon* (Matt. 26:11; Mark 14:7). *You wouldn't have me always. So can't you give me your attention like this woman and be with me through my suffering?* Jesus had never requested concern for his own well-being. He always gave all of himself. But he is asking attention this time because he was walking through his last days on earth anticipating horrible death on the cross. Disciples didn't seem to understand where he was coming from so do our contemporary Christians.

God's words in Deut. 15:4-6 might help straighten out our distorted thoughts on the same subject: I may paraphrase it; *God said, if you listen to my words, keep my commandments to love God and your neighbor I will bless you in the land you are about to enter. And if you help the poor by sharing my blessings, then there won't be any poor among you.*

We can summarize the whole Bible in Ten Commandments, which also can be summarized in two sentences, love God and love our neighbor. Therefore God's whole statutes and commandments can be summarized in "loving God and loving our neighbors" (Lev. 19:18, 33-34; 23:22). But if your hearts are hardened, filled with greed and exploit the poor, and ignore to help your poor neighbors you will always have the poor among you. Therefore, the way of ending poverty is giving up our greed and share our abundant blessings with the poor (Deut. 15:7-11; Gal. 5:14; Act 4:32-35).

Kraybill too claims that Jesus knew that as long as human greed controls our life we will produce poverty. Therefore, he anticipated humans will always have the poor. He didn't justify the perpetuity of poverty and allowing our social irresponsibility but rather reminds us that the effort to end poverty will be never-ending struggle.¹¹ So we will always have the poor.

We can understand this text that as long as we have tax policy that gives the rich a huge benefit, as long as government leaders slash our social welfare funds for the poor, as long as government welfare policy is maintaining status quo that perpetuate the poverty and homelessness, and as long as we maintain our selfish, individualistic, greedy life style we will always have the poor around us. Therefore, we can understand that Jesus' statement is rather condemning such unethical policies, life style and attitude than allowing people to suffer in poverty.

Therefore, instead of being comforted by Jesus words for our inaction toward the poor and ending homelessness we must be urged to challenge ourselves to share our blessings with the poor (Gen. 12:1-2), and also challenge our political leaders to develop a policy to end poverty and homelessness.

Myth 39: Food is the most important for any human being.

Therefore, we must focus on meal program for the homeless

Fact: Food is important for the homeless and for anybody but the homeless, anyone, cannot live by bread alone. Jesus said that too in Matt. 4:4 (Deut. 8:3). Therefore many people who feed the hungry add worship. They feed physical food and spiritual food together. In worse cases for those who do not participate in worship food is withheld. Others offer food as reward for coming to worship. Many Korean immigrants due to language barrier feeding is easier than sharing conversation with or other services for the homeless. It takes money, space and volunteers if they want to offer shelters, they want to share something with the homeless and want to feel worth of feeding because it is easily doable and brings good feeling. However, often times people feed the homeless for their own self-worth without asking what the homeless need. Therefore feeding food is for feeders rather than for the homeless. Many people do feeding for years seldom seem to understand that the homeless cannot live by bread alone, that they have many more needs than food as there are many groups that do feeding. Therefore, we must consider their needs more seriously and spend our money, time and energy for what the homeless mostly needs.

Some feeders do finger-pointing toward the homeless and urge them to repent their sins in their service prior to the feeding. But one thing these worship leaders do not understand is that those homeless heard such condemnation through all their life by their own and other's voices particularly from churches. Therefore, they are heavily enslaved by guilt feelings. In deeply self-blaming they lost every good things in themselves including self-esteem, pride, and dignity and got where they are now.

To eat one hot meal, many pretend to worship, confess and pray without true interest in them. Therefore, preaching guilt into their ears is not an effective way. Instead of attacking their pain and pour guilt that has already enslaved them, we need to feed them love, comfort, self-esteem, hope and future and guide them to healing.

While I recognize and praise those who spend money, time and talent to

¹¹ Donald B. Kraybill, *The Upside-Down Kingdom* (Scottsdale: Herald Press, 2003), 124-125

feed the hungry, let me go back to the issue with feeding only. A survey reported 95% of the Presbyterians are doing something to help the poor. The survey of suburban congregations in six cities of the District of Columbia and Maryland/Virginia witnessed that 60% of faith-based providers are sponsoring feeding programs. However, Gap Analysis(a research group) did not identify feeding and clothing as a high priority [for the homeless]. It identified housing, jobs, job training, life skill program, mental health counseling, child care, youth services, after care, etc. as high priority. This means that faith communities should be engaged in prevention and solution of homelessness.

While we celebrate for all that we have been doing we must move beyond from where we are because demand for service is ever greater and homeless people cannot live by bread alone. The Presbyterian campaign was urging every church open one room to welcome the homeless, become partners in developing permanent housing, and join the public policy advocacy. We must challenge policy makers for the fact that the federal budget to help the poor is categorized as “discretionary,” meaning it can be slashed or increased at the discretion of the policy makers whether cutting funds for the poor is detrimental to their survival or not. We must challenge our policy makers to make the assistance for the poor a *mandatory*, not a discretionary, and to spend more of our tax money to develop many more comprehensive rehabilitation program including housing, education, job training, more jobs, child care, after care, health care, etc.

