People in Purple

Volume 1

Why People Experience Homelessness?

Jean Kim
Why People Experience Homelessness?
Who are the homeless?
Exposing Reality and Root Causes
Of poverty/Homelessness
In the United States

Rev. Jean Kim

____________ Press
FOR
All people who experience homelessness.
All those who care about and serve the poor/homeless.
My Son and daughter in law.
Grandchildren: Paul, John and Nina
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FOREWORD
Washington State Representative Sharon Tomiko Santos

*We are caught in an inescapable network of mutuality, tied in a single garment of destiny. Whatever affects one directly affects all indirectly* (The Rev. Dr. Martin Luther King, Jr., *Letter from a Birmingham Jail*)

*People in Purple* presents powerful testimony about one of the most persistent and pervasive problems in human history: homelessness. Volume 1 outlines who is affected by homelessness and why. In fact, homelessness leaves no demographic untouched: the working poor, the mentally ill, the young, the old, and people of every race, culture, and identity. The problem of homelessness is ubiquitous, present in communities small and large, urban, suburban and rural, all across America. The question and challenge we collectively face is what can and what should we do to solve this problem?

Homelessness is a complex and complicated condition. Our response to it must be similarly comprehensive, sustainable, and transformative; there are no easy solutions. Indeed, just trying to define homelessness is fraught with difficulty.

But by improving our understanding about the root causes of homelessness, we can better halt the expansion of the homeless population AND we can better serve those who currently experience homelessness or who are at risk of becoming homeless.

The Rev. Dr. Jean Kim is the right person to help us understand and confront the problems of homelessness and to tell the stories of the men, women, youth and children who live with the consequence of inadequate affordable housing. For more than 4 decades, she has worked to confront and eradicate poverty and homelessness as a state-certified social worker and mental health counselor as well as the founder of the Church of Mary.
Magdalene, an urban ministry for homeless women in Seattle. She is a passionate crusader for “Ending Homelessness” wherever and however it exists.

*People in Purple* is the *magnum opus* in which the Rev. Dr. Kim makes the Gospel concrete and relevant while dispensing insight and wisdom accumulated through a lifetime commitment to serving homeless people and to solving the problem of homelessness. Her faith is deeply pragmatic and simple as so plainly framed in her “lingerie theology,” a belief in every woman’s entitlement to personal dignity symbolized through the collection and distribution of unused undergarments for homeless women. In this way, she personifies the words of Helen Keller who noted, “I long to accomplish a great and noble task, but it is my chief duty to accomplish small tasks as if they were great and noble.” In writing *People in Purple*, I think Rev. Kim accomplishes a task both great and noble.

If asked, most of us would affirm that we want to and should do more to solve the problem of homelessness. Yet, in sharing the parable of the homeless woman who is unwelcomed at worship service because her presence offends the sensibilities of the congregation, the Rev. Dr. Kim reminds us that homelessness is not merely the absence of a permanent roof over one’s head. In these volumes, she helps us see the faces of all of the homeless . . . and it is like looking in a mirror.

*People in Purple* is a relevant and timely resource for policymakers, pastors, providers, and the public at large. Read it. Share it. Above all, act upon it.

Sharon Tomiko Santos, Representative
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PREFACE

What would you do if you lost your job or you keep applying for a new job but cannot find one? As time goes on you are unable to pay rent and get evicted from your housing. You have no cash in your pocket, no saving in the bank and suddenly you are on the streets with no one to turn to. It will be worse if it happens in the winter time with health problems. It is still worse if you are a woman and/or have young children. This is the story of many who experience homelessness. I call this situation “a crisis like a fire, a tornado, and a flood.”

To those who have no close contact with the homeless people, they might appear to have able bodies but are lazy. So you may easily say, “If they only work they wouldn’t be homeless.” Many of those homeless friends whom I serve look fine but display inability to keep appointments, promises, follow up on assignments and tasks, keep time, and often they are disorganized and clumsy. Looking at them on the outside, they look just fine. But the longer and the deeper I get to know them by frequent contacts, I am able to understand the deeper meanings of the behaviors and symptoms displayed by the homeless. Therefore, in this chapter, “Who and why people are homeless” we will look at the homeless issue from a variety of circumstances and standpoints.

I speak to hundreds of churches on the issue of homelessness. The most frequently asked question is “why are people homeless?” I am very naïve to think that most Americans would know why people are homeless. I am nearly shocked to realize the lack of understanding on the issue. A friend of mine fed many homeless people hot meals in Seattle downtown for years. She fed them without personally associating with them by sitting with, listening to, talking and eating with them. She just handed out plates full of good food. Her long experience in feeding them didn’t help her understand why people are homeless and why it takes so long for them to get out of it. Being disappointed for not seeing any change in their lives, she quit feeding them and moved on to the overseas mission.

I hear Korean immigrant friends, perhaps other immigrants too, often say, “We have made it as foreigners in this country with language and cultural barriers. Why can’t they make it with their own
native language in their own country? They are responsible for their plight.” My African American friends say, “We have made it through such harsh racial discrimination and poverty, why can’t they make it? It is all their fault.” Most people think “If they are only willing to work they will make it.”

One day I saw a man standing at the intersection with a sign that reads, ‘Homeless, Help.” He was tall, well-built, healthy and strong looking young man. I was thinking instantly what people would say when they see this man. “Only if he wants to work he won’t have to beg.” Such lack of understanding motivates me to dig in deeply to find the root causes of homelessness, not just from an individual behavioral standpoint but also from a socio economic-cultural-political perspective. We can’t feel good by offering them hot meals, praying, singing and worshiping with them. But we need to understand why those whom we love and serve, became homeless. If we truly understand the root causes of their homelessness in this affluent country, only then our perspective toward our homeless friends and the world we live in will look different. We then will be strongly motivated to do something about it. Therefore, as a citizen of this country, as a Christian, or a religious person, reviewing the root cause of homelessness and our relationship with them and responsibility for them might only be the right thing to do.

Therefore, in volume one, I invite the readers to understand the meaning of homelessness and the reality and root causes of homelessness in the United States. I identify 43 areas of direct and/or indirect reality and root causes of homelessness. Only one of them is considered to be the personal and the rest are viewed from sociopolitical, economic and cultural perspectives. Also included are my own interview results on homelessness that includes opinions from 50 professional service providers/ advocates, 50 from the general public and 50 homeless persons. So we can hear a variety of voices on the root causes of homelessness and their suggestions. I also identify 45 myths and present facts that challenge our myths and incorrect understanding of homelessness. I included a brief comparison of the way the United States and Europe deal with poverty issues.

My view, understanding, analysis, interpretation, theories and critique of the homeless issue may be basic but they stem from my experience of many decades in listening, talking and serving people
who suffer from poverty/homelessness. I also quote other scholars’ opinions who have enriched me, hoping they will do the same for the readers.

Why am I writing about the poor/homeless? For over 4 decades, as a licensed mental health counselor, social worker and a Presbyterian minister, I have been serving the homeless people in the US. As I approaching 80th birthday, I want to document all my experience, research and knowledge I have for the homeless, whom I call my family before any memory leaves my brain. This is my last gift that I am leaving for this world in hope that they will motivate my children, grandchildren as well as the younger generations coming after me to care for their poor/homeless neighbors around them by learning from my experience in serving them. I dare to hope that this series of five volumes can serve as a resource for individuals, churches, religious communities and teaching institutions that are interested in and concerned about the poor/homeless. I also leave the entire proceeds from these books to and for the cost and related cost for the education and job/skill training of my homeless friends that they may get up and walk toward self-sufficiency and end their homelessness.

I present definitions and terms in relation to (physical) homeless issues that are developed by government agencies, and are being used by service providers. I also understand homelessness from multi-dimensional perspective-physical, emotional, social and spiritual. Each volume presents the description of each aspect of these homeless state.

Throughout all five volumes I have used the poor/homeless simultaneously as a single concept because all homeless are poor. Poverty is one of the major causes of homelessness and the poor are at a high risk of being homeless although not all the poor people are homeless.

Why five volumes? For the past 30 years I have been studying, speaking, writing, researching, and compiling resources on the homelessness issues. Summarizing many decades of work, study and experience in one book is so huge that I divide them in 5 stand-alone volumes under different themes in order to present the homelessness issue more comprehensively. Even though the focus of this proposal is on the first volume I have given a brief synopsis of the remaining four volumes in the series to put it in context.

Why the title of these volumes is “People in Purple?” I have
been called “Woman in Purple.” I earned the title from people who have seen me in a purple T-shirt every day since 1997. I chose the color purple when I developed a T-shirt with a message, “End Homelessness for all People” as part of the national campaign of the Presbyterian Church (USA) to end homelessness for all people. I have only worn purple since then.

Purple is the liturgical color of royalty and traditionally has been used during the season of Advent. Purple can also symbolize pain, suffering, and therefore mourning and penitence. It is also the liturgical color for the season of Lent: the time when Christians grieve, lament, and repent for Jesus’ suffering, reflect upon their lives in prayer and fasting, repent their personal and corporate sins, and commit to serve the Lord more faithfully. Likewise, in my purple T-shirt, I grieve, lament and repent for having so many homeless people in this affluent country, and commit to love and serve Jesus Christ by serving the homeless and to work toward ending homelessness. Personally it also represents my own pain, suffering and mourning of many tragedies and losses (in Korea as well as in the United States). The color purple has become not only my personal identity but also my homeless mission color. Because the color purple can also symbolizes pain, suffering, and mourning of homeless people who lost everything including their jobs, homes, families, identity, health, pride, joy and hopes, they deserve to be called “People in Purple.”

I hold the pain of my Lord, Jesus, dear homeless friends, and my own deep in my heart. My love for Jesus is my love for the homeless and my love for the homeless is my love for Jesus. As Jesus participates in my suffering and pain, I too participate in his as well as the homeless. Therefore, every day is Lent for me in my purple shirt. My life is a purple life, and I am called the “Woman in Purple.” I call the Great One “Jesus in Purple,” the service I offer “Ministry in Purple,” and my homeless friends “People in Purple.” Thus naturally the title of this book, this series of five volumes, is “People in Purple” because it is their story.

The following points are pointing to how my writing would be different from others. 1) Readers may get the full, in-depth and comprehensive picture on the reality and root causes of poverty/homelessness in the United States by looking at the issue from 43 different perspectives in volume one. 2) While many people look at
homelessness only from physical standpoint, readers may get a fresh understanding of poverty/homelessness from multi-dimensional perspectives - physical, emotional, personal, corporate, economic, political, social, theological and spiritual. And they may realize that homelessness is not just someone else’s problem but it can be our own issue too. 3) Readers may be able to identify some of the myths on poverty/homelessness they have been carrying and realize how distorted their myths have been; thus find an opportunity to correct their misperception of homelessness.

Readership mostly might come from religious/Christian communities, teaching institutions and people who are interested in serving the poor/homeless. The Presbyterians might appreciate this material more because it is the fruit of my 6-year speaking tour on behalf of the Presbyterian Church’s Initiative to “End Homelessness.”

I am deeply indebted to many local and national coalitions and scholars – economist, and theologians – who enriched and supplied me resources on the issue of the rich, poor, and the homeless. I owe huge thanks to Rep. Sharon Tomiko Santos of the Washington State House of Representatives, for writing the foreword for volume one. Heartfelt thanks to Rev. Paula Parker in Richmond, VA., for proofreading and editing my manuscript of volume one. Huge debts to Steve & Marcy Hong, Mickie Choi (Hoe) and Mia Park in California for offering me a room to hide and write with no interruptions. I am grateful to Chan Hie Park, Cecilia Kim, Paul Han, Jasmine Valentine, Shin Hwa Park & Duk Nan Cho, Esther & Hana Na and Suhn Park in California for providing me with ways and means while I was writing away from home. Huge thanks to Nest Mission staff and Board for allowing me to go away to hide and write these volumes, and their support and encouragement. Last but not the least, thanks to my son, daughter-in-law, all my grandchildren, my nephew and his family for their support in numerous ways for this huge work of writing. This means I didn’t write these volumes alone. It took a whole community of caring people. Without their support, encouragement and prayer these volumes could have never been a reality. However, above all, it was the abundant grace of God and inspiration of the Holy Spirit who motivated, walked with, sustained, and guided me throughout all these years, especially last year while I was writing.
A brief introduction on Volume 2 – 5: Volume 2 is about Biblical (Old and New Testament) studies and/or the theological positions on poverty/homelessness. After learning the troubling truth about how we have created poverty and homelessness in the U.S., readers may now raise a question as to how God sees this reality and if God is happy with the way we do homeless mission in the U.S. Thus, Volume Two is an attempt to discuss that question: what is the biblical position on poverty/homelessness?

I walked through the whole Bible trying to bring to light many deeply hidden insights to poverty/homelessness written in the Bible. The Bible has a multitude of indications of poverty/homeless situations. I reviewed God’s and Jesus’ position on poverty/homelessness who challenge, warn, indict, and sentence those who exploit and oppress the poor. Then I add St. Paul, James, and John’s position on poverty/homelessness. The final part of Volume Two is the critique of contemporary church mission including diagnosis and treatment. I hope that readers’ conscience may be awakened to the demand of God. Now after reading about the disturbing reality of poverty/homelessness in the U.S. and the Biblical position of them, some readers might ask “what must I do now?

Volume 3 is an attempt to answer that question: For those who have read Volume One and Two and might be motivated to develop or be engaged in homeless mission but don’t know what to do and where to start. I present 106 mission ideas briefly. One of 106 ideas is public policy advocacy. I give an extended separate chapter for it because we won’t be able to end homelessness unless there is major public policy change. I then share my own experience of developing homeless missions from the scratch. What I try to say is that it doesn’t take any professional or big money to start a homeless mission.

Volume 4: For those who read the first three volumes, some might wonder what others are doing and wish to visit some of them but cannot. Thus, in Volume Four I introduce the 103 of 155 homeless mission examples that I visited in the United States while I was on my speaking tour (1998-2004).

Volume 5 is a compilation of my 23 sermons and keynotes to general Christian churches/ groups focusing on the theme of the poor/homeless, and 32 sermons to the homeless church focusing on
increasing self-esteem, pride, hopes and lead to restoration from poverty and homelessness, toward self-sufficient new life.

I recommend those who are concerned or interested in homeless issues to read all five volumes in order to get the full perspectives of the poor/homeless.

Chapter One: Definitions/Terms

Definitions of Homelessness:

When I speak to churches, I usually ask the audience if anyone had ever experienced homelessness in their life. Very few people raise their hands. Why? Because most people understand homelessness means having physically no place to live or literally being on the streets. But while I was serving most downtrodden people in our society I have learned to understand homelessness from multidimensional perspectives. Therefore, I add other dimensions of homelessness to physical homelessness. Let us first see how our government defines [physical] homelessness.

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 definition of homelessness:

The term “homeless”, “homeless individual”, and “homeless person” means—

(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, as evidenced by— (i) a court order resulting from an eviction action that notifies the individual or family that they must leave within 14 days; (ii) the individual or family having a primary nighttime residence that is a room in a hotel or motel and where they lack the resources necessary to reside there for more than 14 days; or (iii)
credible evidence indicating that the owner or renter of the housing will not allow the individual or family to stay for more than 14 days, and any oral statement from an individual or family seeking homeless assistance that is found to be credible shall be considered credible evidence for purposes of this clause; (B) has no subsequent residence identified; and (C) lacks the resources or support networks needed to obtain other permanent housing; and (6) unaccompanied youth and homeless families with children and youth defined as homeless under other Federal statutes who—(A) have experienced a long term period without living independently in permanent housing, (B) have experienced persistent instability as measured by frequent moves over such period, and (C) can be expected to continue in such status for an extended period of time because of chronic disabilities, chronic physical health or mental health conditions, substance addiction, histories of domestic violence or childhood abuse, the presence of a child or youth with a disability, or multiple barriers to employment. Domestic violence and other dangerous or life-threatening conditions.—Notwithstanding any other provision of this section, the Secretary shall consider to be homeless any individual or family who is fleeing, or is attempting to flee, domestic violence, dating violence, sexual assault, stalking, or other dangerous or life threatening conditions in the individual's or family's current housing situation, including where the health and safety of children are jeopardized, and who have no other residence and lack the resources or support networks to obtain other permanent housing.1

Summary: The United States government acknowledges four categories of people who qualify as legally homeless: (1) those who are currently homeless, (2) those who will become homeless in the imminent future, (3) certain youths and families with children who suffer from home instability caused by a hardship, and (4) those who suffer from home instability caused by domestic violence. Lack of Permanent Housing: must have not had a lease, ownership interest, or occupancy agreement in permanent housing at any time during the last 60 days. Persistence of Housing Instability: must have moved primary nighttime residences at least twice during the last 60 days. Presence of an Ongoing Hardship: the lack of permanent housing and persistence of housing instability are expected to continue for an extended period of time due to any of the following six (6) reasons: 1) Chronic disabilities. 2) Chronic physical or mental health conditions. 3) Substance addiction. 4) Histories of domestic violence or child abuse (including neglect). 5) The presence of a child or youth with a disability. 6) The presence of at least two 2 barriers to employment, which

1 The McKinney-Vento Homeless Assistance Act As amended by S. 896 The Homeless Emergency Assistance and Rapid Transition to Housing (HEARTH) Act of 2009 [signed by President Obama].
include any of the following five barriers: Lack of a high school diploma or GED, Illiteracy, Low English proficiency, History of incarceration or detainment. History of unstable employment.

As I mentioned earlier, I have seen many homeless people experience emotional, social and spiritual homelessness as well. Therefore, I add a term “emotional homelessness” because I have seen so many people who are so abused, hurt, broken, and deserted by their families, friends and society. When these people lose the meaning and purpose of life, and being drowned in a “no-good” self-image, hatred, rage, despair and a destructive life style, they can become emotionally homeless. Often times, physical homelessness causes emotional homelessness and vice-versa. They affect one another. Many physically homeless men and women I served were emotional homeless as well. Once people fell in to physical homelessness their motivation, desire and hope to live and move forward are all go down the drain.

Declaration of Trauma Informed Care and other resources illustrate the impact of emotional homelessness as follows: 1) The event of becoming homeless - of losing one's home, neighbor, routines, accustomed social roles, possible even family members - may itself produce symptoms of psychological trauma in some victims. 2) The ongoing condition of homelessness - living in shelters with such attendant stressors as the possible loss of safety, predictability, and control - may undermine and finally erode coping capabilities and precipitate symptoms of psychological trauma. 3) Becoming homeless and living in shelters may exacerbate symptoms of psychological trauma among people who have histories of victimization.”

Someone said that when the emotional pain is too great to bear a person’ mind goes out of their body in to outer world. That is mental illness which can be termed as emotional homelessness.

Kierkegaard calls such deep despair “sickness unto death.” Dr. May, MD calls this despair “a sin; theologically, sin is what turns us away from love - away from love for ourselves, away from love for one another, and away from love for God. The worst sin is losing hope

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2 From Wikipedia, the free encyclopedia.
3 Declaration of Trauma Informed Care: Homelessness as Psychological Trauma: Broadening Perspective, 1991.
because it denies God who is the source of hope.”

Trauma, left untreated, can devastate both the individual and our community: The financial burden to society of undiagnosed and untreated trauma is staggering. Untreated trauma significantly decreases productivity in the workplace, increase reliance on public welfare, and incarceration rates. The economic costs of untreated trauma-related alcohol and drug abuse alone were estimated at $160.7 billion in 2000.

I also add **social homelessness**: I see many homeless men and women I serve don’t have any family members nearby, estranged by them or spouses or grown children and vice versa. Most of them have no friends they associate with or can count on. When I helped nearly 40 people for free cell phones from government assisted cell phone program. One condition to get the free phone was presenting physical address of self or someone. More than half of them couldn’t come up with “anyone” who could allow them to use their physical home addresses. I asked them, “any friend, relative and family members” whose address they could use. Answer was amazing “NO.” No one invites them. They have no place to go. They mostly waste time because no one gives them work. They are nowhere and everywhere on the streets. They seem to be very lonely, isolated, alienated, belong nowhere, no body. They are alone, with no one’s care and attention. Some, of course, have drinking or drug bodies who often use, abuse and exploit each other. They don’t call themselves friends for each other.

I have a homeless man who waited for low income housing for 5 years and finally got it and moved in. We wanted to shout to the whole world about this good news and have a celebration. At our surprise, he shouted a clear “NO” because he knew that other homeless people will come, use, abuse, exploit his new home and soon he will be evicted from the housing. He was a man with no single friend in this society. He was so abused and trust NO ONE in this world, he said. Millions of people are out there. Huge wealthy society is out there. There are millions of doors of millions of building. But he has nothing to do with them and vice versa. He has no single door he can walk through. He belongs nowhere. These people have fear, mistrust, and hatred toward

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this cruel society and world. I call this “social homelessness.”

A scholarly concept of Social isolation refers to a complete or near-complete lack of contact with people and society for members of a social species:

It is usually involuntary, making it distinct from isolating tendencies or actions consciously undertaken by a person, all of which go by various other names. It is also not the same as loneliness rooted in temporary lack of contact with other humans. Social isolation can be an issue for anyone despite their age, each age group may show more symptoms than the other as children are different from adults. Social isolation takes fairly common forms across the spectrum regardless of whether that isolation is self-imposed or is a result of a historical lifelong isolation cycle that has simply never been broken, which also does exist.

All types of social isolation can lead to staying home for days or weeks at a time; having no communication with anyone including family or even the most peripheral of acquaintances or friends; and willfully avoiding any contact with other humans when those opportunities do arise. Even when socially isolated people do go out into public and attempt social interactions, the social interactions that succeed — if any — are brief and at least somewhat superficial. The feelings of loneliness, fear of others, or negative self-esteem can produce potentially very severe psychological injuries. True social isolation over years and decades tends to be a chronic condition affecting all aspects of a person's existence. These people have no one to turn to in personal emergencies, no one to confide in during a crisis, and no one to measure their own behavior against or learn etiquette from — referred to sometimes as social control, but possibly best described as simply being able to see how other people behave and adapt oneself to that behavior. Lack of consistent human contact can also cause conflict with the (peripheral) friends the socially-isolated person might occasionally talk to, or might cause interaction problems with family members. It may also give rise to uncomfortable thoughts and behaviors within the person.

Some homeless people might have developed social isolation prior to their homeless experience. But many others seemed to fall into social isolation during their homeless life as a result of being robbed, physically sexually and emotionally abused, used, and exploited, and intentionally they cut off all association with people as a man I mentioned above. They usually superficially related to people at meal programs.

Finally I added another dimension of spiritual homelessness. When abused children grow up identifying God with their abusive parents and run away from them and God all together, they can become

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1 From Wikipedia, the free encyclopedia: Social Isolation.
spiritually homeless. Economic suffering can become the root cause of people’s spiritual homelessness when it results in hunger, homelessness, profound hopelessness and despair that make them feel that God punishes and deserts them. Consequently, their life style and behaviors can become destructive to themselves and others and easily walk away from God and their own life and become spiritually homeless. They might also believe the Church and God side with their oppressors when the Church is denying their access to the house of God just because they are dirty, smelly, disheveled and at times act strange. Therefore, the behavior of the church can lead the homeless as well as themselves to spiritual homelessness.

My point is that those who consider themselves as devoted Christians with regular spiritual rituals – attending church, bring offerings, pray, and fast all regularly – can also become spiritually homeless as described in the Scriptures:

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\text{I hate, I despise your festivals, and I take no delight in your solemn assemblies. Even though you offer me your burnt-offerings and grain-offerings, I will not accept them; take away from me the noise of your songs; I will not listen to the melody of your harps. But let justice roll down like waters, and righteousness like an ever-flowing stream} \text{ (Amos 5: 21-24):} \\
\text{Learn to do good; seek justice, rescue the oppressed, defend the orphan, plead for the widow} \text{ (Isaiah 1: 17).}
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Because we practice all these rituals we think we are acceptable to God but God doesn’t seem to think so.

I remember a story that I heard in Florida: One day Jesus was walking down the street. He saw a woman crying outside a church building. He asked “Why are you crying, sister? She looked up and answered, “Because this church wouldn’t let me in as I am badly smelling homeless woman.” Jesus replied, “Don’t worry, sister, they wouldn’t let me in either.” This story reminds us of Matthew 25: 43, 45: Jesus said, “I was a stranger and you did not welcome me. Just as you did not do it to one of the least of these, you did not do it to me.”

According to this verse the church that didn’t welcome her refused Jesus as well and can become spiritually homeless; physically in church but spiritually not in God’s heart. My point is that even homed, well-to do ordinary devoted Christians too can be spiritually or emotionally homeless depending on what they experience and/or how they relate to God and treat “the oppressed, orphans and widows,” who are the homeless people in our day.
After introducing these multidimensional definition of homelessness I ask my audience, “Now, how many of you have experienced homelessness in your life?” This time many raise their hands. Then I add that I myself had been all these places: In a refugee life from North to South Korea and in Korean War I experienced physical homelessness. When I lost a child of age 17, I was so devastated and hopeless that I fell into the dark valley of death with strong suicide ideation asking God to cancel my life, kill me, nullify my existence from this world and abandon me; and when I pushed God away with all my strength I was emotionally and spiritually homeless. This means I am not different from those homeless friends I serve who go through what I went through.

In short, anyone can experience physical or emotional, social or spiritual homelessness one time or another during our life time. It is not just someone else’s experience but can be our own too. All four types of homelessness are all intertwined with each other and effect one another.

**Definition of Terms:**

I have already mentioned definitions of physical, emotional, social and spiritual homelessness. Now I am going to introduce some terms developed by HUD (U.S. Housing and Urban Development):

**Temporary homelessness** occurs when individuals have been displaced from their homes for a time but do not stay homeless for long. This could be because of some type of damage to their home such as a fire or natural disaster.

**Circumstantial homelessness** occurs when a person's circumstances change and he/she loses his/her place of residence. They might have lost a job or had to spend some time in a hospital. These individuals may come to rescue missions and food pantries to get by. They remain homeless for a time, but eventually get back on their feet. Chronic homelessness: A person who is **chronically homeless** is an unaccompanied homeless individual with a disabling condition -who has either been continuously homeless for a year or more, -OR has had at least four (4) episodes of homelessness in the past three (3) years. In order to be considered chronically homeless, a 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. A **disabling condition** is defined as: Diagnosable substance use disorder, serious mental illness, developmental disability, or chronic physical illness or disability including the co-occurrence of two or more of these conditions. A disabling condition limits an individual’s ability to work or perform one or more activities of daily living. **Continuums of Care (CoC)** are local planning bodies responsible for coordinating the full range of homeless services in a geographic area, which may cover a city, county, metropolitan area,
or even an entire state. **Emergency Shelter** is a facility with the primary purpose of providing temporary shelter to homeless persons. **Individuals** refer to people who are not part of a family during their episode of homelessness. They are homeless as single adults, unaccompanied youth, or in multiple-adult or multiple-child households. **Permanent Supportive Housing** is permanent housing in which supportive services are provided to assist homeless persons with a disability to live independently. **Persons in Families** are people who are homeless as part of households that have at least one adult and one child. **Safe Havens** provide private or semi-private long-term housing for homeless people with severe mental illness and are limited to serving no more than 25 people within a facility. **Sheltered Homeless Persons** are people who are staying in emergency shelters, transitional housing programs, or safe havens. **Transitional Housing Program** is a type of housing where homeless people may stay and receive supportive services for up to 24 months, and which are designed to enable them to move into permanent housing. **Unsheltered Homeless Persons** include people who live in places not meant for human habitation, such as the streets, campgrounds, abandoned buildings, vehicles, or parks. **PIT (Point in Time) Count** is an unduplicated one-night count or estimate of sheltered and unsheltered adults, children, and youth. The purpose of the PIT is to help communities understand the number and characteristics of homeless people on a single night. Communities use the data as a barometer to organize responses to homelessness and make decisions on the allocation of resources. According to the annual report of the National Law Center on Homelessness and Poverty, 1/3 to 1/2 of the homeless population has a chronic illness, and the average life expectancy for a homeless adult is 42-52 years.\(^8\)

**CAUTION:** Overall, the PIT count does not represent all those who were homeless and cannot be used to indicate the number of homeless people in any given community. HUD’s other key report, the Annual Homeless Assessment Report, identifies a higher number of people who are experiencing homelessness. The PIT only shows the number of people being served by a portion of the homeless system and those counted as “unsheltered” (i.e., on the street, in parks, etc.). It misses scores of people who are living doubled up, youth living on the streets, and other homeless individuals in places not easily found. Weather, budget cuts that reduce emergency and transitional housing beds, the number of people turned away from shelter because the shelter is full, and the number of volunteers doing the counting, inconsistent data collection methods, and other events can also influence the count positively or negatively. Readers should also be aware that the overwhelming majority of those who were homeless in 2007 are not the same people who were homeless in 2010. The PIT count does not make this distinction.

The ThinkProgress article quotes Maria Foscarinis, (01/23/2014), "Communities have a lot of discretion in how they carry out these counts...so that can account for a lot of difference." The "street" part of the count tries to measure unmet need by counting people in places "not

\(^8\) National Law Center on Homelessness and Poverty.
meant for human habitation,” such as streets, parks, alleys, subway tunnels, all-night movie theaters, abandoned buildings, roofs, stairwells, caves, campgrounds and vehicles. HUD sets the guidelines, but communities have discretion in how they count. A few use sophisticated statistical methods. Most simply organize volunteers to fan out and make judgments about who is homeless, avoiding locations where they feel unsafe. Local policies can also affect the count. For example, cities are increasingly making it a crime to sleep in public places. If the street count goes down, is it because need is down or because there is greater cause to fear arrest, driving people further into hiding? Similarly, in some cities, families seeking shelter can be threatened with removal of their children; families living outside have extra incentive to avoid detection. To its credit, the Obama administration has made a commitment to ending homelessness and, to measure progress, it needs data. Methods pioneered in New York City that statistically adjust for the built-in inaccuracies of the "street" count could significantly improve it. But the data must not only be accurate; they must also be the right data, and that’s the larger issue. Homelessness happens over time, not on a single night — and it reflects a deeper crisis. According to Harvard’s Joint Center for Housing Studies, low-income households suffer an unprecedented housing cost burden, forcing many to choose between rent and food. Too often, homelessness is the result. Another reason to doubt HUD’s reporting: On Thursday, the Department of Veterans Affairs released statistics showing that homelessness among Iraq and Afghanistan war veterans is sharply rising despite new efforts to help them. Ending homelessness requires closing the gap between the need for housing and its availability. It requires recognizing housing as a basic human right, and enacting policies to ensure it is available. Homelessness can and must be ended. But it won’t be if our leaders report that there is no crisis. 9

9 Maria Foscarinis, Atty, is Executive Director of the National Law Center on Homelessness & Poverty.
Chapter two: Who and Why People are Homeless?
(Reality/Root Causes)

Introduction: Homelessness Status in the U.S.

As we all know, the United States is the most affluent country in the world owning 59% of the world wealth. However, we have many poor/homeless people. We often wonder how many people experience homelessness in the United States. But there is no easy answer to this question because in most cases, homelessness is a temporary circumstance - not a permanent condition. A more appropriate measure of the magnitude of homelessness is the number of people who experience homelessness over time, not the number of "homeless people." Most studies are limited because homeless people are not at one place, so we can only count them who are in shelters, meal programs, food banks or who are easy to locate on the street. Therefore more homeless people are excluded than included in the count; those who are turned away due to lack of bed at shelters, those who are in the area where there is no services such as shelters or soup kitchens, or those who move around from couch to couch at different homes, or those who hide in invisible sites such as in cars and woods are excluded in the count. Therefore, while counting at program sites may yield useful information about the number of people who use services, it can result in grave underestimates of homelessness.

According to the National Alliance to End Homelessness (NAEH), on a single night in January 2013, 610,042 people were homeless in the United States. Nearly two-thirds of people experiencing homelessness (65 percent or 394,698) were living in emergency shelters or transitional housing programs. More than one-third of all homeless people (35 percent or 215,344) were living in unsheltered locations such as under bridges, in cars, or in abandoned buildings with between 2.5 and 3.5 million people experiencing homelessness during the course of a year.

A national study of formerly homeless people found that the most common places people who had been homeless stayed were vehicles.

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10 National Coalition for the Homeless: Homeless Statistics.
(59.2%) and makeshift housing, such as tents, boxes, caves, or boxcars (24.6%) (Link et al., 1995). This suggests that homeless counts may miss significant numbers of people who are homeless, including those living in doubled-up situations. 

Today's homeless are primarily women, children and families. Almost two-thirds of homeless people were sheltered (living in emergency shelter or transitional housing) on the night of the PIT (Point in Time) count and about one third were in unsheltered locations.

2012 PIT Estimates of Homelessness by State: On a single night in January 2012: California accounted for more than 1 in 5 homeless people in the United States (or 20.7 percent). Five states accounted for nearly half of the nation’s total homeless population: California (20.7 percent), New York (11.0 percent), Florida (8.7 percent), Texas (5.4 percent), and Georgia (3.2 percent). There were 27 states with less than 1 percent of the nation’s homeless population. Together, these 27 states accounted for only 11.4 percent of all homeless people in the United States. Based on studies conducted in 2007, California, Florida and Colorado are at the top places in the number of homeless they hold, with California accounting for almost 30 percent of the total, with an estimated 171,000 homeless. In 10 states, more than half of the state’s total homeless population was living in an unsheltered location. The five states with the highest rates of unsheltered people were: Wyoming (73.8 percent), California (64.9 percent), Florida (64.1 percent), Arkansas (62.0 percent), and Nevada (60.0 percent). Since 2011, the states with the largest increases in homelessness were: New York (6,121 or 9.6 percent), Colorado (1,652 or 10.9 percent), Missouri (1,248 or 13.9 percent), Ohio (947 or 7.3 percent), and Massachusetts (837 or 5.0 percent).

In addition, a study of homelessness in 50 cities found that in virtually every city, the city's official estimated number of homeless people greatly exceeded the number of emergency shelter and transitional housing spaces.

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12 Ibid.
The issues of hunger and homelessness still remain major challenges in U.S. cities according to a 2013 U.S. Conference of Mayors (USCM) survey on 25 cities in America. This report presents the results of a survey of 25 of the cities whose mayors serve on The U.S. Conference of Mayors’ Task Force on Hunger and Homelessness. Officials were asked to provide information on the extent and causes of hunger and homelessness in their cities, and the emergency food assistance and homeless services provided, between September 1, 2012 and August 31, 2013. They also were asked for their assessment of the demand for services and the resources available to them in the year ahead. This year’s survey found continuing increases in demand for services and continuing shortfalls in meeting service needs. Among its key findings:

All but four of the surveyed cities (83 percent) reported that requests for emergency food assistance increased over the past year. Three cities said requests remained at the same level as the previous year and one said they decreased. Across the survey cities, emergency food assistance requests increased by an average of 7 percent. Among those requesting emergency food assistance, 58 percent were persons in families, 43 percent were employed, 21 percent were elderly, and 9 percent were homeless. Unemployment led the list of causes of hunger cited by the survey cities, followed by low wages, poverty, and high housing costs. In all of the responding cities, emergency kitchens and food pantries had to reduce the quantity of food persons could receive at each food pantry visit or the amount of food offered per-meal at emergency kitchens. In 78 percent of these cities, they had to reduce the number of times a person or family could visit a food pantry each month. In two-thirds of the cities, facilities had to turn away people because of lack of resources. Providing more jobs topped the city officials’ list of actions needed to reduce hunger, with 73 percent of the cities citing this. Over the past year, the total number of persons experiencing homelessness increased in 52 percent of the survey cities responding, decreased in 36 percent of the cities; and stayed the same in 12 percent of the cities. Across these cities, there was an overall increase of 3 percent in the total number of persons experiencing homelessness. The number of families experiencing homelessness increased across the survey cities by an average of 4 percent, with 64 percent of the cities reporting an increase and two cities saying the number stayed the same. Twenty-eight percent of the cities reported a decrease. The number of unaccompanied individuals experiencing homelessness over the past year increased across the survey cities by an average of 4 percent, with 54 percent reporting an increase, 17 percent saying it stayed the same, and 29 percent reporting a decrease. City officials identified poverty as the leading cause of homelessness among families with children. This was
followed by lack of affordable housing and unemployment. Unemployment topped the list of causes of homelessness among unaccompanied individuals, followed by lack of affordable housing and by substance abuse and the lack of needed services. Next to be cited were mental illness and the lack of needed services, and poverty. The survey cities reported that, on average, 30 percent of homeless adults were severely mentally ill, 17 percent were physically disabled, 16 percent were victims of domestic violence, and 3 percent were HIV Positive. Nineteen percent of homeless adults were employed and 13 percent were veterans. Across the survey cities over the past year, an average of 22 percent of homeless persons needing assistance did not receive it. Because no beds were available, emergency shelters in 71 percent of the survey cities had to turn away homeless families with children. Shelters in two-thirds of the cities had to turn away unaccompanied individuals. Officials in half of the cities expect the number of homeless families to increase over the next year, with one city expecting the increase to be substantial and the rest expecting it to be moderate.

Locally speaking, according to LA Coalition to end homelessness, there are estimated 50,000 -80,000 homeless people on any given night in Los Angeles 30% of whom are children. However, there are only about 10,000 shelter beds in the entire system. In the state of Illinois, it is estimated that about 120,000 people experience homelessness. There are estimated 80,000 people experience homelessness over a year in Chicago. 15,000 people are homeless on any given night; 15% single women; 40% single men; 45% families. (Included within the single population is unaccompanied youth 7.5%). There are only 5,000 shelter beds in Chicago.

Washington State’s 2009 homeless population was 22,728, an increase of 4 percent between 2008 and 2009. Washington State has a higher rate of homelessness relative to its population than the rest of the country. Housing cost burden on poor households is up 5.3 percent; unemployment is up 68.67 percent (above national average of 60%); Housing foreclosures are up 35 percent (above national average of 21 percent); doubled up population is up 14.68 percent (above

15 The U.S. Conference of Mayors 2013 Status Report on Hunger & Homelessness, 2. (The U.S. Conference of Mayors is the official nonpartisan organization of cities with populations of 30,000 or more. There are 1,398 such cities in the country today, each represented in the Conference by its chief elected official, the Mayor. This report was prepared by City Policy Associates, Washington, D.C. At The U.S. Conference of Mayors, Assistant Director for Community Development and Housing Eugene Lowe provided direction and Gail Thomas provided assistance. This report may be downloaded at The U.S. Conference of Mayors).
16 Ibid. 3.
17 LA Coalition for the Homeless.
national average of 11.76 percent). About 20 percent of the people experiencing homelessness suffer from chronic homelessness. Chronically homeless utilize approximately 50 percent of public resources dedicated to supporting all homeless people.\(^1^8\) Family homelessness increased in Washington State by 9.17 percent, well above the national average of 2.64 percent. There were 10,696 homeless families in Washington State in 2009.\(^1^9\) In Washington, the Fair Market Rent (FMR) for a two-bedroom apartment is $919. In order to afford this level of rent and utilities, a person needs to earn a housing wage of $18.58 an hour. In Washington, a minimum wage worker earns an hourly wage of $9.32.\(^2^0\)

In King County, Washington State, 2010 One Night Count showed 8,937 homeless individuals. The survey found 6,178 people in shelters and transitional programs and 2,759 people surviving outside without shelter. Many more were not counted, either because they were hidden from volunteer counters, are living unsheltered in areas of the county not included in the count, or are homeless but staying with friends and family. Over the course of a year, it is estimated that over 24,000 people will experience an episode of homelessness.

In Snohomish county, Washington State where my home is, 2011 One Night Count showed 2,273 individuals in 1,385 households were counted, of whom 587 (26%) people were unsheltered on the day of the count, 334 (15%), were tenuously housed, 1,352 (59%) were sheltered in emergency shelter, transitional housing, or using motel/hotel vouchers. Approximately 760 (33%) were children under the age of 18. 1,219 (54%) individuals were in families with children households. Household with children comprise 30% of all homeless households. 104 were homeless veterans, 326 domestic violence victims, 205 physically disable, 213 mentally disabled and/or drug users, and 20 seniors. NOTE: Actual number of homeless people in Snohomish County could be much higher than shown above because the count is probably significantly low due to the difficulty in finding “doubled-up” persons. Top causes of homelessness that the 2011 One Night Count of Snohomish County identified were: job loss/unemployed, unable to pay rent or mortgage, drug or alcohol use,

\(^{18}\) National Alliance to End Homelessness: State of Homelessness in America, January 2011.

\(^{19}\) Ibid.

\(^{20}\) National Low Income Housing Coalition: Out of Reach 2010.
mental health issues, family break up, kicked out of home, and medical problems/illness. Top needs identified were: affordable housing, a safe place to stay, food, job search assistance, and dental care.  

1. **Personal Causes of Homelessness**

    When homeless people are interviewed they usually state the followings as their immediate reasons why they became homeless: “loss of job, lost housing, fixed low income, divorce, estranged from family, released from jail/prison, credit issue, domestic violence, family problem, bankruptcy, legal problem, child abuse, home condemned, parents in jail/prison, injuries, bad relationship, death, mental illness, no child support, sexual activities or identification, no car, peer pressure, bad decision, lack of education, lack of job skills, drug/alcohol, mismanagement of money, gambling, and strayed from God.”

    The public usually blames the homeless to be solely responsible for the condition they are in. What we hear most often is, “they are lazy and don’t want to work; only if they work, they won’t be homeless.” While we do not blame cancer patients for getting cancer but recommend treatment, we blame alcohol and drug addict for their addiction and tend not consider them to be “sick” and/or recommend treatment. Most behaviors/issues the homeless people reported as causes of their homelessness need treatment. Half of them appear to be personal and the other half items are more likely beyond their control. While there are some causes they can learn and improve, many other causes seem to be systemic issues.

    Even those personal cause have their own roots which is beyond control. For example they didn’t choose to be born in an abusive and substance addicted and emotionally, socially and spiritually broken homes which affect them to live a broken life. Can we say, “Had there been enough long term help with treatment, rehabilitation and job training with guarantee of jobs and low income housing with ongoing supports the homeless people could end their homelessness?” What they pointed out as causes will be dealt with much more deeply when I write about multitude of root causes below.

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21 Snohomish County Policy Task Force: 2011 One Night Count,
2. **Homelessness of families**

According to National Alliance to End Homelessness (NAEH), every year, 600,000 families experience homelessness in the U.S. Families are the fastest growing segment of the homeless population, primarily comprised of single mothers with children. The average age of a homeless person is 9 years old. According to The National Center on Family Homelessness (NCFH), on a single night count in January 2012, 62 percent of all homeless were persons in families. 64 percent of the cities surveyed reported an increase in family homelessness. Most attributed the increase to economic factors, including high unemployment and the lack of affordable housing. 44 percent of the cities surveyed observed an increase in the number of employed persons who were homeless. Survey results suggest that for most people, homelessness is a result of a short-term crisis rather than a way of life. For persons in families, the three most commonly cited causes of homelessness were lack of affordable housing, poverty, and unemployment. Due to the make-up of the temporarily homeless population in the U.S. today, this number may be low. Unfortunately, when counting the homeless, no reliable method exists to include all those who are homeless, particularly the temporarily homeless—including the families and children who sleep on the sofas of friends and families or in their cars. These are today's homeless, the "invisible homeless", and they are not reflected in many homeless counts.

Another research identifies the lack of affordable housing as the primary cause of homelessness among families in the United States.\(^22\) Without a housing subsidy, a family has to make $16.31 an hour ($33,924.80 annually) to afford housing at the national fair market rent; the hourly rate is much higher in higher-cost rental markets.\(^{23}\) Studies have shown that 20 percent of homeless families stated that welfare reductions caused their homelessness.\(^{24}\)

According to the 2010 US Conference of Mayors report, family homelessness increased by 9%. 68% of the cities reporting in 2010 Mayor's Report, had to turn away homeless families with children because of a lack of available shelter beds. Among families who are

homeless with children, the majority cited loss of a job as the cause, followed by the lack of affordable housing, poverty, low-paying jobs and domestic violence as their cause of homelessness. It appears that more people—especially families—are sleeping in shelters, in their cars, and taking up residence in tent communities. Alaska, California, Colorado, Hawaii, Idaho, Nevada, Oregon, Rhode Island, Washington State, and Washington, D.C. have the highest rates of homelessness. 25

3. Homelessness of Children

According to National Alliance to End Homelessness, we have 1.35 million children experience homelessness in the United States, making up about 50 percent of the homeless population over the course of the year.26 According to The National Center on Family Homelessness (NCFH), one in every 50 American children is homeless. 42% of homeless children are under the age of 6. President Obama too stated in his 2009 speech, “One out of every 50 children is homeless. Part of the change in attitudes that I want to see here in Washington and all across the country is a belief that it is not acceptable for children and families to be without a roof over their heads in a country as wealthy as ours.” 27 The number of homeless kids in our country has hit an all-time high and a huge swath of Americans are still without housing, left behind by the economic recovery and a shrinking social safety net.

Homelessness affect children gravely: According to a shelter expert, each child sees mom lose her home, moves around from relative to friends, and experiences 'unworthiness' and therefore, by the time they get into shelter system, they are already damaged emotionally. 28 Evans, a professor of human ecology at Cornell University in N.Y. concurs by saying that poor kid’s stress affects brain. Children raised in poverty suffer many ill effects: They often have health problems and tend to struggle in school, which can create a cycle of poverty across generations. Childhood poverty translates into dimmer chances of success: It has direct impact on the brain,

25 National Alliance to End Homelessness: Conference of Mayor’s Report.
27 2009 President Obama’s speech. The National Center on Family Homelessness.
28 Brandie Haywood, Director of Our House, Inc., Decatur, GA.
leaving children with impairment in at least one key area – working memory. Children experiencing homelessness have twice the rate of moderate to severe health conditions compared to middle class children, and twice the emotional problems. Homeless children also have an average 16% lower proficiency in math and reading, and an estimated graduation rate below 25% (NCFH). They can lead them to future homelessness when they grow up into adulthood. An alarming 42 percent of homeless children are five years old or younger.

Jim Wallis laments: Kids killing kids is not just a crime problem; it is a parable of pain that points to illness in our cultural soul. The most painful and dangerous sign of the crisis is what is happening to our children. When our children become our poorest citizens; our most at-risk population; the recipients of our worst values, drugs, sickness, and environmental practices; our most armed and dangerous criminals; the chief victims and perpetrators of escalating violence; an object of our fears more than our hopes, then their plight has become the sign of our crisis. When children talk about their favorite kinds of caskets instead of bikes or cars, it is a sign that we can no longer ignore. Social oppression and cultural breakdown are the twin signs of our age. One has to do with structural injustice and the other with the collapse of values.”

4. **Homelessness of Youth**

Why so many teens are homeless in the United States? While younger children are homeless when their parents become homeless, the teen-agers have different reasons to become homeless. The National Coalition for the Homeless pointed out the followings as the reasons why they are on the streets; 1) There are approximately 1.7 million homeless teens in the U.S. 2) 39% of the homeless population is young people under 18. 3) About 75% of homeless teens use drugs or alcohol as a means to self-medicate to deal with the traumatic experiences and abuse they face. 4) 5,000 young people die every year because of assault, illness, or suicide while on the street. 5) A U.S. Department of Health and Human Services study found that 46% of homeless youth left their home because of physical abuse. 17% left

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29 Rob Stein, the Washington Post article reprinted by Seattle Times of April 7, 2009.
30 Jim Wallis, *The Soul of Politics* (San Diego: Harcourt Brace Co., 1995), 8-10 (Editor of Sojourners magazine, Convener of Call to Renewal, an Institute of Politics Fellow at Harvard University’s Kennedy School of Government and has taught on the subjects of faith, politics, and society both there and at the Harvard Divinity School. He is the author of *The Souls of Politics and God’s Politics*).
because of sexual abuse.  

6) Approximately 40% of homeless teens identify as LGBT (Lesbian, Gay, Bisexual, and Transsexual).  

7) Over 50% of young people in shelters and on the streets report that their parents told them to leave or knew they were leaving and didn't care.  

8) The average age a teen becomes homeless is 14.7 years.  

9) 1 in 7 young people between the ages of 10 to 18 will run away.  

10) Teens age 12 to 17 are more likely to become homeless than adults.  

11) HIV rates for homeless young people are 2 to 10 times higher than reported rates for other samples of adolescents in the U.S.  

What can cause teens to be homeless? Many homeless youth leave home after years of physical and sexual abuse, strained relationships, addiction of a family member, and/or parental neglect. In addition to family problems, economic reasons force youth into homelessness. Homeless youth also include those whose families themselves are homeless. Some youth may become homeless when their families suffer financial crises and do not have the adequate resources to deal with these crises, resulting in homelessness. Residential instability also contributes to homelessness among youth. A history of foster care is correlated with becoming homeless at an earlier age and remaining homeless for a longer period of time (Roman & Wolfe, 1995). Also, many youth living in institutional or residential placements become homeless when they are discharged into the community without housing or income support.  