And I also urge church community to partner with other churches, other faith traditions and secular agencies to offer service toward prevention and solution.

Churches must not dwell too much on spiritual salvation. Salvation for the homeless must be holistic by meeting their physical, emotional and social needs. We need to help them stand up and walk toward self-sufficiency. Therefore, our ultimate purpose of doing homeless mission shall not be satisfying our self-worth and pride and not to offer temporary feeding and band aide assistance and maintain and perpetuate their homelessness but to end their homelessness. Some people might say we cannot do it alone. That’s why I suggested partnership with others – Korean churches may partner with the English speaking second generation and or with other English speaking churches and secular agencies.

Myth 40: Jesus commanded to spread the Gospel to the end of the earth.

Therefore, we must give our priority to overseas mission.

Fact: Jesus’ commission statement is recorded in all four gospels and Acts. Most churches seems to take the commission statement from Matthew and Acts more seriously than others. Let us look at them closely and discuss the Issues as to where Jesus sent them, and therefore, **where** shall we go to be Jesus’ witness and spread his good news. Let us look at the commission statement of Jesus.

Matt. 28: ¹⁹ Go therefore and make disciples of all nations, baptizing them in the name of the Father and of the Son and of the Holy Spirit, ²⁰and teaching them to obey everything that I have commanded you: Mark 16: ¹⁵And he said to them, ‘Go into all the world and proclaim the good news - to the whole creation. Luke 24: ⁴⁷ repentance and forgiveness of sins is to be proclaimed in his name to all nations, beginning from Jerusalem; John 20: ²¹Jesus said to them again, ‘Peace be with you. As the Father has sent me, so I send you.’ Acts 1: ⁸ you will be my witnesses in Jerusalem, in all Judea and Samaria, and to the ends of the earth.

As we see from the above five commission statements, Matthew said that disciples must go to all nations, Mark to all the world - - to the whole creation, Luke to all nations, beginning from Jerusalem, John didn’t mention where but simply so I send you but Acts said more, be my witness in Jerusalem, in all Judea and Samaria, and to the ends of the earth.

Most Christian churches put their ground of overseas mission on the Acts’ commission statement to the ends of the earth and emphasize overseas mission. They tend to ignore or treat the local mission as a secondary. Therefore I compel to discuss the Acts statement. My argument is not about “going to the end of the earth” but **limiting** our witnessing to Jesus to only overseas in terms of evangelism and mission. From Acts statement, many churches see only see to the ends of the earth but I see from Jerusalem, all Judea and Samaria, and then to the ends of the earth.

My points are:

1) It is clear that Jesus did not order disciples to jump over local Jerusalem, Judea, Samaria and go to end of the earth. He is clearly naming where to start witnessing; from Jerusalem, Judea and Samaria. But many churches today ignore Jerusalem, Judea and Samaria and jump over to overseas giving priority to overseas mission by sending missionaries and funds for overseas mission.

2) Why Jesus included *Jerusalem, Judea and Samaria*? It could be that they needed the good news of Jesus Christ. **Jerusalem** was full of corrupted Temple leaders who played a role of political and religious leadership as collaborators of oppressive Romans government. Judea is larger geography in which Jerusalem, the major City of God was located. Jerusalem killed Jesus. Now they need Gospel. Disciples cannot ignore this murderous Jerusalem. In fact, disciples did start their mission from Jerusalem as Jesus commissioned. Their first church was planted and started in Jerusalem although it was difficult and even persecuted.

3) Who were Samaritans and needed Jesus' Gospel? Assyria invaded and defeated Israel. Then the Assyrian king, to pacify the rebellion and potential rebellion, moved some of his own people (today's Iraqis) back into Israel. These Assyrian immigrants intermarried with the remaining Israelites and created the Samaritans, a mestizo (mix-raced) culture that the Jews came to hate passionately. They hated Samaritans. One reason was that they were mixed people racially, but they were also mixed religiously. Samaritans had their own bible, the Samaritan Pentateuch. They had their own places of worship on Mount Gerizim and Mount Ebal, and so they were considered syncretistic. [In the eyes of the Jews, Samaritans were unclean sinners]. The Jews hated Samaritans so much they even built an "interstate highway" to go around the country of Samaria. ¹² Therefore, Samaritans were poor and underprivileged and needed Jesus' Gospel to find hope. Jesus included these "outcasts" of the day in his love. Disciples could not, should not have exclude this Samaritans from witnessing Jesus' Good News.

What are modern Jerusalem and Samaria in our days? In terms of power the capital city of each state can represent our contemporary Jerusalem. In terms of poverty and racial, economic and class discrimination inner cities and ghettos – where homeless live and hang around – can be our contemporary Samaria. They all need Jesus' good news. Therefore, we can't jump over them in order to reach out to the overseas people. I am not saying we shouldn't do overseas mission. I am talking about priority. We have to save our own poor and homeless and then go to overseas. Or do both simultaneously with equal treatment – funds, energy, time and resource, not treating local mission as a step child to overseas mission.