Young people are at far greater risk of becoming homeless if their parents engage in substance abuse or have mental health problems, if there is child abuse or neglect in the home, if the family has been homeless previously, or if they identify themselves as lesbian, gay, bisexual, or transgendered. Children who have been in foster care have a greater risk of becoming homeless at an earlier age than other youth, and are more likely to remain homeless for a longer period of time. A service provider for homeless teens stated that after leaving home for many different reasons, many homeless adolescents find that exchanging sex for food, clothing and shelter is their only alternative for survival on the streets. Without help, these youngsters will be

31 National Coalition for the Homeless. Homelessness of Youth.  
33 Safe Horizon. 2 Lafayette Street, 3rd Floor. New York, NY 10007. www.safehorizon.org
5. **Homelessness of Students — Grade School to College**

U.S. public schools are now enrolling a record number of homeless children and youth — over 1.1 million — with the largest populations in California, New York, Texas and Florida, new data from the U.S. Department of Education show. The news comes on the heels of a new study showing that a majority of students in public schools throughout the American South and West are poor for the first time in at least four decades.

The new homeless statistics, for the 2011-12 school year, are 10 percent higher than the year before and 72 percent higher than before the recession. Still, the reported figure — 1,168,354 homeless students — is known to actually underestimate the number of homeless children across the United States. Ten states showed increases over the previous year of 20 percent or more; the states that showed the largest jumps in the numbers of homeless students were: North Dakota, 212 percent; Maine, 58 percent; North Carolina, 53 percent; Michigan, 42 percent; Wyoming, 40 percent; South Dakota, 35 percent; Vermont, 31 percent. Because of population size, it is no surprise that the most homeless students are in California, New York, Texas and Florida. The District of Columbia saw a 22 percent increase from 2010-11 to 2011-12; Maryland a 7 percent increase; and Virginia a 15 percent increase.  

Across the country, states are reporting more homeless school students: According to new data by the Department of Education, more than 1.1 million students in the United States in grades K–12 were homeless in the 2011–12 school year—a record high. Of the 50 states, the 10 in this gallery have the fastest-growing homeless student populations, and chances are they aren’t the places you’d expect. For instance, of the children and youth identified as homeless by the Department of Education in FY2000, only 35% lived in shelters; 34% lived doubled-up with family or friends, and 23% lived in motels and other locations. Yet, these children and youth may not immediately be recognized as homeless and are sometimes denied access to shelter or

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the protections and services of the McKinney-Vento Act.\textsuperscript{35} It is estimated that more than one million homeless children pre-K through grade 12 were enrolled in public schools in 2008. 5 and 7 percent (approximately 1.5 million adolescents) of the general teenage population experiences at least one episode of homelessness each year.\textsuperscript{36}

It is important to note that the number of homeless students is an underestimate, because not all school districts reported data to the U.S. Department of Education. The number does not include all preschool-age children, or any infants and toddlers. The numbers may even be higher than what you’ll see here, because irregular class attendance and changing addresses mean homeless kids are difficult to track. The National Association for the Education of Homeless Children and Youth says that two trends are responsible for these big numbers: a growing shortage of affordable rental housing and a simultaneous increase in severe poverty in the U.S. Many schools already have homeless education coordinators, and more districts are hiring them. These educators help students access what many of us consider life basics—a pair of shoes, a shower, and even a prepaid phone for safety. There are more than 15,000 of these liaisons in schools in the United States. Under the 1987 McKinney-Vento Act all schools are required to provide homeless services, but many don’t have the money to fill the position and haven’t secured a federal grant to help. The primary causes of 1.7 million homelessness among unaccompanied youth are physical and sexual abuse by a parent or guardian, neglect, parental substance abuse, and extreme family conflict.\textsuperscript{37}

Each year, many of hundreds of youth age out of the foster care system end up homeless because they lack the support system and life skills to live independently.\textsuperscript{38}

Current education policy only serves to increase social disparity. Residency requirements, the inability to obtain school records, and a lack of transportation create barriers to public education for hundreds
of thousands of homeless children. Many children are denied access to school, despite federal law.\textsuperscript{39}

The number of homeless college students grows; the Free Application for Federal Student Aid estimates that there are 58,000 homeless students on campuses nationwide. Since colleges are not required to keep track of their homeless students, the FAFSA form is the only significant data available. According to the National Association for the Education of Homeless Children and Youth, many homeless students trying to go to college don't receive enough financial aid because they can't provide information about their parents or guardians on the form. Several pieces of legislation have helped remove the barriers between homeless students and financial aid, such as the recent Higher Education Act. This legislation allows students to apply for federal aid without parental information or a signature. The act also allows financial aid administrators to designate a student as independent in extreme circumstances. Colleges across the nation are starting programs to help homeless students on campus. At UCLA, if a student is affected by an economic crisis, the Economic Crisis Response Team will take measures to help a student stay in school. The team provides help in the form of meal vouchers, scholarship information and emergency financial aid assistance. The NAEHCY also awards scholarships to students and assigns them a case manager to help them through college. The association also focuses on policies that help raise awareness among financial aid administrators.\textsuperscript{40} Getting into college itself can be a major challenge for homeless teens. And even if they're determined, resourceful or lucky enough to receive the financial aid or scholarship money that makes attending college possible, new struggles often arise: While they may live in dorms for the majority of the school year, some students have nowhere to go during breaks and are forced to pay fees to stay on campus -- which can be difficult or impossible to afford. Some of these students are too embarrassed to ask for help, while others are turned down when they ask to remain on campus, leading them to sleep outside, on friends' sofas or in shelters. The issue has come into the spotlight recently: New legislation seeking to assist homeless college students was introduced last month, and a petition started by a student urging her college to allow homeless students to stay on campus during breaks has garnered more than 100,000 signatures. "Homelessness is affecting college students across the nation; yet it remains an underserved and/or unrecognized population," Kennesaw said in a statement. "KSU aspires to be a leader for social justice and change by eradicating homelessness on its campus." After a survey of students two years ago revealed that nearly 7% had experienced or were currently experiencing homelessness while enrolled, the Community College of Denver decided to take action. It designated a housing expert in its student life.

\textsuperscript{39} National Law Center: Education of homeless children.
\textsuperscript{40} Lexy Gross, USA TODAY; College; October 21, 2013
department who helps homeless students with housing needs, and has established a food pantry and an emergency fund for those in need. 41

6. **Homelessness of Veterans:**

   The article, “the Great American Tragedy: Homelessness Among Our Veterans” describes:

   The homeless are often looked down upon in American society, and the true tragedy is seeing our heroic Soldiers fall to this. What we often don’t understand is what would cause our Soldiers to give up on their ambition and dreams and to live outside on the corner of Main Street. Many of us do not understand this because we do not know, as our Veterans do, the experience of war. After their service has ended, some Veterans deal with issues such as post-traumatic stress disorder, traumatic brain injuries or sexual trauma. After dealing with difficult experiences in war, some Veterans desire a life of seclusion. While some choose not to get help, others are unable to seek necessary help. According to the United States Interagency Council on Homelessness, Veterans are the most likely group to experience long-term, chronic homelessness. Thirteen percent of all homeless adults are Veterans, according to the U.S. Department of Housing and Urban Development. Eight percent of those homeless veterans are female. (When faced with these statistics, you might wonder why the government seems to have failed to help our homeless Veterans. While we may not currently see the visible impact from government programs, they are there, and they are helping. In 2011, President Obama and VA Secretary Eric Shinseki set the goal to end chronic homelessness among Veterans by 2015. When they set this goal, President Obama implemented a plan called Opening Doors, which aims to prevent and end homelessness. 42

   Another source reports that on any given night, over 60,000 U.S. veterans are homeless. It's likely that tonight a veteran from your community who sacrificed to protect our nation will be without housing. He or she could be a recent veteran just home from Iraq or Afghanistan. He or she might be an older veteran whose service ended decades ago. Veterans make up one quarter of the U.S. homeless population. 43 The U.S. Dept. of Veterans Affairs estimates that nearly 200,000 veterans are homeless on any given night. And nearly 400,000 experience homelessness over the course of a year. 44 Recent VA data demonstrates that male veterans are 1.3 times more likely to become homeless than non-veterans; and female veterans are 3.6 times more

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41 National Association for the Education of Homeless Children and Youth (NAEHCY)
44 National Law Center, 2010.
likely to become homeless than non-veteran women. There are “troubling” indications that many service members returning from Iraq and Afghanistan could face the same fate. 1 in 10 soldiers returning from Iraq suffer from post-traumatic stress disorder. There are more homeless veterans from the Vietnam era on our streets today than the number of soldiers who died in the Vietnam War. Veterans are heavily represented among persons utilizing housing/shelter services. Veterans face unique obstacles in finding stable, safe, affordable housing, livable income, and access to health care; a large number of displaced and at-risk veterans live with lingering effects of PTSD (Post Traumatic Stress Disorder) and substance abuse, compounded by a lack of family and social support.

Skills learned in the military do not always translate to civilian jobs. Combat-related injuries or mental-health conditions can make finding and keeping housing difficult. At the same time the critical shortage of affordable housing and continued high unemployment make the transition from military to civilian life a challenge for veterans. For all these reasons, there is an overrepresentation of veterans among people experiencing homelessness. Among the homeless crowd I serve there are quite a few veterans. I work very closely with one veteran who shares above stated issues and has been waiting for low income housing for years.

There has been a public “Never Another Homeless Veteran” campaign finally to call for the resources and political will to end veteran homelessness. Developed by the National Alliance to End Homelessness and its partners, this statement has been signed by retired military officers including General Colin L. Powell, USA, Retired, and Lt. General Brent Scowcroft, USAF, Retired, elected officials including President George H.W. Bush and Senator Patty Murray, and other prominent officials including the Honorable Leon E. Panetta. Department of Veterans Affairs (VA) wants to end veteran homelessness by 2015, and the significant resources are being devoted to this.

It is good news that HUD and VA Supported Housing (VASH)
provide support for homeless veterans like permanent housing and Section 8 vouchers -allowing veterans to live in areas where they may receive VA case management. The VA also offers temporary or transitional housing for homeless Veterans attempting to get back on their feet. Compensated Work Therapy, for example, is a program that places homeless and at-risk veterans in temporary group homes, paying them while teaching new job skills and rebuilding self-confidence. However, the fellow I am working with didn’t get these benefits yet. I hope they are coming soon for him. I also hope that veteran’s homelessness will soon be ended.

7. **Homelessness of Older Adults and Elderly**

Who are elderly? The Census Bureau defines the “elderly” as those ages 65 and older. U.S. Department of Housing and Urban Development (HUD) reports on homelessness include an ages 62 and older age category. “Older adults” are those between ages 50 and 64 unless otherwise specified. Of the 684,000 older American homeowners in delinquency, 50,000 were in foreclosure or had already lost their homes. These people are at risk of being homeless. The rate of homeless elderly population has gone up and many elderly end up sleeping in cars, RVs.

The Seattle Times one day carried an article stating, “Usually because they can’t afford rent, many live in cars, trucks and RV’s and pray they aren’t ordered to move on. We are seeing more elderly people living out their final years on the streets” (Seattle Times, April 8, 2009).

Although elderly people who are homeless represent both a small percentage of all elderly people and a small percentage of all those who are homeless, they need special attention. The data examined are 125 case records from one public agency and 157 case records from one private agency in Chicago. Findings suggest that elderly people, particularly elderly women, are emerging as the newest group caught in the widening net of homelessness. This group does not fit the stereotypes attributed to the homeless population; nevertheless, elderly people are at high risk and need protective services. The National Alliance to End Homelessness too claims that there is some troubling

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50 The National Coalition for the Homeless
51 The National Alliance to End Homelessness.
52 National Low Income Housing Coalition for the Homeless. September 08.
evidence that homelessness is beginning to increase among elderly adults. In addition, there are demographic factors—such as the anticipated growth of the elderly population as baby boomers turn 65 years of age and recent reports of increases in the number of homeless adults ages 50 to 64—that suggest a dramatic increase in the elderly homeless population between 2010 and 2020. It has serious implications for providers of homeless services and should be deeply troubling to the policymakers that aim to prevent poverty and homelessness among the elderly through local and federal social welfare programs. While there is a fair amount known about elders experiencing poverty and about the general homeless population, there is relatively little known about the elderly homeless population. The elderly population has historically been underrepresented among the homeless population. While the national data show only modest increases in the representation of the elderly among the homeless population, there is some city-specific research that shows more rapid increases in homelessness among adults ages 50 and older, but not necessarily among the elderly. 54

Increases expected among at-risk and homeless elderly population:

Researchers studying the street homeless population in San Francisco found that from the period 1990–1994 to 2000–2002, the representation of those ages 50 and over went progressively from 11.2 percent to 32.3 percent. A study of the homeless population in Massachusetts found homelessness among those ages 55 and older increased from 8 percent of the homeless population in 1999 to 14 percent in 2003. A study by the Chicago Alliance to End Homelessness and Loyola University found that homelessness is increasing among adults between the ages of 50 and 64, but not among those over the age of 64. The research predicts that homelessness among elderly persons will increase substantially over the next decade. There are two primary factors that contribute to the projected increase in homelessness among the elderly. One is the overall growth in the elderly population, which is expected to more than double in size between now and 2050. The other factor is the relative stability in the proportion of the elderly population facing economic vulnerability. Together, these factors signal an increase in elder economic vulnerability and homelessness. There are more Americans over the age of 65 today than ever before and the number is rapidly increasing. During the past century, the number of elderly people has grown from 3.1 million in 1900 to 37 million in 2008—an increase of over 1,100 percent. Today, at 37 million elderly Americans make up 12.6 percent of the population. This demographic shift

means that we have become an older nation, with the median age at almost 37 years old—the country's highest median age on record. Further, the U.S. Census Bureau projects that by 2050 there will be approximately 89 million people over the age of 65, which more than doubles our current elderly population. This projected increase in elderly Americans merits significant attention at the federal policy level. An increased number of elderly persons will mean an increased need for federal programs aimed at preventing economic vulnerability among older persons. The most common measure of economic instability among the elderly is poverty. A measure of greater economic vulnerability is the proportion of elderly persons in deep poverty—earning only half of the poverty threshold. In 2008, there were over 969,925 elderly persons, or 2.6 percent of the elderly population, in deep poverty.

HUD estimates that there were 43,450 sheltered homeless people over the age of 62 in 2008. Because of anticipated increases in the elderly homeless population as the general population ages, a projection of the elderly homeless population is made basing on the following assumptions: The elderly population will increase as projected by the U.S. Census Bureau through 2050. The 2008 ratio of sheltered elderly homeless person to every 22 elderly persons in deep poverty remains constant thorough 2050. It shows that homelessness is projected to increase by 33 percent from 44,172 in 2010 to 58,772 in 2020 and will more than double between 2010 and 2050, when over 95,000 elderly persons are projected to be homeless. This projected increase in homelessness among elderly persons is alarming. 

How does homelessness among the elderly and older adults occur? The two basic pathways are the aging of the chronically homeless population and new homelessness among elderly adults who did not experience homelessness prior to turning 65 years of age. The two pathways are:

The Shelter Partnership conducted an extensive study of the older and elderly homeless adults that presented at the Los Angeles area’s largest homeless shelter. The study revealed that the high percentage of older and elderly homeless adults coming to the shelter from the streets and other shelters highlights the first pathway—the aging of the chronically homeless. The second pathway was the new homelessness among formerly stably-housed elders. The data from Boston revealed that most elderly homelessness people were newly homeless with a history of stable adult employment. Most were last housed in a private rental unit and a plurality had lived alone. The common causes of their homelessness were, in decreasing order of frequency: financial problems, mental health problems, relationship breakdown, physical health problems, and issues related to work. A Chicago study also looked at homeless adults over 50 years of age and found the common causes of their homelessness: recent job loss, drinking problems, discontinued/ inadequate public assistance, inadequate income, and injury or illness on the job. Understanding the pathways into homelessness for

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55 National Alliance to End Homelessness.
the elderly is important when determining the right policy response. Those older Americans who become homeless as senior citizens require more preventive action. Federal housing programs are fundamental in reducing the economic hardship experienced by the elderly whose only income is often Social Security and/or Supplemental Security Income. Alternatively, those older adults—ages 50 to 64—who are chronically homeless and remain homeless as they age have intensive housing and service needs that must be addressed. 56

**Chronically homeless older adults** who age into elderly homelessness often have critical health and service needs in addition to their obvious housing needs. Homeless seniors are more likely to experience multiple medical issues at a time and often have chronic illnesses that go untreated. Exposure to harsh weather and the often unhealthy environment of shelters can affect the susceptible health and well-being of the elderly population. Substance use disorders, particularly alcoholism, are not uncommon among the elderly homeless population and are often presented alongside mental health disorders, especially among the chronically homeless population. The mental health issues of the elderly are also particularly important when examining the reasons that older people become or remain homeless.

**Recommendations:** In the coming years, the United States will experience a monumental societal shift as baby boomers become senior citizens. Meeting the needs of this population, particularly the economically vulnerable portion of the population, will be one of the greatest domestic policy challenges in our lifetime. Social Security, Medicare, and housing programs targeting the elderly will be critical for meeting the challenge and reducing risk of homelessness. Below is a list of recommendations to reduce and eventually eliminate homelessness among elderly persons in the United States. 1. Increase the supply of subsidized affordable housing on which economically vulnerable elderly persons rely. 2. Create sufficient permanent supportive housing to end chronic homelessness. 3. Research to better understand the needs of the homeless elderly population.

The existence of homelessness among the elderly indicates that our safety nets are failing our most vulnerable citizens. However, with thoughtful and strategic planning, we can greatly reduce elderly homelessness and prevent the population at-risk from experiencing homelessness. Addressing the unmet housing and service needs of our

56 Ibid.
at-risk and homeless elderly can help end elder homelessness. As a nation, we are judged by how we care for our most vulnerable citizens. It is a failing of public policy that any of our elderly are homeless. To fail to act would be, in short, irresponsible. 57

8. Homelessness of Farm Workers

James 5:4: Listen! The wages of the labourers who mowed your fields, which you kept back by fraud, cry out, and the cries of the harvesters have reached the ears of the Lord of hosts.

Most of us seldom realize or event want to know how our foods — grains, fruits, vegetables, meats and dairy products — are provided for us. Yes, we pay for them at the market. But what if no one produces them? Our money will then be useless if there is no products in the market. We must begin to realize and thank to those who produce them for us to eat and survive. Once I raised small quantity of vegetables in a pot on my patio. Since I live in a condo there is not even a small piece of soil to plant my vegetables. That little pots took a lot of my attention to water just right, monitor to get enough sun, and protect them from bugs. When I saw my lettuce sprung up I was so amazed and excited. When finally they were ready to be on my table, I couldn't throw away even a small sagged piece of lettuce, which I would usually throw away when I bought them at the market. Every piece was precious and even hated to eat them because they were the product of my own labor.

Who produce food for us to have all the choices in the world? They are farmers and farm workers! Let us first understand the U.S. farm structures:

57 M William Sermons and Meghan Henry. The Rising Elderly Population. National Alliance to End Homelessness: Demographics of Homelessness Series: THE NATIONAL ALLIANCE TO END HOMELESSNESS is a non-partisan, mission-driven organization committed to preventing and ending homelessness in the United States. The Alliance is a leading voice on the issue of homelessness. The Alliance analyzes policy and develops pragmatic, cost-effective policy solutions. The Alliance works collaboratively with the public, private, and nonprofit sectors to build state and local capacity, leading to stronger programs and policies that help communities achieve their goal of ending homelessness. It provides data and research to policymakers and elected officials in order to inform policy debates and educate the public and opinion leaders nationwide. 2) THE HOMELESSNESS RESEARCH INSTITUTE, the research and education arm of the National Alliance to End Homelessness, works to end homelessness by building and disseminating knowledge that drives policy change. The goals of the Institute are to build the intellectual capital around solutions to homelessness; to advance data and research to ensure that policymakers, practitioners, and the caring public have the best information about trends in homelessness and emerging solutions; and to engage the media to ensure intelligent reporting on the issue of homelessness.
The development of a particular kind of agriculture is dependent on the characteristics of the farming region. The soil type, climate, slope, and distance to markets all help in shaping the type of agriculture that thrives in any particular region. For instance, the Midwestern United States has rich, fertile soil, and so it produces corn, soybeans, cattle, hogs, and dairy products and has become known as the Corn Belt of America. In contrast, agriculture in California’s Mediterranean and moderate climate produces more than half of the nation’s fruits, vegetables, and nuts, which require hand-harvesting and a large labor force. Over the last century the amount of farmland in production has remained relatively steady, but the number of operating farms has continually dropped, signifying a consolidation of farm enterprises. Around the 1930s hard economic times hit the country with the Great Depression and the Dust Bowl era, forcing some farmers off the land. From 1950 to 2001 the amount of U.S. farm land used for major commodity crop production has remained about the same while over half of the farms are gone. As farm production has largely moved away from the family farms and towards an industrial agriculture model, there is an increased need for wage labor. A farm’s reliance on farmworkers greatly depends on the quantity and type of crop in production. Some crops require more labor than others, and in California many labor-intensive crops are produced such as dairy products, fruits, tree nuts and vegetables. Although the domestic farm labor force has decreased in the last century, the proportion of hired workers has grown. Increased competition among agricultural producers and consolidation have created a need for a large, inexpensive, temporary workforce that increasingly comes from abroad. 58

Demographics of farm workers in the United States: Mexican American worker circa 1939:

Agricultural workers make up around one-third of all those working on U.S. farms. About half of these workers are Hispanic laborers and supervisors, while most managers are white. 82 percent of workers are male, and the median age is 35. 42 percent were not born in the United States, while 64 percent are considered American citizens. Around 50 percent of workers are not legally authorized to work in the United States, and only 19 percent hold green cards (permanent residents).

Farmworker issues and abuses:

Farm workers face many challenges globally and in the United States, and are among the most marginalized labor groups in the world. The increasing prevalence of multinational corporations and a consolidated agricultural supply chain puts downward pressure on

58 Wikipedia encyclopedia
producers and thus wages and working conditions for labor. The International Labor Organization argues that the large scale restructuring of agriculture contributes to violations of the four fundamental worker rights: the right to join unions and bargain collectively, the elimination of forced labor, the ending of child labor, and the reduction of discriminatory hiring. Farm workers are more vulnerable to these abuses because of the nature of precarious work.

Not all farms and agricultural systems exhibit the following abuses and may respect the dignity of farm labor. The Swanton Berry farm for example "was the first strawberry farm in the United States to sign a contract with the United Farm Workers of America/AFL-CIO. The farm workers' contract includes the highest pay scales in the industry, health care, vacation and holiday pay." Nonetheless, there are many prevalent abuses within the agricultural labor industry.

Global trade agreements, like NAFTA, and the depression of crop prices across the developing world contribute to agricultural workers seeking employment outside of their home country. Undocumented workers are subject to horrible abuses because of their illegal status, which exclude them from basic worker protection laws. Even immigrant farmworkers granted a H-2A visa are still exposed to exploitation and mistreatment on the part of employers.

Sexual harassment:
Apart from enduring these abuses like their male counterparts, female farmworkers usually have to face sexual harassment in their workplace. The Southern Poverty Law Center completed many studies investigating how many women had been victims of sexual exploitation and violence. In one of their studies completed in 1993 on Californian immigrant farmworkers, Maria Elena Tevino found that 90% of female farmworkers she interviewed agreed that sexual harassment is a major workplace problem. And in another study by them in 2008 where Southern Poverty Law Center employees interviewed 200 low-wage Latina women working in five southern states, over three-quarters of the women said that sexual harassment was a major workplace problem; which demonstrates that sexual harassment remains a very real threat to these women today. Immigrant farmworker women are also frequently coerced or forced to trade sex with their supervisors in order to retain their jobs or to acquire them, according to the study by Maria Elena Trevino. In fact, rape is such a common occurrence for these immigrant women that when the U.S. Equal Employment Opportunity Commission investigated Californian farmworkers, the women referred to the field where they worked as the "fil de calzon", or field of panties. And even their male counterparts are guilty of inappropriate touching or lewd comments, so women are subjected harassment from their immigrant co-workers as well. These
women often ignore their sexual abuse because of the shame and embarrassment they feel, and because of the fear of deportation if they went to police or other authority figures. Their immigrant and gender statuses both contribute to the sexual abuse that is so prevalent for women in the agricultural industry. Women are so outnumbered by male farmworkers (20:1) that they can be easily identified while working in the fields. Because of their vulnerability and visibility to male supervisors and co-workers, many women now attempt to hide their bodies by covering their faces with bandanas and wearing over-sized clothing. The Southern Poverty Law Center launched the Bandana Project in 2008 in order to acknowledge the sexual abuses of immigrant women to inform citizens of the United States about these egregious acts occurring in their home. In April of that same year, residents from 40 cities across the country stood in solidarity with immigrant women to bring awareness to workplace sexual harassment, but also to provide a voice for all those women too afraid or ashamed to talk. Like the Southern Poverty Law Center and Human Rights Watch, there are many organizations and programs aware of the workplace harassment of female farmworkers and interested in raising awareness of this issue.

**Adverse working conditions:**

Farm labor is not only a physically demanding and often dangerous occupation, but the natural conditions that arise from it being an outdoor job create concerning circumstances. Prolonged sun exposure is a common concern, and a factor that is accompanied by severe health risks. Heat can be one of the most arduous aspects of farm labor, and the reoccurring case of inadequate breaks contributes to this dilemma; heatstroke has been reported as "the leading cause of work-related death among farmworkers." Although pesticide safety training is required by the US Environmental Protection Agency and other national regulatory agencies, implementation has been limited, and unsafe exposure to pesticides is a hazard for agricultural workers.

A low number or absence of breaks during the work day is a frequently cited violation of labor in the fields. Contractors will often pressure laborers to work faster than a reasonable pace and without breaks. This pressure can be verbal threats of firing the worker, deportation or even physical abuse. The lack of breaks during the work day is a clear infringement of farmworkers' human rights. The right to rest and leisure is stated in Article 23 and 24 of the Universal Declaration of Human Rights, as well as Article 7 of the ICESCR. Water and bathrooms are also break related issues. Farmworkers have reported lack of water at the job site, or that which was provided being dirty. In a survey taken of North Carolina’s tobacco farmworkers, "61 of the 86 workers interviewed said there was water in the field, but several said they were only allowed to drink it at certain times. Seven workers told interviewers that the water provided was dirty, hot, or often ran out during the day. Three workers said water was only provided sometimes, and three said water was not provided and they had to bring their own." There have even
been instances of farmworkers resorting to extreme measures to access water, such as drinking out of ponds containing pesticides. Bathrooms are also frequently left out of the work space. Out of all the North Carolina tobacco farmworkers interviewed in Oxfam America’s study, only 1/3 reported having access to a bathroom.

In addition to environmental hazards, difficult working conditions can arise directly from the employers or contractors. There are numerous cases of physical and verbal abuse. Contractors will often threaten to call immigration or fire workers to motivate them or work past their quota. Beatings are frequently enacted by contractors or crew leaders to workers who may not be working fast enough or stop for a quick break. Physical and verbal abuse are also ways to strike fear into the farmworker to prevent them from leaving. Migrant and seasonal farmworkers are primarily Hispanic of Mexican origin and generally accept employment in remote rural regions, causing their access to health and social services—especially preventive health care—to be severely limited. Thus, in addition to living far below the national poverty line, farmworkers must also endure the combined effects of low income and low resource availability, which ultimately result in poor health.

Modern-day slavery:

The topic of human trafficking is becoming more well known throughout the world. The media has played a role in bringing it into the light and academic literature on the subject is starting to increase. There is often an attitude of "not in my backyard" when it comes to the topic of human trafficking, but it permeates the United States as well. Farmworkers are especially susceptible to human trafficking due to their often non-U.S. citizen or resident status, with a large majority being illegal or undocumented. They can be detained through numerous measures. It can be through physical force, threatening of harm or deportation, taking passports or visas, or indebting the workers.

Farmworkers are also at risk of human trafficking because their work sites are often geographically isolating areas. Language barriers can also be a means of isolation. Tobacco farmworkers in North Carolina mentioned language as a barrier for communicating problems or concerns. They are often put in a position of dependence on the contractors which gives the latter leverage to intimidate and control the workers. The seasonal and migratory nature of most farm work also contributes to farm laborers vulnerability to human trafficking. The constant flow of labor makes it difficult to keep track of workers and detect human trafficking. There have been many cases of human trafficking among farmworkers in the United States. Instances of workers being locked up, physically and verbally abused, identification stolen, and other means of detainment have made their way into seven federal cases regarding Florida agriculture. Florida is not the only state known for instances of modern-day slavery. Recently, the largest U.S. case of human trafficking occurred in farms in
Washington state and Hawaii where over 200 Thai workers had their passports taken and were threatened with deportation if they complained about working conditions. While malpractices such as these are widespread in the United States, efforts are being made to eradicate this issue.

**Low pay and wage theft:**

This group represents one of the lowest resource work forces in terms of annual income and occupational benefits. With an average annual income of $11,000, farm work occupies the second lowest paid job in the country. Sometimes workers are paid less than the federal minimum wage or their contractors will underreport their hours or even make unauthorized non-tax related deductions from their paycheck. Wage theft is another issue for farmworkers; the most common occurrences of wage theft are not compensated for the extra labor or through delayed payments. There have even been instances of discrimination related to wage theft, where H-2A workers and undocumented workers doing the same jobs were paid at different rates, the latter receiving the lower wages. 59

Therefore, farm worker housing has become a growing need across the country. Because they cannot afford apartments, very often they end up on campgrounds, living out of their cars or in substandard shelters. As the Seattle Times feature article, August 2, 1998, lamented, they live in Third World conditions in unlicensed farm worker camps! With no refrigeration the families resort to primitive ways of keeping food. They use inadequate toilet facilities causing pollution and they live in overcrowded housing conditions. Housing is expensive to the grower. Rather than building housing, the grower is destroying what housing he/she provided. Then workers are on their own to find shelter. This is another homeless population in this affluent country.

Figures tell us that out of one dollar, the grower’s labor costs, including the farm worker is 4.6 cents, plus the grower gets 7.9 cents; packing house labor costs 4.75 cents, plus 7.75 cents for the fruit packing house. The retailer and wholesaler get 75 cents. Although these figures are subject to change as years go by but show us intolerable disparity between farm worker and wholesaler. It is unforgivable exploitation of the poor.

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59 Wikipedia encyclopedia, online.
The farm laborer's earnings are so meager that they can't afford to rent a regular apartment, for which they have to sign the lease, pay the deposit for the first and last month, and pay the monthly high rent. Retailers and wholesalers make most of the profits, and we eat fresh vegetables and fruits at the cost of the work and sweat of those farm workers. Do we realize that we enjoy the fruits of exploitation and sweat and tears of farm workers? Don't we all share the responsibility? Unfortunately this is often a political hot potato. What does the Christian conscience say about such an exploitation?

**Homeless Farmworkers in the Central Valley described by New America Media:**

In California's central valley, springtime brings fresh growth and all the hopes associated with a new farming season. But if you venture off the road, into the fields and orchards surrounding Fresno, you may see a harsher aspect of life in the valley. Small groups of farm workers, unemployed and desperate, are emerging from a long cold winter spent living outdoors, in the same orchards that were once their livelihood. Although nobody knows how many farm workers around Fresno are homeless, one local resident familiar with the community says it is the first time she can recall seeing things this bad for the workers who help put food on our tables.

As far as health care is concerned, there are some exceptions: The Yakima Valley Farm Workers Clinic provides comprehensive medical, dental and social services in several Pacific Northwest communities. In Washington State, there are clinics in Toppenish, Yakima, Sunnyside, Grandview, Wapato, Prosser, Pasco, Walla Walla and Spokane. In Oregon, clinics are located in Hermiston, Portland, Woodburn and Salem. Their staff is committed to providing high quality care for families. Here farmers will find healthcare professionals with a sincere interest in our patients and the communities we represent.

9. **Homelessness of Native Americans**

In the homeless population I worked with I saw many homeless Native Americans most of who had alcohol problems and mental health issues. Once I went to a small city in Alaska to preach at an Indian Church in freezing winter. I was shocked to see severe poverty, housing problem which forced many homeless people live in

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60 New America Media on *Homeless Farmworkers in the Central Valley.*

61 Yakima Valley Farm Workers Clinic, posted online.
substandard, overcrowded housing situation because there was no shelter. There was no recreational facility and people had no place to go particularly in winter. I was equally shocked to see alcohol abuse, incest, and suicide were very popular practice.

In partnership with Enterprise Community Partners, CSH (Source for Housing Solution) launched the American Indian Supportive Housing Initiative (AISHI). AISHI partners with tribes and American Indian organizations to develop affordable housing linked to services to end homelessness. It blends tested supportive-housing models with tribal culture and traditional service approaches to build programs that work in Native American communities.

Homelessness in rural areas can be difficult to address. Small spread-out populations make homeless counts difficult to accurately conduct in rural communities. However, these counts are often critical to effectively ensure that rural communities receive the support necessary to assist homeless persons in securing safe, permanent housing. This difficulty is further compounded in rural communities on American Indian, Alaska Native, and Hawaiian Home Land (AIANHH) lands. Issues surrounding tribal mistrust of the federal government, a lack of understanding of tribal sovereignty and diversity among Indian nations by outside entities, cultural competencies, and legal complexities associated with tribal lands create additional challenges to conducting an accurate count. Furthermore, situations of people in need on Native American lands often do not fit federal definitions of homelessness, which increases the difficulty in accessing funding. As a result, homelessness is often under or inaccurately counted and populations remain grossly underserved. Two case studies are included to provide in-depth pictures of how two tribal communities, the Fond du Lac band of Lake Superior Chippewa in Minnesota and the Turtle Mountain band of Chippewa in North Dakota, approached a housing and homeless needs assessment on their reservations.

Data collected from homeless counts can be difficult to accurately conduct. Not only does rural homelessness differ from urban homelessness (Housing Assistance Council 2008), but chronic poverty can be difficult to address due to the out spread- nature and small populations of rural communities. These situations are especially problematic in rural Census-designated American Indian, Alaska
Native, and Hawaii Home Land (AIANHH) areas where high poverty rates and poor housing conditions often exist. Due to these issues, homelessness on rural AIANHH lands is often undercounted and inaccurate, and available data do not wholly represent the scope of the problem. Beyond this, legal differences between tribal sovereignty and jurisdictional authority further complicate the process. Regardless of these concerns, accurate homeless counts for communities on AIANHH lands are critical for effectively addressing homelessness.

**Tribal Homelessness:**

Homelessness has been characterized as the most extreme manifestation of poverty. Nationally, poverty rates are highest in remote rural counties and central cities (U.S. Department of Health and Human Services 2007). Within rural areas, homelessness is not evenly distributed and tends to be concentrated in communities with histories of persistent poverty. AIANHH lands are especially vulnerable (Aron 2004, 250-255).Nearly 33 percent of all American Indians on these lands live in poverty, as compared to 12.4 percent of the nation overall (American Community Survey Data, 2005-2009). In Montana, a largely rural state, 38.4 percent of Native Americans are living at or below the poverty level compared to 12.7 percent of all white persons (Montana Council on Homelessness 2007). These high percentages reflect the longstanding issues related to the poverty and housing stress that affects AIANHH communities across the nation. Historically, Native Americans comprise one of the poorest groups in the United States, and persistent poverty and inadequate housing conditions continue to be key issues on tribal lands. Furthermore, a lack of understanding of tribal sovereignty, a lack of familiarity with distinct Indian nations, and a lack of awareness of cultural differences increase the complexity for outside agencies in addressing these concerns.

Homelessness on AIANHH lands has often been overlooked. Recent studies, however, have begun to shed light into the significance of the problem. A 2006 study in Minnesota revealed a minimum of 1,239 individuals who were homeless or near homeless living on the reservations of Bois Forte, Fond du Lac, Leech Lake, Mille Lacs, Red Lake, and White Earth (Wilder Research 2007). In this Minnesota research, *Homeless* referred to any adult whose primary nighttime residence is a supervised, publicly or privately operated, temporary living accommodation (including emergency centers, transitional housing, and battered women’s shelters) or whose nighttime residence is not meant for human habitation, such as under bridges or in cars. *Near-homeless* referred to individuals temporarily staying in other people’s homes.

Doubling up and homelessness were found to be interchangeable as nearly 62 percent of individuals surveyed had been living temporarily with others for over a year, and 31 percent had been without their own housing for three years or longer (Wilder Research 2007). This finding is significant in light of a study by the National American Indian Housing Council (NAIHC) (2001) that determined that one-third of all households on native lands are overcrowded due to doubling up.
Furthermore, at 8.8 percent, crowding rates on tribal lands are triple the national rate. Table 1 lists counties that are completely comprised of AIANHH lands and highlights the percentages of individuals experiencing overcrowding based upon 2010 US Census Bureau data.

**Tribal Lands and Sovereignty:**

Legal complexities of tribal lands and resource distribution add to the difficulty of quantifying homelessness in AIANHH lands. Currently, the federal government recognizes over 560 Native American tribes and Alaska Native Villages; however, tribal size, scope, operation, and jurisdictional authority vary. Approximately 310 Native American reservations exist in the United States, which means not all of the country’s 560 (or more) recognized tribes have clearly defined land. Some tribes have more than one reservation; some share reservations; others have none.

It seems that some young Native Americans leave their tribal land toward cities to make better life. But then, as other homeless people face, they too face difficulty of finding jobs and turned up on the streets. As scholars agree, homelessness of tribal communities is a serious problem. Isn’t it ironic that Native Americans became homeless in their own homeland and in their own homes. 62

**President Obama says more U.S. can do to help Native Americans:**

President Obama on Friday became only the third U.S. sitting president in eight decades to set foot in Indian Country, encountering both the wonder of Native American culture and the struggle of tribal life on a breeze-whipped afternoon in the prairie. Amid snapping flags and colorful, befeathered dancers, Obama declared that there was more the U.S. could do to help Native Americans. Obama drew attention to inroads his administration has made with tribes even as he promoted the need to help reservations create jobs, strengthen justice, and improve health and education. Young people should be able to live, and work, and raise a family right here in the land of your fathers and mothers," Obama told a crowd of about 1,800 during a Flag Day Celebration at the Standing Rock Sioux Reservation. Citing legendary tribal chief Sitting Bull, Obama said: "Let's put our minds together to build more economic opportunity in Indian country. Because every American, including every Native American deserves a chance to work hard and get ahead." Today, the 2.3 million-acre reservation is home to about 850 residents who struggle with a lack of housing, health care and education, among other problems familiar on reservations nationwide. The

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62 Housing Solutions (Housing Assistance Council): Conducting Homeless Counts on Native American Lands.
Bureau of Indian Affairs reported in January that about 63 percent of able workers on Standing Rock were unemployed. With Native American poverty and unemployment more than double the U.S. average, Obama promoted initiatives to spur tribal development and create new markets for Native American products and services. The Department of Housing and Urban Development announced Friday that it would make $70 million available to improve tribal housing conditions, including money for mold removal.  

10. **Homelessness of Ex-Prisoners**

The United States is the world’s leader in incarceration with 2.2 million people currently in the nation’s prisons or jails -- a 500% increase over the past thirty years. Some 650,000 people leave state and federal prisons each year in the U.S. A study by the California Department of Corrections reports that, in major urban areas such as San Francisco and Los Angeles, the percentage of parolees who are homeless is as high as 30 to 50 percent at any given time. People who are homeless spend more time in jail or prison, which is tremendously costly to the state and locality. Often, time served is a result of laws specifically targeting the homeless population, including regulations against loitering, sleeping in cars, and begging. According to a University of Texas two-year survey of homeless individuals, each person cost the taxpayers $14,480 per year, primarily for overnight jail. A typical cost of a prison bed in a state or federal prison is $20,000 per year. Prison costs $60,000 per prisoner per year in New York, more than a Harvard education.

In my Bible class one day 12 people participated. I asked who experienced incarceration either in jail or prison. 100% raised their hands and I was shocked.

When we don’t see some homeless men or women for a while, sure enough they had been in jail or prison. Why so many keep going back to jail (or to prison) so frequently? In other words, why they reoffend so frequently? Hilfiker, M.D., serving homeless people in Washington DC claims,

Over the last twenty-five years, ‘law and order’ has become a politically potent

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63 Associate Press. Published June 13, 2014. President Obama Speech on Native American Land on Flag Day Celebration at the Standing Rock Sioux Reservation.
64 The Sentencing Project, *Incarceration* posted online. 1705 De Sales St. NW 8th floor. Washington DC. 20036. (202) 628-0871. Website: www.sentencingproject.org (Established in 1986, works for a fair and effective U.S. criminal justice system by promoting reforms in sentencing policy, addressing unjust racial disparities and practices, and advocating for alternatives to incarceration).
65 National Alliance to End Homelessness.
slogan. In the early 1980s, both state legislatures and Congress started to write into law not only lengthier sentences for various crimes, but also ‘mandatory minimum’ sentences. The result has been a substantial increase in the average length of time served in prison. At both federal and state levels, ‘three strikes’ laws have been passed that mandate sentence of twenty five years of life for the third felony offense. In states like California, these three-strikes can be for relatively minor offenses, including drug possession. More people there have been sentenced under the three-strikes law for simple marijuana possession than for murder, rape, and kidnapping combined, and more for drug possessions generally than for all violent offenses. 66

Some of my bible class members told me that they were incarcerated for petty issues. They were offered reduced sentence and faster release on the guilty plea. In order to get those benefit they plead guilty although they were not guilty. But then there is a price for the reduced sentence and faster release which is a fee they are supposed to pay by a certain date. Usually they don’t have income and can’t pay the fine, which made them delinquent and then they will be placed on a warrant. For another small petty violation they are picked up again and put in jail immediately. This is how jail becomes revolving door for them. Such history added to damage their credit which later become obstacle in renting apartment and finding employments.

Wallis concurs by saying, the justice Department and the FBI have released devastating studies demonstrating the stark differences in arrest, conviction, and sentencing between white offenders and black and Hispanic offenders—for the same crimes and even in the same cities and neighborhoods. In the criminal justice system, as in many other social system in America, race still makes a real difference in how people are treated. And this is now, in the new millennium, not just twenty, fifty or one hundred years ago. 67

Research has shown that a lack of stable housing [and no work/income] is linked to a greater risk of re-offending. Housing instability, particularly with sex offenders. 68 According to a report and analysis, For more than a decade, the greatest increase in U.S. government-subsidized housing has come in the form of cells. America has been on a prison building spree, nearly doubling the number of people held behind bars since 1990. A  

66 David Hilfiker, M.D. Urban Injustice (New York: Seven Stories Press, 2002), 35 
68 Washington State Department of Corrections: Homeless Offenders on Community Supervision Briefing Paper, November 2004
record number of prisoners also means a record number of ex-prisoners returning to towns and neighborhoods. Most ex-offenders return to families or friends in their old neighborhoods. Often, this is the environment that helped them get into trouble in the first place. Others are no longer welcome home or don't want to return. They don't have a job. They can't afford first and last month's rent, which is huge. So they drift, from the homeless shelter to the couch of a friend to a low-rent hotel. And that's the lack of stability, the chaos, in which small -- and sometimes large -- crimes flourish. Parole boards, which used to have discretion over when prisoners were released and could require them to take steps toward rehabilitation, have been eliminated in 14 states. Nationwide, parole officers are dealing with dramatically larger case loads. Money for transitional housing, along with job-training and education programs, has been squeezed as states poured their budgets into building prisons. In its study *When Prisoners Return to the Community: Political, Economic and Social Consequences*, the National Institute of Justice (a part of the U.S. Justice Department) looked at what happens when ex-offenders hit the street with little or no preparation. The study predicts that in that situation, "A number of unfortunate collateral consequences are likely, including increases in child abuse, family violence, the spread of infectious diseases, homelessness and community disorganization." 69

According to a number of different studies that examine the demographics of prisoners, the population coming in and out of America's prisons has high rates of homelessness. 70

Federally subsidized housing providers, such as local public housing and Section 8 programs, may—and sometimes must— deny housing to people with a criminal history involving drugs or violence. Still other circumstances make finding a home difficult for people who recently have left prison. For example, someone who has been incarcerated for one or more years without access to employment at market wages may not have the financial resources to rent an apartment, particularly in large urban areas. Ex-offenders who live in a shelter or on the street don't have a fixed address or phone number where potential employers can contact them. They also may be unable to maintain personal hygiene and may not have clean, appropriate clothes to wear to interviews or at work. Providing housing assistance to people leaving prison does not fall easily within the purview of criminal justice, homeless services, or housing development agencies. Corrections agencies are not necessarily responsible for inmates once they have been released. Parole agencies and other agencies charged with supervising offenders in the community, which are more directly affected by the problem than corrections agencies, typically are too small, with tight budgets and limited expertise in brokering housing or developing or managing residential facilities. Homeless services agencies may be wary of

having ex-offenders funneled into their system. In a jurisdiction that does not have a homeless services agency, the responsibility of housing the homeless usually falls to a general social services agency, where it must compete with other priorities such as public assistance or child welfare. These factors combined make it extremely difficult for ex-offenders to find a permanent home and establish stable lives in the community. They may also contribute to an offender’s further involvement in the criminal justice system. Some of the men who participated in Project Greenlight, for example, had lived in shelters and reported that substance abuse, theft, and robbery commonly led to fighting and assaults. 71

Prohibiting Homelessness.

Hawaii and Illinois are working toward the first objective. Hawaii does not release inmates to parole unless they have housing, and Illinois has a statewide goal of ensuring that everyone leaving prison has housing. The Hawaii Paroling Authority will not release an inmate to parole supervision without an approved place to live. Homeless shelters are not considered an approved residence. Inmates who are eligible for parole are released on furlough for short periods so that they can establish ties in the community, including a place to live, a job, and renewed connections with family. For disabled inmates or high-risk inmates such as sex offenders and arsonists, finding housing can take up to a year. The Illinois Department of Corrections has pledged to not release any prisoner to homelessness. Its Placement Resource Unit attempts to find transitional housing, as well as short-term employment, for those who would otherwise be homeless. In practice, though, the unit must focus most of its resources on the most difficult to place, many of whom are sex offenders. People leaving Illinois prisons with other criminal backgrounds may receive only very short-term housing.

Providing Housing as Part of Drug Treatment or Employment Services. California and Maryland are examples of states that are focusing on the objective of providing housing as part of substance abuse treatment or employment programs. In California, inmates who participate in pre-release drug treatment programs are eligible for up to six months of housing linked to post-release drug treatment.

Providing Housing as Part of Comprehensive Transition Planning.

Rather than focus on one particular service to help ex-offenders return to the community, some programs focus on the third objective of providing an array of transitional services, including housing assistance. Hawaii, Massachusetts, Rhode Island, and Tennessee have

71 Nino Rodriguez & Brenner Brown, Vera Institute of Justice on Preventing Homelessness among People Leaving Prison, December 2003
such programs. Hawaii’s Being Empowered and Safe Together (BEST) Reintegration Program is a small-scale program in Maui County supported by federal reentry funds. Massachusetts’ Department of Corrections, like those in Hawaii and Illinois, has a policy of not releasing any inmate to homelessness or to a homeless shelter. The vast majority of former prisoners that I know are eager to start over when they are released from jail or prison. However, due to their conviction history, few employers would hire them and few landlords would rent them apartments. Without a stable home and stable income either they return to crime and to prison or join homeless ranks. This is why we see so many ex-prisoners in the homeless group.

I have a homeless man who was involved in fight, his unintentional punch turned into nearly fatal one – caused brain damage on his opponent. He served 8 years prison term. Now he is released but can’t do “anything”. He has to live with no income, no production, nothing. He is just survived by free community meals. We couldn’t do anything for him except supplying him with a small tent, cot and sleeping bag so that he can sleep somewhere in our city. There should be after-release support with job and housing so that he can adjust to the society and make up for what he did in the past. But there seems to be a lack of second chance for him. By the way, he is a white male. I am not saying there is no rehab program for ex-prisoners. There are many but not nearly enough or long enough to rehab people with jobs and housing.