We go to the end of the earth via local Jerusalem, Judea and Samaria with the Gospel of Jesus Christ

Myth 41: Passing a Living Wage is bad for the local economy; small companies will go out of business. ¹³

Facts: Paying a Living Wage is **good** for the local economy because small local businesses rely on local dollars. More money for city dwellers will mean more customers for municipal businesses. [People always seem to think what goes out of them and do not consider what and how more will coming into their pockets].

Paying a living wage will create new business as new revenue promotes commerce. Also, some economists argue that higher pay results in increased productivity by making jobs more desirable to both get and to keep, thereby reducing recruitment, training and supervisory costs associated with high rates of turnover.

Myth 42: The wage increase will lead to job loss.

Facts: According to the report, *The Sky Hasn't Fallen* the increase did not lead to job loss. In fact, the conclusion of *The Sky Hasn't Fallen* report ends with, "Given the statistically and economically insignificant (and mostly positive) employment effects of the change, it might be more useful if the next debate spends less time focusing on the cost of the increase and more on the benefits to low-income families." (The report was supported by grants from the Rockefeller, and the Charles Stewart Mott Foundations and the US Department of Labor.)

Myth 43: There aren't that many people earning at minimum wage levels or affected by it.

Facts: According to the report, *Sustainable Communities*, published by the City of Austin, TX the Preamble Center Study shows that 11.8 million workers are directly affected by the most recent minimum wage. This study presents that three-quarters of these workers are adults and 40% of the larger group are the sole providers for their families. For example, the Texas Alliance for Human Needs reports that fully one million Texans are earning at a minimum wage level.

Myth 44: The typical minimum wage worker is a teenager working at a fast food restaurant who lives at home with parents.

Facts: According to the study *The Sky Hasn't Fallen* and the study, *Americans Well Targeted Raise*, both produced by the Economic Policy Institute in Washington, DC, those "typical" minimum wage workers (teenagers) account for only 7% of the total minimum wage work force. About two-thirds of minimum wage workers are over 20 years old; about two-thirds are women and about two-thirds do **not** live with their parents. The report confirms that

¹² Ray Bakke. *the Urban Christian* (Downers Grove, IL: Inter Varsity Press, 1987), 2-3.

¹³ Universal Living Wage. PO Box 2312, Austin, TX 78768. universallivingwage.org

40% of them are the **sole** source of income in their households. The minimum wage earners I work with are adults – 30-60. They are more than willing to work at minimum wage because it is so hard to find jobs.

Myth 45: Won't a ULW mean that less people could be employed and thus less customers served with the new wage levels?

Facts: You can see from our website that we also support the Bringing America Home Act. This is referenced in our recent piece: ULW Ten Year Plan. Under this umbrella bill, is the call for National Health Care, the National Affordable Housing Trust Fund and Livable Incomes which include the Universal Living Wage for people who can and are able to work. We also call for fixing the Supplemental Security Income program on several levels for people who are unable to work. (However, we recognize that the Federal Government is not about to provide livable incomes for people who aren't working before it creates a living wage standard for people who are working. The soundness of our logic is reflected in the national endorsement by the Spina Bifida Association of America. For them the Federal Minimum Wage is

You have stated that no affordable housing will be created. In addition to the National Housing Trust Fund which calls for a permanent affordable housing income stream and the creation of 1.5 million units of housing over the next ten years (with 214 cosponsors in the US House of Representatives and 22 cosponsors in the Senate), the ULW will create truly affordable housing from the private construction sector. For the first time, there will be a huge repository of income available for housing at below 30% AMI. Once the ULW goes into effect, we will put the difference between the Federal minimum wage (\$5.15 per hour) and whatever the ULW has been determined to be in any Fair Market Rent region throughout the United States. For the first time, there will be millions of people with the financial ability to afford basic rental housing. However, that housing stock does not currently exist as there has been no financial incentive to build that housing stock. There will be plenty of financial incentive when the ULW is passed. The soundness of our logic is reflected in the endorsement of the ULW by the national construction company: HSR Construction. We had a series of deliberate, formal discussions with them prior to their endorsement.

You have expressed concern that with the passage of the ULW housing costs will soar raising housing costs beyond the reach of renters, and cause unbridled inflation. First, the cost of everything else has already inflated and only the Federal Minimum wage has not increased. Because the ULW is indexed to the local cost of housing, if anyone is willing/able to work 40 hours then they will be able to afford basic rental housing no matter how expensive basic rents rise.

Secondly, we believe that once established, the free market will continue to respond to this enormous pool of funds by building housing at this economic level. Additionally, for the first time, there will be incentive in the market for other corporate interests to apply pressure on the rental industry to keep rental prices in check. Failing that, because the Federal government is already monitoring and establishing Fair Market Rents, it will be in position to respond to any unscrupulous market gougers as may then be deemed appropriate.

Three and one half million people will experience homelessness this year. The Feds say that 42% are working at some point. Clearly, the work ethic is in place. Passage of the ULW can end homelessness for over 1,000,000 minimum wage workers. The ULW may not be the perfect solution but it's a great start and it can get the discussion started in Congress.