I am introducing the report prepared by Exclusion Unit Office of the Deputy Prime Minister of England. I am quoting Tony Blair, the British Prime Minister, who wrote the foreword in the report presented by the Social Exclusion Unit of England on Reducing re-offending by ex-prisoners. His words and the report show how England approached to reduce re-offend of ex-prisoners:

Crime can have a devastating impact on the lives of victims. It scars entire communities, and the costs to society as a whole are huge. When we came into office, we made reducing crime a top priority. We have embarked on a major program of reform and investment to tackle crime and the causes of crime. So, for example, we have made record investment in the police – £1.6 billion extra by 2003/04 – to deliver the highest ever police numbers, and funded hundreds of local crime-reduction schemes. At the same time, we have massively expanded drug treatment provision to break the link between drugs and crime, and invested in prison education to double the number of educational qualifications achieved by prisoners by the end of next year. And this effort is
starting to pay off. Crime is down 21 per cent since 1997. Reconviction rates for juveniles serving community sentences are down 14 per cent. But we know there is still a long way to go. I refuse to accept that crime is an inevitable part of daily life. As part of our crackdown on crime and its causes, I asked the Social Exclusion Unit to find out what more could be done to cut the unacceptably high rates of re-offending by ex-prisoners. People who have been in prison account for one in five of all crimes. Nearly three in five prisoners are re-convicted within two years of leaving prison. Offending by ex-prisoners costs society at least £11 billion a year. This all tells us we are failing to capitalize on the opportunity prison provides to stop people offending for good. We need to make sure that a prison sentence punishes the offender, but also provides the maximum opportunity for reducing the likelihood of re-offending. That means we need to redouble efforts to rehabilitate prisoners back into society effectively. I am determined that we build on recent improvements and innovations in the way the Prison Service tackles re-offending. We also need to ensure this is carried through into the community, and that supervision by the National Probation Service, once prisoners are released, is stepped up even further. And above all, prisoners must have the consequences of their actions and their responsibilities brought home to them. The SEU’s (Social Exclusion Unit) analysis highlights a number of the key issues we still need to address. Resources could be targeted more effectively at tackling re-offending. The prison sentence could be managed much more seamlessly. Public services and a range of other stakeholders could work much better together. Just as striking are the deep problems faced by many prisoners. Many have very poor skills, are unemployed on entering prison, and have a history of homelessness, drug addiction and mental health problems. This report highlights how intrinsically linked this level of social exclusion is with re-offending. These problems do not excuse criminal behavior, but they do begin to show how we help people put a stop to it. Public safety is not safeguarded when prisoners are released into homelessness, with no prospect of employment. There needs to be a new contract with prisoners, which offers greater support in return for quitting crime. The SEU has identified a range of measures aimed at stopping the revolving door of persistent offenders coming in and out of the criminal justice system. I welcome this report as a significant contribution to our understanding of what works in combating crime. We welcome the broad thrust of its recommendations, and will be setting out our plans for taking these forward shortly. Together with the other measures we are taking to tackle crime and its causes, this will help us deliver the strong, crime-free communities in which we all aspire to live. (Signed by Tony Blair).

Report of Social Exclusion Unit: There is now considerable evidence of the factors that influence re-offending. Building on criminological and social research, the Social Exclusion Unit (SEU) has identified nine key factors: education; employment; drug and alcohol misuse; mental and physical health; attitudes and self-control; institutionalization and life-skills; housing; financial support and debt; and family networks. The evidence shows that these factors can have a huge impact on the likelihood of a prisoner re-offending. For example, being in employment reduces the risk of re-offending by between a
third and a half; having stable accommodation reduces the risk by a fifth. The challenge of turning a convicted offender away from crime is often considerable. Many prisoners have poor skills and little experience of employment, few positive social networks, severe housing problems, and all of this is often severely complicated by drug, alcohol and mental health problems. Many prisoners have experienced a lifetime of social exclusion. Compared with the general population, prisoners are thirteen times as likely to have been in care as a child, thirteen times as likely to be unemployed, ten times as likely to have been a regular truant, two and a half times as likely to have had a family member convicted of a criminal offence, six times as likely to have been a young father, and fifteen times as likely to be HIV positive.

The report pointed out what happens to the offender while he serves the prison term. Our prisoners might experience the same: There is a considerable risk that a prison sentence might actually make the factors associated with re-offending worse. For example, a third lose their house while in prison, two-thirds lose their job, over a fifth face increased financial problems and over two-fifths lose contact with their family. There are also real dangers of mental and physical health deteriorating further, of life and thinking skills being eroded, and of prisoners being introduced to drugs. By aggravating the factors associated with re-offending, prison sentences can prove counter-productive as a contribution to crime reduction and public safety.

The Social Exclusion Unit discovered some evidence of what works in tackling the problems of offenders, and in reducing re-offending. The following are some examples of the good practice that the SEU has identified during its visits and consultation:

- **Offending behavior programs** can reduce reconviction rates by up to 14 per cent. They aim to change the way offenders think, to bring home the effect of their behavior on themselves and others, and to teach positive techniques to avoid the situations that lead to offending. **Alcohol and Drug Addiction Recovery Project** has shown that of the two-thirds of prisoners who complete its program, reconviction rates are 11 per cent lower than would normally be expected;

- At HMP Norwich, the Anglia Care Trust negotiated with landlords to help prisoners retain or terminate their tenancies. They advised prisoners on finance and debt management issues during and after their sentence. More than 50 per cent of prisoners retained their tenancy with no added debt and only 5 per cent left prison with nowhere to go; At HMP Belmarsh, the Mental Health Liaison Team has attained NHS Beacon status through offering inpatient assessment and support to those experiencing mental health problems and/or awaiting transfer to NHS hospitals. It also manages an effective outpatient referral process, ensuring that prisoners’ needs are prepared for and information is passed on to the appropriate Community Mental Health Team;

- At HMP Hull, a prison officer seconded to the local authority directly matches prisoners to available jobs in the community. The officer divides his time between working in prison and outside. There is no set limit on the
officer’s contact time with ex-prisoners. He acts as an advocate, providing advice, support and encouragement. The project has a good record in finding employment for ex-prisoners; at HMP Holme House, the Prisoner Passport scheme involves Jobcentre Plus staff providing one-to-one advice on benefits. On release, prisoners are given a ‘passport’, which sets out the details of a pre-arranged appointment with a Jobcentre Plus adviser in the community;

At HMP Reading, the Lattice Foundation train young offenders in forklift truck driving. Participants attend a day-release course, leading to a nationally accredited qualification. Over 70 per cent of participants have found employment on release. The scheme has been further developed to include training as groundwork engineers for the gas industry; At HMP Leeds, the education department has adapted existing courses to deliver basic and key skills qualifications. Despite an annual turnover of 6,000 prisoners and an average stay of only 12 weeks, all prisoners receive targeted education and training, including testing for dyslexia.

The Social Exclusion Unit’s recommendations:

The Strategy would need to be long-term and wide-ranging, but the SEU recommends that it should initially focus on policy and delivery in the following key areas: a) A Going Straight contract should be developed, to deliver an integrated approach to rehabilitative programs and support. b) As part of this approach, each prisoner should be set a full program of activities and support, based on a comprehensive assessment of need. In order to ensure effective and co-ordinated delivery, the program should be drawn up by a case manager, who would oversee its delivery throughout the prisoner’s sentence. d) The proposed form of case management would be a new approach to prison sentences, and different models would need to be tested out, all of which should involve joint working between the Prison Service and Probation Service and other statutory and non-statutory organizations; the Government should draw on evaluation evidence of the outcomes of any initial measures taken and on the further issues identified in this report. 72

From the above examples in the U.S. and England, we learned that without housing, job and income people released from jail or prisons find it hard to maintain life in the community and are at risk of recommitting and reentry into legal system. I like the comprehensive scope of preparation of inmates prior to their release done in England

because that reduced huge percentage of re-entry into jail or prison and settled ex-prisoners in the community for good. However, housing alone wouldn’t work although it is the major one, because they need an ongoing income to maintain it; they need living wage job to afford the housing; to find and hold the job they need a certain job skill; they need mental health and behavior to hold a job and housing. Therefore, prison or jail must be their school, job training, work and treatment site for their substances and behavior. Before, their release they must be transformed with new value and thinking along with job skills, jobs, and housing. Therefore, prevention to re-entry to prison will be cost-effective in the long run for the state and nation.

11. Homelessness of Mentally Ill

NAMI (National Alliance of Mental Illness) reports the following alarming numbers of mentally ill persons in the U.S.:

One in four adults—approximately 61.5 million Americans—experiences mental illness in a given year. One in 17—about 13.6 million—live with a serious mental illness such as schizophrenia, major depression or bipolar disorder. Approximately 20 percent of youth ages 13 to 18 experience severe mental disorders in a given year. For ages 8 to 15, the estimate is 13 percent. Approximately 1.1 percent of American adults—about 2.4 million people—live with schizophrenia. Approximately 2.6 percent of American adults—6.1 million people—live with bipolar disorder. Approximately 6.7 percent of American adults—about 14.8 million people—live with major depression. Approximately 18.1 percent of American adults—about 42 million people—live with anxiety disorders such as panic disorder, obsessive-compulsive disorder (OCD), posttraumatic stress disorder (PTSD), generalized anxiety disorder and phobias. About 9.2 million adults have co-occurring mental health and addiction disorders. Approximately 26 percent of homeless adults staying in shelters live with serious mental illness and an estimated 46 percent live with severe mental illness and/or substance use disorders. Approximately 20 percent of state prisoners and 21 percent of local jail prisoners have “a recent history” of a mental health condition. Seventy percent of youth in juvenile justice systems have at least one mental health condition and at least 20 percent live with a severe mental illness.

Getting Mental Health Treatment in America is as follows:

Approximately 60 percent of adults, and almost one-half of youth ages 8 to 15 with a mental illness received no mental health services in the previous year. African American and Hispanic Americans used mental health services at about one-half the rate of whites in the past year and Asian Americans at about one-third the rate. One-half of all chronic mental illness begins by the age of 14; three-quarters by age 24.
Despite effective treatment, there are long delays—sometimes decades—between the first appearance of symptoms and when people get help.

**The Impact of Mental Illness in America is described:**

Serious mental illness costs America $193.2 billion in lost earnings per year. Mood disorders such as depression are the third most common cause of hospitalization in the U.S. for both youth and adults ages 18 to 44. Individuals living with serious mental illness face an increased risk of having chronic medical conditions. Adults living with serious mental illness die on average 25 years earlier than other Americans, largely due to treatable medical conditions. Over 50 percent of students with a mental health condition age 14 and older who are served by special education drop out—the highest dropout rate of any disability group. Suicide is the tenth leading cause of death in the U.S. (more common than homicide) and the third leading cause of death for ages 15 to 24 years. More than 90 percent of those who die by suicide had one or more mental disorders. Although military members comprise less than 1 percent of the U.S. population, veterans represent 20 percent of suicides nationally. Each day, about 22 veterans die from suicide. 73

**Homelessness and Mental Illness:**

According to the Substance Abuse and Mental Health Services Administration, 20 to 25% of the homeless population in the United States suffers from some form of severe mental illness. In comparison, only 6% of Americans are severely mentally ill (National Institute of Mental Health, 2009). In a 2008 survey performed by the U.S. Conference of Mayors, 25 cities were asked for the three largest causes of homelessness in their communities. Mental illness was the third largest cause of homelessness for single adults (mentioned by 48% of cities). For homeless families, mental illness was mentioned by 12% of cities as one of the top 3 causes of homelessness. According to National Coalition for the Homeless,

Serious mental illnesses disrupt people’s ability to carry out essential aspects of daily life, such as self-care and household management. Mental illnesses may also prevent people from forming and maintaining stable relationships or cause people to misinterpret others’ guidance and react irrationally. This often results in pushing away caregivers, family, and friends who may be the force keeping that person from becoming homeless. As a result of these factors and the stresses of living with a mental disorder, people with mentally illnesses are much more likely to become homeless than the general population (Library Index, 2009). A study of people with serious mental illnesses seen by California’s public mental health system found that 15% were homeless at least once in a

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73 NAMI • The National Alliance on Mental Illness: FACTS AND NUMBERS: 1 (800) 950-NAMI • www.nami.org 3803 N. Fairfax Drive, Suite 100, Arlington, VA 22203
one-year period (Folsom et al., 2005). Patients with schizophrenia or bipolar disorder are particularly vulnerable. Poor mental health may also affect physical health, especially for people who are homeless. Mental illness may cause people to neglect taking the necessary precautions against disease. When combined with inadequate hygiene due to homelessness, this may lead to physical problems such as respiratory infections, skin diseases, or exposure to tuberculosis or HIV. In addition, half of the mentally ill homeless population in the United States also suffers from substance abuse and dependence (Substance Abuse and Mental Health Services Administration). Minorities, especially African Americans, are over-represented in this group. Some mentally ill people self-medicate using street drugs, which can lead not only to addictions, but also to disease transmission from injection drug use. This combination of mental illness, substance abuse, and poor physical health makes it very difficult for people to obtain employment and residential stability. Successful supported housing programs include outreach and engagement workers, a variety of flexible treatment options to choose from, and services to help people reintegrate into their communities (National Mental Health Association, 2006). Homeless people with mental illnesses are more likely to recover and achieve residential stability if they have access to supported housing programs. Unfortunately, lack of funding is a significant barrier to the successful implementation of supported housing programs. Funding is available from various programs run by the United States Department of Housing and Urban Development, as well as from the Projects for Assistance in Transition from Homelessness (PATH). Additionally, the United States Congress passed the American Recovery and Reinvestment Act (ARRA) in February 2009, which includes $1.5 billion for homelessness prevention and re-housing (National Alliance to End Homelessness, 2009). However, there are still not enough resources to provide adequate services to the homeless population and those at risk for homelessness. Efforts need to be made to ensure that these funds are used appropriately, efficiently, and in ways that will most effectively help the mentally ill homeless population.\textsuperscript{74}

\textbf{Deinstitutionalization: Psychiatric “Titanic:”} is the name given to the policy of moving severely mentally ill people out of large state institutions and then closing part or all of those institutions (shift towards 'community-based' treatment of the mentally ill, as opposed to long-term commitment in institutions); it has been a major contributing factor to the mental illness crisis. Deinstitutionalization began in 1955: Deinstitutionalization has two parts: the moving of the severely mentally ill out of the state institutions, and the closing of part or all of those institutions. The former affects people who are already mentally ill. The latter affects those who become ill after the policy has

\textsuperscript{74} National Coalition for the Homeless on Mental Illness and Homelessness, Published by the, July 2009.
gone into effect and for the indefinite future because hospital beds have been permanently eliminated. The magnitude of deinstitutionalization of the severely mentally ill qualifies it as one of the largest social experiments in American history. In 1955, there were 558,239 severely mentally ill patients in the nation's public psychiatric hospitals. In 1994, this number had been reduced by 486,620 patients, to 71,619. Considering population growth this means that approximately 763,391 severely mentally ill people (over three-quarters of a million) are living in the community today who would have been hospitalized 40 years ago. That number is more than the population of Baltimore or San Francisco.

**The Imprisoned Mentally Ill and Deinstitutionalization:**

Between 1980 and 1995, the total number of individuals incarcerated in American jails and prisons increased from 501,886 to 1,587,791, an increase of 216 percent. During this time, the general population increased by only 16 percent. The vast majority of this increase has been fueled by changing demographics, more stringent mandatory sentencing laws, and the increasing availability of cocaine and other street drugs. Have the mentally ill, however, contributed more than their expected share to the increasing population of jails and prisons? Several lines of evidence suggest the answer is yes:

First, in 1939, Lionel Penrose, studying the relationship between mental disease and crime in European countries, showed that prison and psychiatric hospital populations were inversely correlated, as one rose, the other fell. This has become known as the balloon theory -- push in one part of a balloon and another part will bulge out. In 1991, George Palermo and his colleagues published an extensive analysis of the balloon theory utilizing data on U.S. mental hospitals, jails, and prisons for the 83 years between 1904 and 1987. They found the theory to be valid and concluded: The number of the mentally ill in American jails and prisons supports the thesis of progressive transinstitutionalism. The authors believe that the statistical evidence derived from the national census data corroborates their clinical observation that jails have become a repository of pseudooffenders -- the mentally ill. Our opinion is that our results probably reflect the state of most United States jails. Observations by psychiatrists and by corrections officials also support a causal relationship between deinstitutionalization and the increasing number of former patients in jails and prisons. California was the first state to aggressively undertake deinstitutionalization, implementing the Lanterman-Petris-Short (LPS) Act in 1969, which made it much more difficult to involuntarily hospitalize, or keep in the hospital, persons who are mentally ill. In 1972, Marc Abramson, a psychiatrist in San Mateo County, published data showing that the
number of mentally ill persons entering the criminal justice system doubled in the first year after the Lanterman-Petris-Short Act went into effect. Abramson said, "As a result of LPS, mentally disordered persons are being increasingly subjected to arrest and criminal prosecution." Abramson also coined the term "criminalization of mentally disordered behavior" and in a remarkably prophetic statement said, "If the mental health system is forced to release mentally disordered persons into the community prematurely, there will be an increase in pressure for use of the criminal justice system to reinstitutionalize them. Those who castigate institutional psychiatry for its present and past deficiencies may be quite ignorant of what occurs when mentally disordered patients are forced into the criminal justice system."

Similar observations were made throughout California in the years following implementation of the Lanterman-Petris-Short Act. A 1973 study in Santa Clara County indicated the jail population had risen 300 percent in the four years after the closing of Agnews State Psychiatric Hospital, located in the same county. In 1975, a study of five California jails by Arthur Bolton and Associates reported that the number of severely mentally ill prisoners had grown 300 percent over 10 years. In California's prisons, the number of mentally ill inmates also rose sharply in the 1970s. One prison psychiatrist summarized the situation:

We are literally drowning in patients, running around trying to put our fingers in the bursting dikes, while hundreds of men continue to deteriorate psychiatrically before our eyes into serious psychoses. … The crisis stems from recent changes in the mental health laws allowing more mentally sick patients to be shifted away from the mental health department into the department of corrections. … Many more men are being sent to prison who have serious mental problems. Most severely mentally ill people in jail are there because they have been charged with a misdemeanor. A 1983 study by Edwin Valdiserri and his associates reported that mentally ill jail inmates were "four times more likely to have been incarcerated for less serious charges such as disorderly conduct and threats" compared with nonmentally ill inmates. These inmates were 3 times more likely than those not mentally ill to have been charged by disorderly conduct, 5 times more likely to have been charged with trespassing, and 10 times more likely to have been charged with harassment. A more recent study at the Mental Health Unit of the King County Correctional Facility in Seattle found that 60 percent of the inmates had been jailed for misdemeanors and had been arrested on the average of six times in the previous three years. Similar findings have been reported from other parts of the United States. In Madison, Wisconsin, the most common charges brought against the mentally ill who end up in jail are "lewd and lascivious behavior (such as urinating on a street corner), defrauding an innkeeper (eating a meal, then not paying for it), disorderly conduct (such as being too loud), menacing panhandling, criminal damage to property, loitering or petty theft."
In examining records of these arrests, researchers often find a direct relationship between the person's mental illness and the behavior that led to apprehension. For example, a woman with schizophrenia in New Mexico was arrested for assault when she entered a department store and began rearranging the shelves because of her delusion that she worked there; when asked to leave, she struck a store manager and a police officer. A man with schizophrenia in Pennsylvania who was behaving bizarrely on the street was arrested for assault after he struck a teenage boy who was making fun of him. People who suffer from paranoid schizophrenia, in particular, are likely to be arrested for assault because they may mistakenly believe someone is following them or trying to hurt them and will strike out at that person. Theft may involve anything from cans of soda (an Oregon man with schizophrenia was arrested for "stealing pop bottles to turn in for refund") to a yacht (a Kentucky man with manic-depressive illness stole a yacht at a dock, then drove it around the lake until it ran out of gas). One of the most common forms of theft involves going to a restaurant and running out at the end of the meal because the person has no money, a practice commonly referred to as "dine and dash." Police frequently use disorderly conduct charges to arrest a mentally ill person when no other charge is available. The mother of a son with schizophrenia in Texas said that her son was frequently arrested for "just wanting to talk to normal (his word) people in the malls or street. … He would follow them and just keep talking. … [He] would not go away when they asked him to and they were afraid. … His looks were very unkempt, which added to their fear." A man with manic-depressive illness in Washington State remembers being arrested for disorderly conduct because "I played music on my stereo too loud" and his neighbors complained. A man with schizophrenia in Illinois was arrested for throwing a television set out the window, probably because he believed it was talking to him.

Alcohol- and drug-related charges are also common because alcohol and drug use among this population frequently occurs as a secondary problem among the mentally ill (e.g., a woman with manic-depressive illness in California was arrested for being drunk and disorderly on the street). There have been numerous arrests for driving while under the influence of alcohol or drugs; in some cases the person has not used either but, because of bizarre behavior, is assumed to have done so by the arresting officer.

Trespassing is another catchall charge police officers often use to remove mentally ill persons from the street. A man with schizophrenia and alcohol abuse in New Hampshire has been arrested 26 times, mostly on trespassing charges. A woman in Tennessee reported that her son with schizophrenia had been arrested and put in jail for holding a sign that says "Will Work For Food" and on another occasion for sleeping in a cemetery. In another scenario that frequently leads to arrest for trespassing, the mentally ill person has a delusion of owning a building: a man in Florida was arrested for refusing to leave a motel "that God had given him," and a man in Kansas entered a farmhouse and went to sleep because he believed he had won the farm as a prize from a cigarette.
Local businesses often exert pressure on the police to get rid of "undesirables," including the mentally ill. This is especially true in tourist towns such as New Orleans, where the police have a well-known reputation for "cleaning the streets" by arresting all vagrants and homeless persons. A police official in Atlanta described how mentally ill homeless persons at the city's airport are routinely arrested, while a sheriff in South Carolina confided that "our problems usually stem from complaints from local business operators."

"Mercy bookings" by police who are trying to protect the mentally ill are also surprisingly common. This is especially true for women, who are easily victimized, even raped, on the streets. A sheriff in Arizona admitted that police officers "will find something to charge the person with and bring her to jail." A jail official in West Virginia, after describing how the local state psychiatric hospital routinely discharged severely disabled patients to the streets, said, "If the mental institutions will not hold them, I will!" In Madison, Wisconsin, police arrested a mentally ill woman who was yelling on the streets and charged her with disorderly conduct. According to a police department spokesperson, "People called us because they were afraid she'd be assaulted ... the woman was not exhibiting the dangerous behavior necessary for commitment to Mendota [State Hospital], she didn't want to go to a shelter and no one could force medication on her." So the police arrested and jailed her for her own protection. A Los Angeles police captain sounded the same theme: You arrest somebody for a crime because you know at least they'll be put in some kind of facility where they'll get food and shelter. You don't invent a crime, but it's a discretionary decision. You might not arrest everybody for it, but you know that way they'll be safe and fed. Another member of the Los Angeles police force described frequent arrests of severely mentally ill homeless persons:

[They are] suffering from malnutrition, with dirt-encrusted skin and hair or bleeding from open wounds. ... It's really, really pitiful. ... You get people who are hallucinating, who haven't eaten for days. It's a massive cleanup effort. They get shelter, food, you get the back on their medications. ... It's crisis intervention. Sometimes "mercy bookings" are initiated by mentally ill persons themselves to get into jail for shelter or food; a man in Florida admitted, that "I would commit a crime near the police station and turn myself in. ... Jail would take me in and put me to work cleaning floors." The mentally ill also are sometimes jailed because their families find it is the most expedient means of getting the person into needed treatment. As the public psychiatric system in the United States has progressively deteriorated, it has become common practice to give priority for psychiatric service to persons with criminal charges pending against them. Thus, for a family seeking treatment for a family member, having the person arrested may be the most efficient way to accomplish their goal.

This method of getting treatment is also used in states in which psychiatric hospitals are only available for people who are a danger to themselves or others. In the Public Citizen survey of jails, numerous family members confided that either the police or mental health officials had encouraged them in pressing charges against their family members to access psychiatric care for them. In Massachusetts, the mother of a man with schizophrenia wrote: In our state a
patient cannot get into a state hospital, even if willing, without being dangerous to self or others. … Rather than wait for the patient to become so psychotic that disaster occurs, many families bring charges against a patient for making threats or damaging property. We have done this. Similarly, in suburban Philadelphia, the parents of a severely ill young man who had no insight into his illness, who had refused treatment, and whom psychiatrists refused to commit involuntarily to a hospital because they claimed he was not a danger to himself or others, was finally hospitalized after his parents called the police. The parents obtained a court order barring him from their home and, when he violated the order, had him arrested. The judge, who had suggested to the parents that they use this mechanism to get treatment for their son, then offered the son a choice of staying in jail or going to the hospital. In these cases, jails become a transitional device to obtain psychiatric care from a failed treatment system. It appears, then, that jails and prisons have increasingly become surrogate mental hospitals for many people with severe mental illnesses.  

Many states like Washington States have developed a law that mentally disabled person cannot be involuntarily hospitalized unless they are suicidal, homicidal or gravely disabled. Many mentally disabled people are not sick enough to be institutionalized nor well enough to take care of themselves or seek out resources. Therefore, many of them who fall through cracks join the homeless crowd on the streets.

Not only mental illness but also other physical illness too causes homelessness; for families and individuals struggling to pay the rent, a serious illness or disability can start a downward spiral into homelessness, beginning with a lost job, depletion of savings to pay for care, and eventual eviction. In fact, these ill people don’t belong to the streets. While homelessness makes people sick physically, emotionally and spiritually, the existing illness, whatever kind it may be, will get worse and often lead the homeless to premature death.

12. Homelessness of Physically Disabled

In our society, there are many people who are physically disabled but not all of them are homeless. But I have seen many physically disabled people in the homeless population I served. On the outlook they look fine. But they were unable to work or find appropriate employment. For many of them their disabilities are not severe enough to be qualified for government assistance and they are not well enough to work in manual labor work field. So we can easily say that “they are lazy or feign illness. Without talking to them and ask them there is no

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75 E. Fuller Torrey, M.D. *Out of the Shadows: Confronting America’s Mental Illness Crisis*. Chapters 1, 3 and the Appendix (New York: John Wiley & Sons, 1997).
way to know their disabilities because many of them are not visible conditions.

Disability is defined “... a physical or mental impairment that substantially limits one or more of the major life activities.”\textsuperscript{76} It is a long-lasting (six months or more) sensory, physical, mental, or emotional condition that makes it difficult for a person to perform daily living activities. The NCVS Questions (National Crime Victimization Survey) identified six types of disabilities: sensory, physical, cognitive functioning, self-care, go-outside-the-home, and employment.\textsuperscript{77} Homelessness and health concerns often go hand in hand. At the most extreme, a person can become chronically homeless when his or her health condition becomes disabling and stable housing is too difficult to maintain without help. National Alliance to End Homelessness – Health Care – too claim,

People living in shelters are more than twice as likely to have a disability, according to the Department of Housing and Urban Development. Medical conditions such as diabetes and heart disease are also found at high rates among the homeless population, in addition to injury and physical ailments from living outdoors. Many people experiencing homelessness have also experienced trauma, either resulting from homelessness or in some way leading to it. Behavioral health issues and trauma are found disproportionately among unaccompanied youth who are homeless. Treatment and preventive care can be difficult for homeless people to access, because they often lack insurance coverage, or are unable to engage health care providers in the community. This lack of access can lead a homeless individual to seek medical care only once his or her condition has worsened to the point that a trip to the emergency room is unavoidable. The extent of health conditions and disability should be considered when designing effective, efficient strategies to end homelessness. For chronically homeless people, permanent supportive housing provides stable housing coupled with supportive services as needed – a cost-effective solution to homelessness for those with the most severe health issues.\textsuperscript{78}

The following articles sketch the etiology and scope of physically disabling conditions frequently seen in homeless people, specify major obstacles they encounter.

One-fifth of surveyed homeless adults residing in New York City shelters reported a disease or disability that restricted their functioning. In a national survey of homeless service users, 46 percent reported one or more chronic, debilitating conditions including arthritis, rheumatism, or joint problems (24%); high blood

\textsuperscript{76} Americans with Disabilities Act of 1990. Disability is defined. U.S. Department of Labor. The Americans with Disabilities Act of 1990 (ADA) is a law that was enacted by the U.S. Congress in 1990.

\textsuperscript{77} National Crime Victimization Survey.

\textsuperscript{78} National Alliance to End Homelessness – Health Care
pressure (15%); and problems walking, a lost limb, or other handicap (14%). Over two-thirds (66%) reported mental or emotional problems, alcohol use, and/or use of illegal drugs during the past month. Risks of developing a disability while homeless are substantial. Exposure to the elements or to communicable disease in shelters, victimization, nutritional deficiencies, co-morbidities, and limited access to health care increase the likelihood that minor disabilities in homeless individuals will become serious functional impairments. People without homes are also at high risk for trauma, which may either cause or exacerbate physical disabilities. Twenty-two percent of surveyed homeless clients report being physically assaulted while homeless.3 Disabled persons on crutches or in wheelchairs are especially easy targets for perpetrators. Underlying substance abuse or mental illness may increase their vulnerability to trauma and interfere with adherence to treatment of concurrent illnesses. Occupational injuries, especially to the back and spine, are common sources of impairment among homeless people, many of whom are engaged in manual labor. The day labor available to homeless people is mostly construction work, which can cause and aggravate musculoskeletal disorders such as osteoarthritis. “We see many day laborers aged 50 or older, whose bodies are worn out from the constant stress of construction work and manual labor,” says Ed Farrell, MD, medical director of the Stout Street Clinic in Denver. “They are too disabled to work at their trade, and too under-educated to be retrained in service or computer jobs that pay living wages.” Sandra McMahan, MSSW, CMSW, social services director at Metropolitan Nashville General Hospital in Tennessee, notes that carnival workers are an overlooked population that frequently incurs job-related injuries. “These laborers are highly transient. If disabled by accidents or a musculoskeletal disorder, they are left behind when the carnival moves on, and many become homeless.” Homelessness is so debilitating that the health and functional problems of homeless adults ages 45–64 are said to “resemble those of geriatric persons in the general population.”

According to the Bureau of Justice, persons age 12 or older with disabilities experienced approximately 716,000 nonfatal violent crimes and 2.3 million property crimes in 2007 as measured by the National Crime Victimization Survey (NCVS). Nonfatal violent crimes include rape, sexual assault, robbery, aggravated assault, and simple assault. Property crimes include household burglary, motor vehicle theft, and property theft. About one third (34%) of the crimes against persons with or without a disability in 2007 were serious violent crimes (rape/sexual assault, robbery, or aggravated assault). Persons with disabilities were victims of about 47,000 rapes, 79,000 robberies, 114,000 aggravated assaults, and 476,000 simple assaults. 

CRISIS research claims,

79 Helping Hands: Dealing with Disability: Physical Impairments & Homelessness
Poor physical or mental health, along with dependency issues, are problems for the entire homeless population, whether they are sleeping rough on the streets, in hostels, or in overcrowded or temporary accommodation. Physical disabilities, mental ill health or dependency issues can also trigger, or be part of, a chain of events that lead to someone becoming homeless. Problems such as these can make it more difficult for people to engage with services and get the help and support they need and too often services are not set up to respond to the needs of homeless people. Homelessness and poor physical health go hand in hand. It is perhaps to be expected that sleeping on the streets, in hostels, in squats or in substandard or overcrowded accommodation can have a damaging effect on your physical wellbeing. Homeless people are also thirteen times more likely to be a victim of violence - much of it perpetrated by the general public. A survey of homeless people living in hostels showed that more than two thirds were suffering from physical health problems which included conditions such as bronchitis, pneumonia, trench foot, frostbite and wound infections. It is not just the physical experience of homelessness that leads to poor physical health. Homeless people lack adequate access to healthcare services. The same survey of hostel residents found that more than one third of those who required treatment did not receive any. Crisis research has found that homeless people are 40 times more likely not to be registered with a GP than the general public and 55 per cent have had no contact with a GP in the previous year. Emergency services, such as A&E, are often used instead of a GP and homeless people who are not registered with a GP will often have untreated medical conditions that potentially escalate into a situation requiring urgent medical attention.  

Therefore, the experience of homelessness can have seriously detrimental effects on one’s physical and mental wellbeing. **On average, homeless people die at 47 years old,** thirty years before the national average of 77. **Homeless women die at 43 years old.**

13. **Domestic Violence Victims**

While the larger percentage of homeless are single men (47 percent), their reasons for being homeless are usually much different than those of homeless women. Single homeless women make up only 13 percent of the homeless population and are often on the streets as a result of domestic abuse. According to the National Coalition for the Homeless, homeless women are less likely to live on the streets for extended periods of time, instead looking for refuge in shelters or halfway homes.  

Approximately 63% of homeless women have experienced domestic violence in their adult lives. Battered women who live in  

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81 Crisis Research (Health and Dependencies)  
82 National Coalition for the Homeless.  
83 Network to End Domestic Violence.
poverty are often forced to choose between abusive relationships and homelessness. A staggering 92% of homeless women experience severe physical and/or sexual assault at some point in their lives. For many homeless women, abuse started at an early age. Over 66% of these women experienced severe physical violence by a caretaker and 43% had been sexually molested during their childhood. Abuse often continues into adulthood. 63% of homeless women have been victims of intimate partner violence and 32% are current or recent victims of domestic violence.\textsuperscript{84} I concur with this report because I noticed a high percentage of homeless women who have been staying at shelter, and request the Nest Mission rental assistance giving domestic violence as their reason for being homeless.

Domestic violence is defined as emotionally and/or physically controlling an intimate partner, often involving tactics such as physical assault, stalking, and sexual assault (Domesticviolence.org). Approximately one out of every four women will experience domestic violence in her lifetime and 1.3 million women are victims of domestic violence each year. Victims of domestic violence lost about 8 million days of paid work because of the violence that they experienced. 4.1 million dollars is spent directly to on mental health and medical services for domestic violence victims.\textsuperscript{85} Considering the cost and prevalence, as well as the direct relationship between housing and domestic violence, a majority of homeless women are victims of domestic violence. 28% of families were homeless because of domestic violence in 2008 (U.S. Conference of Mayors, 2008). 39\% of cities cited domestic violence as the primary cause of family homelessness (U.S. Conference of Mayors, 2007). When a woman decides to leave an abusive relationship, she often has nowhere to go. This is particularly true of women with few resources. Lack of affordable housing and long waiting lists for assisted housing mean that many women and their children are forced to choose between abuse at home and life on the streets. Approximately 63% of homeless women have experienced domestic violence in their adult lives (National Network to End Domestic Violence). Moreover, shelters are frequently filled to capacity and must turn away battered women and their children.\textsuperscript{86}

\textsuperscript{84} National Center on Family Homelessness. \textit{Violence in the Lives of Homeless Women.}
\textsuperscript{85} National Coalition Against Domestic Violence.
\textsuperscript{86} U.S. Conference of Mayors, 2008.
Some cities have decided to combat the increase of homeless families by providing motel vouchers for the nights when the shelters are full. But, because of the nature of being a homeless family, it takes a longer period of time to find permanent housing. Compared with single men and women, families remained in emergency shelter, transitional housing, and permanent supportive housing longer (U.S. Conference of Mayors, 2008). There are a number of reasons for this finding, but domestic violence victims in have particular difficulty. Victims often have poor credit records and employment histories because of the violence they have experienced. Landlords often discriminate against victims if they have a protection order or any other indicator of domestic violence. If violence occurs in the home, landlords can evict their tenants, resulting in a victim becoming homeless because she was abused. Currently, victims of domestic abuse have unmet needs for both short and long-term housing. On a given day, 1,740 people could not be provided emergency shelter and 1,422 could not be provided transitional shelter. Shelters provide immediate safety to battered women and their children and help women gain control over their lives. The provision of safe emergency shelter is a necessary first step in meeting the needs of women fleeing domestic violence.

A sizable portion of the welfare population experiences domestic violence at any given time. Thus, without significant housing support, many welfare recipients are at risk of homelessness or continued violence. In the absence of cash assistance, women who experience domestic violence may be at increased risk of homelessness or compelled to live with a former or current abuser in order to prevent homelessness. Welfare programs must make every effort to assist victims of domestic violence and to recognize the tremendous barrier to employment that domestic violence presents. A significant number of families experiencing homelessness are single parent with their children fleeing abuse. 50% of the cities surveyed by the 2005 U.S. Conference of Mayors identified domestic violence as a primary cause of homelessness for women. These women who are abused physically and emotionally often in the name of God became physically,

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emotionally and spiritually homeless, and are profoundly damaged.

14. **Substance Addiction:**

Whether it's alcohol or some other drug, a large percentage of homeless people experience addiction. Many of them never receive help and stay under the influence of their addiction.

The relationship between addiction and homelessness is complex and controversial. While rates of alcohol and drug abuse are disproportionately high among the homeless population, the increase in homelessness over the past two decades cannot be explained by addiction alone. Many people who are addicted to alcohol and drugs never become homeless, but people who are poor and addicted are clearly at increased risk of homelessness. Addiction does increase the risk of displacement for the precariously housed; in the absence of appropriate treatment, it may doom one's chances of getting housing once on the streets. Homeless people often face insurmountable barriers to obtaining health care, including addictive disorder treatment services and recovery supports.

People used to think of addictions as a matter of personal willpower. So public want them to stop abusing substances on their own. But more scholars see them as a brain disease and need treatment as other diseases. Therefore, expecting them to stop abusing them is like asking cancer patients to cure themselves.

Some people argue that addiction causes their homelessness. But homeless addicted I serve tell me that some were using prescribed pain pills for injuries and got addicted. Spending all their resources for the addiction place them on the streets. Some others would tell me that without a drink or drug, it is hard to fall asleep on the cold streets or in the park. It is a question whether the chicken first or the egg. It could affect both ways. Some have already been addicted which caused them to lose housing and others addicted from prescribed medications. Addiction can affect anyone, regardless of income. At any rate they need treatment with rehabilitation which must include job training, jobs and housing. I noticed, without treatment they can seldom overcome their addictions on their own. Even when they come out of treatment and released to the streets, they easily go back to old habits unless discharge with jobs and housing.

Therefore, drug issue is beyond individual control: Hal Joseph Recinos, professor of theology, culture and Urban Ministry at Wesley
Theological Seminary claimed the following shocking points:

Nearly 20% of infants in America born in city hospitals are substance addicted. Massive waste of human life in the city caused by the high levels violence and drug-related problems. Drug-related crimes causes jails to fill each day with teenagers doing heavy time. He sees the violence and drugs in the city as, in part, byproducts of the structures of racism. Powerful leaders of white society have limited the structure of opportunity for people of color, forcing the people of the ghetto to find other ways to survive. He points out the drug background as follows: In 60s, the white’s Suburban flight leaving poor people of color in city, Vietnam war that brought an increase of heroin traffic to inner cities, Through Reagan’s support of Contras and war in Central America contributed to the spread of crack in North America. Geopolitical realities have a way of directing drugs to urban streets and profits into white-collar hands. Drug trade is an international profit-motive business sponsored outside of the ghettos. Despite of Bush’s drug war, the role of military and police agencies is unlikely to dismantle international drug trade. If just one cargo plane penetrates the interception net, it will succeed in bringing into this country a huge amount of cocaine. The risks are high but so are the profit. He points out that the church has failed to address the urban violence associated with the international drug trade. He added “African American men between the ages of 15 and 24 would have stood a better chance of surviving combat in the Vietnam War.”

Vincent Harding, author and historian visited West Germany and African American soldiers told him that they were reenlisting in the Army so that they could keep from coming home to their own neighborhood, where they were afraid of being killed. Therefore drug addiction issue is not something that the public can blame the drug users. Since it is socio-political and economic issue combat for drug trade must be fought on the national and international level. The petty drug users seems to be victims of larger drug trade. It is clear that drug and alcohol are the huge cause of homelessness which require full rehabilitation including job training, employment and housing.

A study of the University of Michigan report the followings:

Using data from a random sample of women from the welfare caseload in an urban Michigan county, the authors investigate the prevalence of domestic violence and its association with mental health, health, and economic well-being. Nearly a quarter of the women experienced physical partner violence in the past 12 months, and almost two thirds in their lifetimes. Recent victims had significantly higher rates of five psychiatric disorders (depression, generalized anxiety disorder, post-traumatic stress disorder, drug dependence, and alcohol dependence) and health problems than women who never experienced domestic violence. Recent partner violence was also

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88 Source: Sojourner Magazine– May June 2003. Dr. Recinos: 214.768.1772
associated with greater material hardship. Analyses did not indicate any significant association between domestic violence, past or present, and employment. 89

A study at the Georgia State University examined housing problems and homelessness after separation in a sample of 110 women who had experienced domestic violence. Of the sample, 38% reported homelessness. Similar percentages reported housing problems (e.g., late paying rent, skipping meals, threatened with eviction). Predictors of more housing problems included experiencing a greater severity of violence, contacting fewer formal systems, having less informational support, and receiving a negative response from welfare. Women’s odds of reporting homelessness were reduced by 30% if police officers responded positively. These findings highlight the importance of changing system responses in an effort to reduce women’s housing problems and risks for homelessness after separation. 90

In short, generally we associate PTSD just with veterans. But above research results show that PTSD is not only experienced by veterans but also anyone in general public – men, women and children. PTSD become causes for one’s homelessness depending on how one responds to it and if one doesn’t have support system to work with. But also the homelessness along with other illness and trauma can push people into PTSD. Therefore, there will be numerous number of men, women and children /youth in homeless population suffer from PTSD prior to or as a result of trauma they experience in their homeless life.

15. **Unemployment**

Among homeless men and women whom I serve I have seen quite a few who used to hold jobs, homes and families. But simply being laid off from his/her job, couldn’t find another employment, and couldn’t keep up with rent, which resulted in their eviction into the streets. We tried to help find work but jobs for people with low education, no professional skills are very scarce. In such a time with high unemployment rate, many willing bodies just can’t find work. Most all I serve including mentally disabled want to work. But I can’t help them find work. It is therefore extremely frustrating.

The Bureau of Labor Statistics provides an interesting unemployment data from January 1st, 1948, right up until the present day. The unemployment rate in January of 2013 was 7.9%. The highest rate for a single month is shared by November and December of 1982

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with an unemployment rate of 10.8%. The year with the highest average unemployment rate was 1982 with an average unemployment rate of 9.71%. The lowest rate for a single month is shared by May and June of 1953 with an unemployment rate of 2.5%. The year with the lowest average unemployment rate was 1953 with an average unemployment rate of 2.93%. The most recent unemployment number was 7.3% as of October 2013.

The number of unemployed people increased by 4 percent from 14.3 million in 2009 to 14.8 million in 2010. The unemployed population increased in 32 of the 50 states and the District of Columbia. Unemployment rose by 10 percent or more in 11 states. 91

As we all are aware of, another factor for unemployment is that most manual labor jobs have been replaced by technology and/or shipped overseas seeking cheap labor. So those in the U.S. who used to work in manual labor market are thrown out of work and into the streets. Therefore, we shouldn’t blame the homeless who are unwilling to work. However, according to New York June 6, 2014, politicians in Washington and policy makers at the Federal Reserve. The latest numbers highlight the problem. The unemployment rate remained flat last month at 6.3 percent, the lowest since September of 2008. But the portion of the population in the work force did not budge either, remaining stuck at 62.8 percent, a depressed level last seen in the late 1970s. Although retiring baby boomers are responsible for some of the decline in participation in recent years, most experts say they believe a substantial amount is because people are giving up the search for a job entirely and dropping out of the work force. “We’ve gotten the unemployment rate down,” said Byron Wien, vice chairman of Blackstone National Alliance to End Homelessness, 2012.
Advisory Partners and a Wall Street strategist for decades. “But are we really creating enough jobs to bring people back into the work force? We’re not and we need to create more. We’re still a long way from where we need to be.”  

This seems to be true for many homeless people whom. Many I serve; they cannot find work although they eagerly searching and willing. Therefore, unemployment still remain as one of major root causes of homelessness.

16. **Divorce**

Since World War II, widowhood, divorce and separation have become more frequent. The divorce and separation rate among blacks rose from 29.1% to 71.3%, and among whites from 27.3% to 36.8%. Divorce and separation have become more common and have increased the most among poor blacks. Recently, female heads-of-households have increased due to out-of-wedlock pregnancies. Poor black women are more likely to create female-headed households due to higher rates of out-of-wedlock pregnancy, separation and divorce in the inner city community. Many black women are separated without court-ordered support rights. They are less likely to remarry. Women who are divorced with no financial savings or resources cannot afford the legal services to fight for custody or financial support. When men abandon women, they usually abandon children also, and therefore, women end up raising children alone. In cases of divorce, many women and children lose financial security and easily become homeless. Divorce, particularly no-fault divorce, impoverishes female-headed families, true in both white and black populations. At the time of divorce, women's lack of education, job training, and skills throw women into poverty. Billions of dollars in child support remain unpaid. Women are pulled toward the workforce by financial need and they are pulled away from child-care responsibilities. These circumstances frequently create the need for female-headed households to rely on public aid.  

The Homeless Resource Network claims that divorce often leaves one of the spouses homeless. Most often it’s the father, but sometimes it’s the mother and children or everyone involved.  

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93 Pamela Couture, Blessed are the Poor, Abingdon Press: Nashville, 1991.  
94 Homeless Resource Network: 2221 Second Ave. Columbus, GA. 31902.
I have met a few men who became homeless after divorce. They were evicted from their wives, emotionally went downhill, lost job, and ended up on the streets and abused alcohol and drug. I am not sure which one came first, substance or divorce? But outcome was homelessness. I have seen more women who went downhill financially after divorce. Here is a story posted online with a title, “Facing Bankruptcy, Divorce and Homelessness.”

What it's like being unemployed

It's absolute HELL........I don't know how people survive this. I've been unemployed for 1 1/2yrs and just found out today that my unemployment has been exhausted with no available extensions. At this moment I literally have 0.28 in my bank account. I live with my husband who has helped support me during this time but I'm probably going to lose him too (that's another story). I planned on applying for bankruptcy this week since I'm not going to be able to pay ANY bills, but first you must take an online course that will cost between $50-$60. Not to mention I've been seeing a therapist and have medications that I'm no longer going to be able to afford. I have applied almost EVERYWHERE! I have a great resume with lots of experience for an office job but I've never heard back from anyone, not even for an interview. I had to have my Dad drive me around all day applying at Walmart, Target, Old Navy, etc. Even if I do get a call back from them I'm going to be making minimum wage. No offense to those who do but that job will barely cover my food, gas for car, etc. How am I going to pay mortgage and car payments? My husband doesn't make nearly enough to support me alone with no income. This also has put such a strain on my marriage, I'm pretty much dragging my husband into my world of worry and debt. I know everyone says to "keep trying" and "stay positive" - but I've seriously lost all hope with that. I'm pretty much accepting that I'm going to be homeless with no husband within the next 2 weeks. 95

Study Shows Poverty, Homelessness a Potential After Divorce:

As 2012 approaches, the baby boomers era is increasing. Many are reaching their 60s and, unfortunately, entering their later years as divorcees. A recent study reveals that divorce is causing women in this

demographic financial distress and many with an increased risk of entering poverty or even becoming homelessness post-divorce. The study highlights the importance of preparing, researching and consulting with an experience divorce attorney before the process begins to mitigate these potentials.

A study supported by the Salvation Army evaluated the financial standing of over 100 single divorced women from the baby boomer era and concluded that there was a high potential for these women to enter poverty or even become homeless: Out of 111 divorced women in this study: 77 percent of the woman became renters even though 79 percent carried advanced educational degrees. Women who made over $70,000 only had a small amount of savings. Women overall had low monetary levels for retirement. 58 percent of the women reported having less than $100,000 saved at the time of retirement.

**Divorce Forces Financial Changes:**

Couples working together can make financial decisions together that affect their current and future well-being. However, when they get divorced, the couple's financial situation automatically changes; no longer are they relying on dual incomes to pay bills and save for retirement. According to the study, women, in particular, are seemingly affected the most. For instance, many women from the baby boomer generation worked part-time or took on the responsibility to instead care for the home and children while the husband took on the responsibility to make a living outside the home. Both parties equally shared in the responsibilities that accompany life. However, once divorced, many women found it hard to afford a home by themselves, pay off once manageable debt, or save up for adequate retirement. Essentially, their financial footing became jeopardized.

**Here is another story: What happened to Janine Nazzise's when she divorced. This is a story of many homeless women whom we work with:**

When Janine Nazzise lived in Boulder, she was, in her own words, "a vagrant magnet." "I had a lot of negative experiences, and I had a very negative view of people who asked for money," she said. Her view now could not be more different. "If people are willing to stand out on the corner and beg, I don't care if that person drives a BMW, I would give them money," she said. "Nobody

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96 Pewresearch.org/ pubs/1834/ baby-boomers-old-age-downbeat-pessimism-
Study Shows Poverty, Homelessness a Potential After Divorce
stands on a corner and asks for money because their life is great."

Nazzise's new perspective is born of a trial she says she wouldn't wish on anyone. After her common-law husband ended their six-year relationship, Nazzise found herself homeless at the age of 52, despite a college degree, a long work history and a solidly middle-class background.

Nazzise's situation -- a struggling single adult who becomes homeless after a bad divorce -- isn't unfamiliar to people who work with the homeless. "For many people I have known, men and women, the original event that led to their homelessness was a bad divorce," said Joy Eckstine, the former director of Boulder's Bridge House, a day shelter and social service agency for the homeless.

And there is less help available than many people realize, Eckstine said. "Because we are in a time of such economic pressure, most agencies are needing to really focus on their core missions," she said. "There's a dearth of resources for single, homeless adults."

Constantly moving: Until 2007, Nazzise earned good money working in quality assurance at pharmaceutical and chemical labs. She wasn't particularly happy at her last job, and she says her husband encouraged her to quit. He suggested she could help him with a startup idea he had. She worked intermittently but mostly "did the housewife thing." Then in October, he moved out, took her name off their joint checking account and canceled the lease on a comfortable townhome they had shared in Longmont. She learned about the lease when she was copied on an email from her now ex-husband to the landlord. She had no money, no job and a week to move out. Nazzise has moved 11 times since then -- from the floor of one relative to the couch of another, into a room in a house that turned out to be a party pad with strange men using drugs and coming and going at all hours. Representing herself, Nazzise went to court to try to get alimony. She had to prove they had lived as husband and wife by getting a former neighbor to testify her ex-husband had called her his wife and providing documents to show he had put her on his health insurance as his spouse. She was awarded $1,200 a month under a temporary support order. A hearing on a permanent support order is scheduled for next month.

Nazzise said $1,200 doesn't go nearly as far as some people might think. She needs to pay the rent on the storage unit where she's keeping her belongings, put gas in her car and pay for insurance and food. Even a room in a house can cost as much as $1,000, she said, and landlords want first- and last-month's rent.

Losing your pride: Nazzise said she's applied for every job she can find, almost all of them below her skill level. "It's frightening," Nazzise said. "I've had three interviews in all that time. I apply everywhere. It's exhausting." Nazzise knows the gap in her resume hurts. She suspects the stress she's under hurts as well. So does the general state of the economy. "You get so stressed," she said. "And I go on an interview, and I look like a stressed-out, 52-year-old woman. It used to be you could get a job, and they would train you. Now, it's like you have to have practically done that exact job already to even get looked at it."

Nazzise said she blames herself in part for not foreseeing the way her relationship might end and for not having her own money. Her pride, she said, is gone. Well-meaning acquaintances have suggested she seek help at this or that
service agency, but most programs are targeted at families with children or people with disabilities. "There are a lot of good-hearted people out there, but there's not a lot of concrete help for an able-bodied, single person without kids," she said. "People say, 'Have you tried the Boulder Housing Authority?' There's a waiting list for the waiting list." (Boulder Housing Partners actually got rid of its waiting list because it was so long and now holds a lottery, but preference goes to people with disabilities and families with children.) She qualified for food stamps, but lost them as soon as the support order was granted because she made too much money.

"It doesn't take that long:" Amy Wilkins, an assistant professor of sociology at the University of Colorado, said divorce often contributes to what is called "event-caused poverty" for formerly middle-class women. Most of them eventually recover somewhat, returning to a reasonable standard of living, if not to their previous lifestyle. But it can take years, Wilkins said, and not everyone does recover. "The biggest factor is that men's jobs pay more, and families are often dependent on men's wages," she said.

Nazzise said she never imagined, even a year ago, that she could end up homeless. "It doesn't take that long to get to where I am," she said. "You can go from a totally normal life to this pretty quickly. How many people are just a couple of paychecks away from this?" Former Bridge House director Eckstine said she admires Nazzise's willingness to name her situation for what it is -- homelessness. "I wonder what it would be like if all the middle-class people who go through that identified as homeless," she said. "Many don't want to identify as homeless. I admire this woman so much for being able to tell her story. It's not a label most people are brave enough to claim."

Nazzise said she'll just keep trying to find a job, any job, and a permanent place to live. She said she used to be really uncomfortable with the idea of living with people she doesn't know. Now, she'd be happy to have four walls around her. "I try to have hope, but I feel like I'm living in a cave," Nazzise said. "You get your hopes up. Then they get dashed. Then you think there has to be a just universe. I just want a room in a safe, quiet place." 97

17. Nuclear Family System

18. Tragedy

The Oxford Dictionary defines tragedy as "An event causing great suffering, destruction, and distress, such as a serious accident, crime, or natural catastrophe: a tragedy that killed 95 people; his life had been plagued by tragedy." Or it represent a play dealing with tragic events and having an unhappy ending, especially one concerning the downfall of the main

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97 By Erica Meltzer, Camera Staff Writer: Bad divorce thrusts Boulder County woman into homelessness. Daily Camera (POSTED: ONLINE. 05/26/2012)
character. Its synonyms can be disaster, calamity, catastrophe, cataclysm, Misfortune, Mishap, blow, trial, tribulation, affliction, and adversity.

Therefore, tragedy covers wide-range of suffering. I would like to talk about tragedy and homelessness. Usually people call destruction by tornadoes a tragic event but would never call “homelessness” a tragic event. I used to say homelessness is a crisis just like a fire, tornado, hurricane and flood. All of sudden one is on the cold night streets having no place to sleep. That is a disaster and tragedy.

Again, when we discuss about homelessness, people usually do not think of personal tragedy is one of many causes of homelessness. Unexpected illness, injuries, divorce, separation, death, rape, despair, fire and eviction, and losing job can all be tragedy to many people. These tragedies easily result in extreme poverty, illness, and homelessness. It is not surprising that people just quit functioning when some tragedies attack them, sometimes recent one, but other times old/aged ones. For many people tragedy forced them into homelessness. Many others face all kinds of tragedies during their homeless life. The impact of some tragedies lasts longer. Prior or during homelessness, many people find it had to deal with them and fall sick physically or emotionally. Some people call homelessness in general – veteran’s homelessness, GLBT’s homelessness, and lack of housing and food all “tragedies.”

Here is an article on Tragedy of LGBT (Gay, Lesbian, Bisexual and Transgender) and Youth Homelessness:

Although homelessness affects many people, lesbian, gay, bisexual and transgender (LGBT) youth make up a disproportionate segment of that population. While 1.7 million adolescents experience at least one episode of homelessness a year, between 20-to-40 percent of that population identify as LGBT. In 2009, President Barack Obama declared June as LGBT Pride Month. The objective of this infographic, created in partnership with the National Gay and Lesbian Task Force, Human Rights Campaign and the University of Southern California's School of Social Work, is to highlight some of the unique challenges that lead to LGBT youth homelessness, in addition to some of the mental health problems that affect the population. While we still have a long way to go, several homelessness non-profits, federal agencies and LGBT advocacy organizations, such as the National Gay
and Lesbian Task Force and the Human Rights Campaign, are working together to provide solutions to this tragedy.

Therefore, tragedies can become causes of physical, emotional as well as spiritual homelessness. If they hit homeless people, their stress will be worse:

A woman who used to work at a bank as a bank teller, developed mental illness; she ended up losing her job, apartment and children and ended up on streets.

One night a fragile homeless woman I used to serve slept in park with a pledge of another homeless man to protect her safely that night. But he ended up raping her.

Another time an older adult woman I was also serving slept by a dumpster in an alley on the 3rd Ave. downtown Seattle. Early dawn a trash pickup truck ran over her legs. She ended up losing both of her legs. These incidents threw these homeless women into tragedies. Some tragedies play a role of root causes of homelessness and some others push them into deeper despair and illness/homelessness.

19. **Post-Traumatic Stress Disorder**

Many homeless people seem to suffer from Post-traumatic stress disorders that either stemmed from their early life in their family environment or occurred during the homeless life. General public usually related PTSD only veterans who had combat experience. But it is observed from ordinary people including homeless people. This means anyone can experience PTSD.

There have been numerous studies of post-traumatic stress disorder in trauma victims, war veterans, and residents of communities exposed to disaster. Epidemiologic studies of this syndrome in the general population are rare but add an important perspective to our understanding of it especially in relation to homelessness.

Washington University report findings on the epidemiology of post-traumatic stress disorder in 2493 participants examined as part of a nationwide general-population survey of psychiatric disorders. The prevalence of a history of post-traumatic stress disorder was 1 percent in the total population, about 3.5 percent in civilians exposed to physical attack and in Vietnam veterans who were not wounded, and

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98 Preventing the Tragedy of LGBT Youth Homelessness. USC School of Social Work.
20 percent in veterans wounded in Vietnam. Post-traumatic stress disorder was associated with a variety of other adult psychiatric disorders. Behavioral problems before the age of 15 predicted adult exposure to physical attack and (among Vietnam veterans) to combat, as well as the development of post-traumatic stress disorder among those so exposed. 99

Although some symptoms of post-traumatic stress disorder, such as hyperalertness and sleep disturbances, occurred commonly in the general population, the full syndrome as defined by the Diagnostic and Statistical Manual of Mental Disorders DSM-5 is as follows:

Note: The following criteria apply to adults, adolescents, and children older than 6 years. Who experience post-traumatic stress disorders and what are some of the symptoms? DSM 5 describes:

A. Exposure to actual or threatened death, serious injury, or sexual violence in directly experiencing the traumatic event(s). 2) Witnessing, in person, the event(s) as it occurred to others. 4) Experiencing repeated or extreme exposure to aversive details of the traumatic event(s). B. Presence of recurrent, involuntary, and intrusive distressing memories of the traumatic event(s) or recurrent distressing dreams in which the content and/or affect of the dream are related to the traumatic event(s). 3) Dissociative reaction (e.g., flashbacks) in which the individual feels or acts as if the traumatic event(s) were recurring. 4) Intense or prolonged psychological distress at exposure to internal or external cues that symbolize or resemble an aspect of the traumatic event(s). 5) Marked physiological reactions to internal or external cues that symbolize or resemble an aspect of the traumatic event(s). C. Persistent avoidance of stimuli associated with the traumatic event(s); avoid distressing memories, thoughts, or feelings about or closely associated with the traumatic event(s). 2)的努力 to avoid external reminders (people, places, conversations, activities, objects, situations) that arouse distressing memories, thoughts, or feelings about or closely associated with traumatic event(s). D. Negative alterations in cognition and mood associated with the traumatic event(s); inability to remember an important aspect of the traumatic event(s) (typically due to dissociative amnesia and not to other factors such as head injury, alcohol, or drugs). E. Irritable behavior and angry outburst with little or no provocation. Reckless self-destructive behavior. Exaggerated startle response. Problem with concentration. Sleep disturbance. F. Duration of disturbance is more than one month. G. The disturbance is not attributable to the physiological effect of substance or another medical condition. 100

In order to examine the association between the experience of

99 Dr. John Helzer, the Department of Psychiatry, Washington University School of Medicine, St. Louis: 4940 Audubon Ave., St. Louis, MO 63110.

violent events, trauma, and post-traumatic stress disorder among women drug users, 105 women in treatment for addictive disorders were interviewed. One hundred four of the study participants reported trauma in 1 or more of 14 categories of traumatic events, 59% of whom reported symptoms consistent with a diagnosis of posttraumatic stress disorder. Among those with PTSD, 97% reported one or more violent traumas as compared with 73% of those without PTSD. The likelihood of PTSD was strongly associated with the number of violent traumas reported by a woman. Women in recovery from drug addiction are likely to have a history of violent trauma and are at high risk for post-traumatic stress disorder. Screening for PTSD among women with an addictive disorder should become part of the diagnostic and treatment routine.101

In order to see the relationship among Prostitution, Violence, and Posttraumatic Stress Disorder one hundred and thirty people working as prostitutes in San Francisco were interviewed regarding the extent of violence in their lives and symptoms of posttraumatic stress disorder (PTSD). Fifty-seven percent reported that they had been sexually assaulted as children and 49% reported that they had been physically assaulted as children. As adults in prostitution, 82% had been physically assaulted; 83% had been threatened with a weapon; 68% had been raped while working as prostitutes; and 84% reported current or past homelessness. The study differentiated the types of lifetime violence as childhood sexual assault; childhood physical abuse; rape in prostitution; and other (non-rape) physical assault in prostitution. PTSD severity was significantly associated with the total number of types of lifetime violence. Of the 130 people interviewed, 68% met DSM III-R criteria for a diagnosis of PTSD. Eighty-eight percent of these respondents stated that they wanted to leave prostitution.102

Gender differences in traumatic events and rates of posttraumatic stress disorder among homeless youth: In the present report we describe patterns of traumatic events and Post-traumatic Stress Disorder (PTSD), both partial and full, among homeless youth and those at risk for homelessness, with an emphasis on gender

102 Women & Health. The Association for Professionals in Services for Adolescents, Published by Elsevier Ltd.
differences. Participants were 85 homeless and at-risk youth (49% female) recruited from a drop-in center in New York City in 2000. Youth completed a structured interview lasting 1.5 h. Rates of childhood maltreatment were substantial. Further, almost all youth experienced at least one traumatic event, with most experiencing multiple types of trauma. Gender differences were found in the types, but not prevalence or magnitude, of childhood maltreatment and traumatic events experienced. Partial symptomatology of PTSD was common for females but not males. Symptoms of depression and anxiety were found to co-occur with PTSD for females, which may complicate treatment efforts. Further investigation of the impact of trauma on homeless males is needed. Six hundred homeless men and 300 homeless women in St. Louis were systematically interviewed using the revised Diagnostic Interview Schedule that includes a module for assessment of posttraumatic stress disorder (PTSD). Most subjects with PTSD had an additional life time psychiatric diagnosis. No consistent pattern of association was apparent, however, between individual diagnoses and either traumatic events or PTSD. In almost three-fourths of both men and women, the onset of PTSD had preceded the onset of homelessness. Childhood histories of abuse and family fighting were predictive of both traumatic events and PTSD. The results suggest that factors leading to PTSD in the study sample began long before the onset of homelessness and may overlap with factors operative in the genesis of homelessness.

Victimization and Posttraumatic Stress Disorder Among Homeless Adolescents: Objective of the study was to examine street victimization and posttraumatic stress symptoms among urban homeless adolescents and to test whether emotional numbing and avoidance represent distinct posttraumatic stress disorder (PTSD) symptom clusters.

Results: Eighty-three percent of street youths were physically and/or sexually victimized after leaving home. Approximately 18% of these youths met research criteria for PTSD. Results from a


confirmatory factor analysis suggest that disaggregating symptoms of avoidance from symptoms of emotional numbing provides a better fit of the data than the current *DSM-IV* model in which these symptoms are combined in one factor.

**Conclusions:** Sexual and physical victimization are serious threats for homeless adolescents [and women], and those who are victimized are at risk for PTSD. Results challenge the belief that symptoms of avoidance and numbing represent one unified cluster in this population.\(^{105}\)

20. **Minimum Wage**

According to a study by the National Coalition for the Homeless, a rather large percentage of homeless people (up to 25 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 fired 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.\(^ {106}\) A person working full-time at the minimum wage earns about $14,500 a year. The official poverty line (2014) for a family of three—one parent with two children—is $19,790.\(^ {107}\)

It is known fact that 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.

25%-40% of homeless people are working poor who earn minimum wage. Even with full time job on minimum wage no one can afford rent at the market value. And many work part-time because there aren’t any steady full time is available. So with their minimum wage paycheck in their hands they sleep outside. Or sporadically they stay at motel room to clean up themselves.

According to the National Low Income Housing Coalition, there is a rising gap between income and housing costs for low-income

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\(^{106}\) The National Coalition for the Homeless.

\(^{107}\) Bread for the world. Washington DC.
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 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). The wage chart below is subject to change every year.\textsuperscript{108}

<table>
<thead>
<tr>
<th>2013 Federal Minimum Wage</th>
<th>Federal Housing Wage</th>
</tr>
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<tbody>
<tr>
<td>Alabama: $7.25</td>
<td>$13.34</td>
</tr>
<tr>
<td>Alaska: $7.75</td>
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<tr>
<td>Arizona: $7.80</td>
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<td>Arkansas: $7.25</td>
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<tr>
<td>California: $8.00</td>
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<tr>
<td>Maryland: $7.25</td>
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\textsuperscript{108} The National Low Income Housing Coalition, "Out of Reach."
<table>
<thead>
<tr>
<th>State</th>
<th>Hourly Rate</th>
<th>Weekly Rate</th>
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<tr>
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<tr>
<td>Wyoming</td>
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The above charts represent the hourly wage that a household must earn (working 40 hours a week, 52 weeks a year) in order to afford the Fair Market Rent for a two-bedroom unit, without paying more than 30 of their income. In most states, a household must earn almost double or triple wage to afford two bedroom apartment. In Washington State that offers the highest ($9.32) 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. 109

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.

Low-wage workers have been particularly left behind as the disparity between rich and poor has mushroomed. To compound the problem, the real value of the minimum wage in 2004 was 26% less than in 1979 (The Economic Policy Institute, 2005). Factors contributing to wage declines include a steep drop in the number and bargaining power of unionized workers; erosion in the value of the minimum wage; a

109 Ibid.
decline in manufacturing jobs and the corresponding expansion of lower-paying service-sector employment; globalization; and increased nonstandard work, such as temporary and part-time employment (Mishel, Bernstein, and Schmitt, 1999). Therefore, we cannot blame the homeless that they don’t want to work. They do work but not making ends meet.

The irony, however, is that even the minimum wage jobs are not available for homeless people I serve, and that many are eager to work even on minimum wages. When families or individuals offer our people jobs of moving, cleaning and repair we take it with appreciation. Therefore, we contradict ourselves saying two different things out of the same mouth; critiquing low minimum wage but willingly take it. This is the irony how we perpetuate poverty and abuse the poor.

“The economy is recovering, but it doesn’t seem like that is trickling down,” said Nan Roman, president and chief executive of the National Alliance to End Homelessness. “If you’re making minimum wage, you’re really not making enough anywhere in the country for housing.” This is the reason why so many working poor join the homeless crowds.

21. **Gentrification**

Gentrification is a shift in an urban community toward wealthier residents and/or businesses and increasing property values. Gentrification is typically the result of investment in a community by real estate development businesses, local government, or community activists, and can often spur economic development, attract business, and lower crime rates. In addition to these potential benefits, gentrification can lead to population migration, which involves poorer residents being displaced by wealthier newcomers. In a community undergoing gentrification, the average income increases and average family size decreases. Poorer pre-gentrification residents who are unable to pay increased rents or property taxes may be driven out. Often old industrial buildings are converted to residences and shops. New businesses, which can afford increased commercial rent, cater to a more affluent base of consumers—further increasing the appeal to higher income migrants and decreasing the accessibility to the poor. Political action is often the community’s response, either to promote the gentrification or oppose economic eviction. Local governments may favor gentrification because of the increased tax base associated
with the new high-income residents, as well as other perceived benefits of moving poor people. In other words, gentrification occurs in many cities by builders or well-off individuals who would buy old houses or apartment buildings, remodel them, or convert them into condos and/or sell or rent them at much higher prices. Then the former residents never could come back because they couldn’t afford the raised rent and move out to other cities or counties seeking affordable housing, and then they run into transportation issues; in the inner cities they used public transportation to get around easily including to go to work. Such circumstances resulted in their homelessness. I had seen that was happening in many other cities such as Washington DC near the White House and Harlem area in New York.

Delk writes: “In 1996, HUD mandated the demolition of more than 100,000 units of public housing nationwide. Of that number 18,000 units, nearly 20%, were in Chicago. While I agree that most of these poorly maintained buildings need to come down, what is unforgivable is that HUD, the Chicago Housing Authority (CHA), and the city of Chicago do not have in place an adequate housing plan for the 42,000 residents – most of whom are women and children – who would be left homeless after the demolition.”

Many homeless advocates put gentrification on the list of causes of homelessness. Let us hear what Jessica Biro of Illinois Wesleyan University has to say in her article, “Is Gentrification Deliberate Displacement, or Natural Social Movement? She writes:

Gentrification is the process of physically renovating the housing and retail in a neighborhood in order to increase property values, establish high profile restaurants and shops, and attract an influx of wealthier residents. Some economists view this course of action as a source of positive economic growth, which raises the status of an area and increases economic activity and land prices. Others see gentrification in another light, claiming that as the wealthy move in, the poor residents can no longer afford to live in the renovated area. These victims of displacement have no option but to leave and find a more affordable neighborhood. Gentrification has many positive effects on an area. The revitalization of the physical property and amenities in an area increases property values, creates jobs, improves the quality of schools, and lowers crime rates. As a result of gentrification, low income residents in the area have greater

110 Wikipedia, the free encyclopedia.
111 Yvonne V. Delk (UCC pastor, Executive Director of Community Renewal Society)
opportunities to bridge the income gap while achieving self-improvement and a higher standard of living. [If the poor are able but most not able to do it financially].

However, gentrification encourages realtors and banks to maintain segregation through discriminatory practices, thus contributing to displacement in gentrified areas. Realtor steering occurs when realtors encourage upscale buyers to locate in one area by showing property in specific neighborhoods. Meanwhile, they show low income clients options in less prosperous areas. Realtors can play a part in displacement by encouraging high income buyers to locate in a gentrifying area. Banks also play a role in segregation because they are more reluctant to lend to buyers or developers in neglected areas. “Banks remain hesitant to lend in gentrifying areas until they see the results achieved. Discrimination from banks and realtors puts the underprivileged at a greater disadvantage and intensifies the negative effects of gentrification. Unfortunately, banks and realtors are not the only institutions that contribute to displacement. Insurance companies use insurance discrimination to extinguish poverty and contribute to the growth of affluence in a gentrified area. Just as banks with several loans in a specific area want the area to prosper to avoid default, property insurance companies fulfill their self-interests by maintaining class exclusivity in an area. Neighborhoods with low income whites and minorities increase the risk of theft, fire, and other crime-related losses, so insurance companies are more willing to insure the high income residents moving into a gentrified area. Insurance companies, banks, and realtors contribute to displacement in gentrified areas and make it more difficult for low income residents to take advantages of the positive opportunities provided by gentrification. Landlords often use harassment and eviction to displace lower income tenants. The intensity of price increases in many neighborhoods encourages landlords to remove tenants through illegal means so that they can sell the property or acquire higher paying tenants. This cruel treatment of tenants puts low income residents at a major disadvantage. Low income residents are forced to find a more affordable location, and therefore must move away from their jobs and incur higher commuting costs. These tenants have no chance to enjoy the revitalized area or embrace the opportunities for self-improvement when their landlords work so hard to force them out of their homes. Unless policies are enforced to prevent this behavior, the positive
effects of gentrification are useless to the poor. 112 Daniel Hartley present different views:

Gentrification is a form of neighborhood change. It is commonly associated with an increase in income, rising home prices or rents, and sometimes with changes in the occupational mix and educational level of neighborhood residents. Gentrification is also sometimes viewed as a bad thing. People claim that it is detrimental to the original residents of the gentrifying neighborhood. However, a look at the data suggests that gentrification is actually beneficial to the financial health of the original residents. From a financial perspective, it is better to be a resident of a low-price neighborhood that is gentrifying than one that is not. This is true whether residents of the gentrifying neighborhood own homes or do not and whether or not they move out of the neighborhood. This is interesting because one might expect renters to be hurt more by gentrification, and one might also be concerned that people who moved out of the neighborhood did so because they were financially strained. But the elephant in the room here is displacement. We don’t need any statistical analysis or data to know that when investment and development come in, the original residents — and the first-wave gentrifiers and artists — are often pushed out. Everyone wants to live in high value places. Hartley says sometimes this even impacts homeowners. “Renters face higher rents, and homeowners may face higher property taxes, possibly causing liquidity problems even though their home values have increased.113

But Biro concludes that “Gentrification is a double-edged sword. It is often a productive byproduct of revitalizing city neighborhoods, but it can impose great costs on certain individual families and businesses, often those least able to afford them” (Kennedy and Leonard, 2001 p. 14). 114

Gentrification, a nationwide phenomenon that saw aging, usually inner-city neighborhoods, suddenly become desirable. Affluent young homeowners moved in and fixed up houses which was good for the neighborhood but hard on the often low-income residents who were displaced. 3) Government actions that have reduced the amount of Section 8 subsidized housing assistance available to low-income renters. 4) Federal disinvestments in housing is the most acute problem for those who get very little government help—the group earning 30% or less of area median income.


113 Daniel Hartley is a research economist in the Research Department of the Federal Reserve Bank of Cleveland. He is primarily interested in urban/regional economics and labor economics. His current work focuses on crime, public housing, and neighborhood housing market dynamics

114 Biro. Deliberate Displacement.
I am going to stress Rev. Jim Dickerson’s comments on housing crisis in Washington D.C. because what he writes about is a current trend in many U.S. cities:

The big-money politics of neighborhood development have turned Washington, D.C. into a battleground of class warfare. Upper-income forces of gentrification increasingly overpower the voices of low-income residents and nonprofit groups who struggle to maintain diversity and create opportunity for those on the low end of the economic ladder. D.C. Mayor Anthony Williams is aggressively campaigning to attract more than 100,000 new upper-income residents, along with a major league baseball team. He aims to build a new stadium, using $339 million in city funds, despite studies showing there will be little or no benefit to local residents and neighborhood economies. All this at a time when crucial city services are being slashed and the poor displaced. We are locked in a struggle for the soul of our city. Will ours be a city designed for the affluent? Or will it be an inclusive community, a city that aims to have a place for all – with a special concern for those near the bottom of the economic ladder? Real estate prices have escalated such that lower-income people simply cannot afford to live here without help. Displacement is occurring on a significant scale.

HOMELESSNESS IS INCREASING.”

Therefore, when gentrification is going on, someone gains huge profits and someone else is falling into poverty or homelessness.

22. Foreclosure:

The housing and homelessness crisis in the United States has worsened over the years, particularly due to the current economic and foreclosure crises. On March 27, 2008, CBS News reported that 38 percent of foreclosures involved rental properties, affecting at least 168,000 households. The Sarasota, Florida, Herald Tribune noted that, “by some estimates, more than 311,000 tenants nationwide have been evicted from homes after lenders took over the properties. People being evicted from foreclosed properties and the economic crisis in general have contributed to the growing homeless population.” The Family Promise predict that 2 million additional American children will fall victim to the foreclosure crisis over the next two years. Thus, foreclosures have increased the number of people who experience homelessness. The National Coalition for the Homeless released an

115 SOJOURNERS magazine, (September – October 2003, P. 18). Rev. Jim Dickerson is the founder and chair of MANNA, Inc., an affordable housing and community development organization, and pastor of New Community Church in the Shaw neighborhood of Washington D.C.


117 2013 Family Promise
entire report discussing the relationship between foreclosure and homelessness. The report found that there was a 32% jump in the number of foreclosures between April 2008 and April 2009. 63 percent of the cities surveyed reported an increase in homelessness because of the foreclosure crisis. The tenants of rental units in buildings where the landlord faced foreclosure were the most vulnerable to becoming homeless. Since the start of the recession, six million jobs have been lost. In May 2009, the official unemployment rate was 9.4%. The National Low Income Housing Coalition estimates that 40 percent of families facing eviction due to foreclosure are renters and 7 million households living on very low incomes (31 - 50 percent of Area Median Income) are at risk of foreclosure. Foreclosure activity continued to increase with nearly 50,000 more homes in foreclosure in 2010 than in 2009. Foreclosures increased from 2.83 million units in 2009 to 2.88 million units in 2010, a 2 percent increase. Nationally, 1 out of every 45 housing units was in foreclosure in 2010. In Nevada, 1 out of every 11 housing units had a foreclosure. 118 Client our Nest Mission serves with rental assistance too claimed they were evicted due to landlord’s foreclosure the apartment they used to live. Therefore, foreclosure since economic downturn has become one of the major reasons for people to be on the streets.

23. Natural Disaster

Not to be confused with Environmental disaster which is a disaster to the natural environment due to human activity, which distinguishes it from the concept of a natural disaster. It is also distinct from intentional acts of war such as nuclear bombings. In this case, the impact of humans' alteration of the ecosystem has led to widespread and/or long-lasting consequences. It can include the deaths of animals (including humans) and plants, or severe disruption of human life, possibly requiring migration.

A natural disaster is a major adverse event resulting from natural processes of the Earth; examples include floods, volcanic eruptions, earthquakes, tsunamis, and other geologic processes. A natural disaster can cause loss of life or property damage, and typically leaves some economic damage in its wake, the severity of which depends on the affected population's resilience, or ability to recover. An adverse event

118 National Alliance to End Homelessness.
will not rise to the level of a disaster if it occurs in an area without vulnerable population. In a vulnerable area, however, such as San Francisco, an earthquake can have disastrous consequences and leave lasting damage, requiring years to repair. In 2012, there were 905 natural catastrophes worldwide, 93% of which were weather-related disasters. Overall costs were US$170 billion and insured losses $70 billion. 2012 was a moderate year. 45% were meteorological (storms), 36% were hydrological (floods), 12% were climatological (heat waves, cold waves, droughts, wildfires) and 7% were geophysical events (earthquakes and volcanic eruptions). Between 1980 and 2011 geophysical events accounted for 14% of all natural catastrophes. 119

Here is a report “Natural Disasters Left 42 Million People Homeless Last Year by Brian Merchant (@bcmerchant) Business / Corporate Responsibility. June 6, 2011:

Twice as Many People Were Displaced by Natural Disasters in 2010 as 2009

The massive flooding along the Mississippi, the severe drought in Texas, the bizarre tornado season -- the seriously extreme weather that marked the first half of 2011 is almost enough to make you forget about the seriously extreme weather of 2010. As you'll recall, that year saw uber-intense snowstorms in the US, devastating heat waves in Russia, and crippling flooding in Pakistan and Australia. Seeing as how this weather is being described by climate scientists as "the new normal," perhaps we should start getting a sense for what kind of global impact it will render upon human society. For starters, extreme weather led 42 million people to flee their homes in 2010 -- almost twice as many as in 2009. That's the latest assessment from the Internal Displacement Monitoring Centre, which noted that only 17 million people were displaced by such events in 2009. The Associated Press has the details: the increase from 17 million displaced people in 2009 was mainly due to the impact of "mega-disasters" such as the massive floods in China and Pakistan and the earthquakes in Chile and Haiti. It said more than 90 percent of the disaster displacements were caused by weather-related hazards such as floods and storms that were probably impacted by global warming, but it couldn't say to what extent.

"The intensity and frequency of extreme weather events is increasing, and this trend is only set to continue. With all probability, the number of those affected and displaced will rise as human-induced climate change comes into full force," said Elisabeth Rasmusson, the secretary general of the Norwegian Refugee Council. The term "climate refugees" was coined to describe this group of people, though the fact that a warming planet will leave millions of people uprooted and homeless remains largely ignored by the general public. But there's a reason that US military high-ups at the Pentagon and elsewhere regard climate change as a "threat multiplier" -- as more and more of these people lose their homes, belongings, families, and livelihoods, it's going to put major strain on what are often already fragile societies.

Not only is it brutal and sad that millions of mostly poor people are having their lives ruined by weather events that scientists believe are exacerbated by the industrial pollution of mostly rich people, it will likely cause further unrest and turmoil in the world at large.

119 Wikipedia, the free encyclopedia
So the poor are driven into deeper poverty and homelessness.

24. **Complex Building Codes**

In the modern world, home construction became increasingly specialized and electric wiring and plumbing added to the cost of homes. Today, few people are capable of building their own homes. Specialization increases demand and price, which raises the cost of living. Building laws, codes, ordinances, and zoning limits may make home ownership even more expensive. In many places, houses without electricity and plumbing, or without foundations, that would once have been legal are now banned as substandard. The industrial revolution caused a great migration from the rural areas to urban areas. Urban areas often have more complex building codes to handle the denser populations in modern cities. City ordinances coupled with higher land prices may make housing even more expensive in such urban areas. 120

Overly complex building code that makes it difficult for most people to build. Traditional huts, cars, and tents are illegal, classified as substandard and may be removed by government, even though the occupant may own the land. Land owner cannot live on the land cheaply, and so sells the land and becomes homeless.

A building code, or building control, is a set of rules that specify the minimum standards for constructed objects such as buildings and nonbuilding structures. The main purpose of building codes are to protect public health, safety and general welfare as they relate to the construction and occupancy of buildings and structures. The building code becomes law of a particular jurisdiction when formally enacted by the appropriate governmental or private authority. Building codes are generally intended to be applied by architects, engineers, constructors and regulators but are also used for various purposes by safety inspectors, environmental scientists, real estate developers, subcontractors, manufacturers of building products and materials, insurance companies, facility managers, tenants, and others. Codes regulating the design and construction of structures where adopted into law. Codes in developed western nations can be quite complex and exhaustive. They began in ancient times and have been developing ever since. In the USA the main codes are the International

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120 Wikipedia, the free encyclopedia: Homelessness/Modern History.
Commercial or Residential Code [ICC/IRC], electrical codes and plumbing, mechanical codes. Fifty states and the District of Columbia have adopted the I-Codes at the state or jurisdictional level. Other codes may include fire, health, transportation, manufacturing, and other regulations/regulators/testers such as UL; Underwriters Labs. In essence they are minimum standards of design and implementation. Designers use ICC/IRC standards out of substantial reference books during design. Building departments review plans submitted to them before construction, issue permits [or not] and inspectors verify compliance to these standards at the site during construction.  

In Edmonds/Lynnwood, Washington where I reside such complicated tedious building codes interfere with the area churches that are willing to open rooms to welcome homeless people in cold winter just because the older church building structures do not have sprinkler system. In the past, sprinkler might not have been the part of building codes. Therefore, most old buildings do not have it. But building itself stands firm and fine. But today it became a safety issue. In the past it was not. Regulations become absolute for regulation’s sake and ended up ignoring the safety and health of people who sleep outside at risk of being rained, get sick or freeze to death. In short, building codes are not the direct cause of homelessness but often become obstacle to the care of homeless people.

25. Illiteracy & Lack of Education:

11 Facts about Literacy in America: 1) 2/3 of students who cannot read proficiently by the end of 4th grade will end up in jail or on welfare. Over 70% of America’s inmates cannot read above a 4th grade level. 2) 1 in 4 children in America grow up without learning how to read. 3) As of 2011, America was the only free-market OECD (Organization for Economic Cooperation and Development) country where the current generation was less well educated than the previous. 4) Literacy is a learned skill. Illiteracy is passed down from parents who can neither read nor write. 5) Nearly 85% of the juveniles who face trial in the juvenile court system are functionally illiterate, proving that there is a close relationship between illiteracy and crime. More than 60% of all inmates are functionally illiterate. 6) 53% of 4th graders admitted to reading recreationally “almost every day,” while only 20% 

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121 Ibid.
of 8th graders could say the same. 7) 75% of Americans who receive food stamps perform at the lowest 2 levels of literacy, and 90% of high school dropouts are on welfare. 8) Teenage girls ages 16 to 19 who live at or below the poverty level and have below average literacy skills are 6 times more likely to have children out of wedlock than the girls their age who can read proficiently. 9) Reports show that low literacy directly costs the healthcare industry over $70 million every year. 10) In 2013, Washington, D.C. was ranked the most literate American city for the third year in a row, with Seattle and Minneapolis close behind. 11) Long Beach, CA was ranked the country’s most illiterate city, followed by Mesa, AZ, and Aurora, CO.122

According to a study conducted by the U.S. Department of Education and the National Institute of Literacy, 32 million adults in the U.S. can’t read. That’s 14 percent of the population. 21 percent of adults in the U.S. read below a 5th grade level, and 19 percent of high school graduates can’t read. According to the Department of Justice, "The link between academic failure and delinquency, violence, and crime is welded to reading failure." The stats back up this claim: 85 percent of all juveniles who interface with the juvenile court system are functionally illiterate, and over 70 percent of inmates in America’s prisons cannot read above a fourth grade level, according to BeginToRead.com.123

Rates of literacy in the United States depend on which of the various definitions of literacy is used. Governments may label individuals as literate those who can read a couple of thousand simple words they learned by sight in the first four grades in school. Other sources may term such individuals functionally illiterate if they are unable to use basic sources of written information like warning labels and driving directions. The World Factbook prepared by the CIA describes the definition of literacy in most countries as "age 15 and over can read and write. The literacy rates are not completely measurable. The government study showed that 21% to 23% of adult Americans were not "able to locate information in text", could not "make low-level inferences using printed materials", and were unable to "integrate easily identifiable pieces of information." Further, this study showed that 41% to 44% of U.S. adults in the lowest level on the literacy scale (literacy rate of 35 or below) were living in poverty.124

Health literacy is the “ability to read, understand, and act on health care information” (Center for Health Care Strategies, 2005). In the context of health promotion, an individual’s health literacy is critical to his or her buy-in and maintenance of healthy behaviors. It is important to understand that not all of your clients will have the same degree of health literacy.125

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122 Do Something.org. 19 West 21st St, 8th Floor. New York, NY 10010.
123 BeginToRead.com. owned and managed by WriteExpress Corporation.
www.huffingtonpost.com/2013/09/06/illiteracy-rate: P.O. Box 50661, Provo, UT 84605. Corporate
Address: WriteExpress Corporation. 5406 W 11000 N #103-554. Highland, UT 84003
124 Wikipedia, the free encyclopedia
The Link Between Homelessness & Literacy:

In America there are over 550,000 families with young children that are homeless. These homeless children are put at a higher risk for not becoming literate, simply because of their living conditions. The lack of a consistent home environment and the placement in a homeless shelter or foster home can restrict early literacy development. Moving around frequently can also make it hard for homeless children to attend school regularly acquiring basic reading skills at a young age. Becoming a literate adult is a huge leg up in escaping poverty and homelessness. Sadly, being a homeless child makes the odds of becoming a literate adult that much slimmer. 14% of U.S. adults struggle to read medicine labels, maps, or names on a ballot. Their families are plagued by poverty because they cannot read a job application or understand their children’s report cards.

Poverty, joblessness, education, and literacy:

Poverty is closely linked to homelessness. When people lack income to meet all of their needs, they are forced to choose between housing, utilities, transportation, childcare, healthcare, and food. Nationally, a high proportion of homeless individuals are employed. However, wages are often not sufficient to ensure housing stability and many people do not have jobs that provide living wages, health insurance, or high job security. Half of homeless adults have incomes of less than $300 per month. A lack of educational opportunities limits access to living-wage jobs. Research has shown the lack of a high school diploma to be associated with homelessness for individuals and families. Therefore, poverty illiteracy are closely linked. Lack of education (illiteracy) and homelessness are all linked closely also.


A pervasive but erroneous assumption about adult illiteracy is that it causes many social ills—poverty and crime especially. 60 million Americans cannot read, and therefore cannot hold down any jobs except the most menial. Many popular press articles on adult literacy explicitly cite illiteracy as a cause of poverty.

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126 CharitySub’s Cause: THE LITERACY GAP, Mar 2012
127 Seattle-King County Committee to End Homelessness.
26. **Lack of Affordable Housing**

Universal Declaration of Human Rights states, “*Everyone has the right to a standard of living adequate for the health and well-being of himself and his family including housing.*”

In 1944, Franklin Roosevelt declared that the U.S. had adopted a second Bill of Rights, including the right to a decent home. The U.S. signed the Universal Declaration of Human Rights in 1948, recognizing housing as a human right. However, the U.S. has fallen behind the rest of the world in making this right a reality. Recent polling indicates that 50% of Americans strongly believe that adequate housing is a human right, and 2/3 believe that government programs may need to be expanded to ensure this right. Nevertheless, government policies have not traditionally treated housing as a right, and thus housing needs of most vulnerable Americans have gone unfulfilled.

**Affordable Housing Shortage:**

The number of households that are paying over 50 percent of their income toward housing, or severely cost burdened, is estimated to be 15.8 million. While 15.8 million households are eligible for tenant based housing subsidies, only one in nine receive them. In 1976, the HUD Budget authority was just over $86 billion. In the past three decades, this figure fell to approximately $34 billion. The National Alliance to End Homelessness estimates that over 3 million units of new affordable housing are needed nationwide.

According to a report from Harvard’s Joint Center for Housing Studies, over three quarters of poor, unsubsidized tenants paid more than half of their income for housing in 1990. One scholar wrote that in 1991 “[n]early 29 million households in the United States-containing 85 million people, or 34 percent of the population-face so great a squeeze between inadequate incomes and high housing costs that after paying for their housing they are unable to meet their nonshelter needs at even a minimum level of adequacy.”

Though a numerical majority of these "shelter-poor" households are white, the burden is borne disproportionately by minorities; about 25% of white households, but 50% of African American and 50% of Latino households, are "shelter poor." According to a 1988 survey of twenty-seven cities by the U.S. Conference of Mayors, the average waiting time between filing an application for assisted housing and

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128 Article 25 Universal Declaration of Human Rights (U.N.)
129 National Law Center.
130 Joint Center for Housing Studies (JCHS). Harvard University 2006. *The State of the Nation’s Housing.*
receiving assistance is twenty-one months, and many cities have stopped accepting applications altogether.61 A 1985 study found there were 11.6 million households with incomes below $10,000, but only 7.9 million rental units that these households could afford (and many of those units were either uninhabitable, or occupied by more affluent families). Even well above the poverty line, many families are adversely affected.132

In Chicago, 22% of people who are homeless are employed as many of 25-40% of people who are homeless work full time but cannot afford rent [because there are not enough affordable housing]. The cost of rent and utilities for a typical two-bedroom apartment increased 41% from 2000 to 2009. In Chicago 245,000 low-income renters compete for 115,000. In Illinois, 40% of all households cannot afford a market rate of a two-bed room and 33% cannot afford a market rate of a one bedroom. We see growing shortage of affordable rental housing and a simultaneous increase in severe poverty. There is a rising gap between income and housing costs for low-income individuals.133

The largest percentage of homeless people are male (61 percent), white (51 percent) and not suffering from any chronic illness or substance abuse. In fact, despite the popular belief that the homeless are so because of alcohol and drug abuse, the truth is that the number one reason for homelessness is lack of affordable housing.134 This is especially true in large cities, which account for 71 percent of the total number of homeless in the U.S.

Over the past 20 years lack of affordable housing has become the No. 1 reason for homelessness. This is mainly true in large cities where empty apartments are hard to come by and often require a substantial investment in order to secure a rental contract (real estate agency fee, first month's rent and security deposit are the standards).

In rural areas people are more likely to be homeless for shorter periods of time, while city dwellers are often homeless and living in shelters or motels for periods of up to years. Certain cities are more prone to cases of homelessness because of their high costs of living and lack of affordable housing. The National Alliance to End Homelessness estimates that certain states are also more likely to have homelessness problems because of the lack of [housing] resources.

133 National Low Income Housing Coalition, "Out of Reach."
134 National Law Center.
available to help those in transition.

Nationally each month, 44% of homeless adults work, yet cannot afford housing. Only about 25% of Americans who qualify actually receive federal housing assistance. Families typically become homeless as a result of some unforeseen financial crisis, medical emergency, domestic violence, a lack of affordable housing, or death in the family.\textsuperscript{136}

Hundreds of thousands of households simply do not earn enough to afford housing. Even though Washington State has the highest minimum wage in the country, it is still not enough to afford adequate market rate housing in many parts of Washington. There is no city or county anywhere in the United States where a worker making the minimum wage can afford a fair market rate one-bedroom apartment.\textsuperscript{137}

In the U.S. Conference of Mayor’s 2008 Report, 12 of the 25 cities surveyed reported an increase in homelessness due to foreclosures. Thirteen of these cities had adopted policies to deal with the recent increase in victims of the housing crisis.

The number of poor households that spent more than 50 percent of their incomes on rent – defined by HUD as households that are “severely housing cost burdened” – increased by 6 percent from 5.9 million in 2009 to 6.2 million in 2010. Three-quarters of all poor renter households had severe housing cost burdens.\textsuperscript{138} People with disabilities, too, must struggle to obtain and maintain stable housing. In 2006, on a national average, monthly rent for a one-bedroom apartment rose to $715 per month which is a 113.1% of a person’s on Supplemental Security Income (SSI) monthly income (Priced Out in 2006). For the first time, the national average rent for a studio apartment rose above the income of a person who relies only on SSI income. Recently, only nine percent of non-institutionalized people receiving SSI receive housing assistance.\textsuperscript{139} Housing experts would say that in 1970, there were 300,000 more low-cost rental units in the U.S. than the number of low-income renters. 25 years later, by 1995, were short by 4.4 million fewer low-cost rental units.

\textsuperscript{135} Ibid.
\textsuperscript{136} National Alliance to End Homelessness. January 2011.
\textsuperscript{137} Family Promise.
\textsuperscript{138} National Alliance to End Homelessness.
\textsuperscript{139} Consortium for Citizens with Disabilities, 2005.
According to HUD, in recent years the shortages of affordable housing are most severe for units affordable to renters with extremely low incomes. Federal support for low-income housing has fallen 49% from 1980 to 2003.140 About 200,000 rental housing units are destroyed annually. Renting is one of the most viable options for low income people.141 Since 2000, the incomes of low-income households has declined as rents continue to rise.142 In 2009, a worker would need to earn $14.97 to afford a one-bedroom apartment and $17.84 to afford a two-bedroom apartment. There has been an increase of 41% from 2000 to 2009 in fair market rent for a two-bedroom unit, according to HUD.143

Housing assistance can make the difference between stable housing, precarious housing, or no housing at all. However, the demand for assisted housing clearly exceeds the supply: only about one-third of poor renter households receive a housing subsidy from the federal, state, or a local government (Daskal, 1998). The limited level of housing assistance means that most poor families and individuals seeking housing assistance are placed on long waiting lists. Today the average wait for Section 8 Vouchers is 35 months.144

In short, a lack of affordable housing as the number one reason for people to fall into homelessness. This inadequacy must be remedied in order to get people off the streets and out of shelters. Many non-profit organizations are in operation to serve this need—for example, the National Low Income Housing Coalition—but most lack the funding necessary to create enough housing. Several proposed policy measures are designed to secure such funding, such as the National Housing Trust Fund, but these have not been signed into law.

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140 National Low Income Housing Coalition.
141 Joint Center for Housing Studies.
142 National Low Income Housing Coalition.
143 Ibid.
144 U.S. Conference of Mayors, 2004. (Excessive waiting lists for public housing mean that people must remain in shelters or inadequate housing arrangements longer. In a survey of 24 cities, people remain homeless an average of seven months, and 87% of cities reported that the length of time people are homeless has increased in recent years (U.S. Conference of Mayors, 2005). Longer stays in homeless shelters result in less shelter space available for other homeless people, who must find shelter elsewhere or live on the streets. In 2007, it was found that average stay in homeless shelters for households with children was 5.7 months, while this number is only slightly smaller for singles and unaccompanied children at 4.7 months. (The U.S. Conference for Mayors, 2007).
27. **Lack of Affordable Health Care**

For many low-income and disabled persons in the United States, the cost of healthcare is a significant economic barrier to housing. Although some homeless people with disabilities are eligible for health coverage through Medicaid or Medicare, the application period can range from a few months to a few years and the system can be confusing for homeless persons and providers to navigate. Low-income people often have difficulty affording the co-pays required by care providers. Many homeless individuals utilize emergency rooms to address health issues that have elevated in seriousness due to lack of preventative care. Homeless persons have high rates of both chronic and acute health problems.

According to Families USA, 2009 report, for families and individuals struggling to pay the rent, a serious illness or disability can start a downward spiral into homelessness, beginning with a lost job, depletion of savings to pay for care, and eventual eviction. [In fact, that was happening to many people]. One in three Americans, or 86.7 million people, was uninsured. Of those uninsured, 30.7% are under eighteen. In 2007-2008, four out of five people that were uninsured were working families. Work-based health insurance had become rarer in recent years, especially for workers in the agricultural or service sectors. One aspect of social insurance common to all other Western industrialized nations is universal health care. The health of a society is measured by the quality of its concern and care for the health of its people. In the wealthiest nation in the world, our infant mortality rate is second highest in the industrialized world. Health problems are exacerbated by living on the streets and in shelters. Health conditions that require ongoing treatment are difficult to treat when people are living in shelter or on the streets.

It was criticized that during years which Mr. George W. Bush had been President, 5.2 million people have lost health insurance and 4.3 million have fallen into poverty. It was reported that the health care situation was inevitably worsen. The number of uninsured increased. The underinsured became much more visible as employers accelerate

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146 The 218th General Assembly (2008) of the Presbyterian Church (U.S.A.)

147 Newsletter of Presbyterian Washington Office of PC (USA), September-October 2004.
their health care cost shifting to their employees. This trend started to wake up the middle class, those who had never been unemployed or uninsured, who were facing large medical bills for the first time.\textsuperscript{148}

Homeless individuals report mental illness as being the number three reason for becoming or staying homeless. Such illnesses are often closely linked with the fourth reason—substance abuse—and therefore it is generally accepted that both of these issues should be treated simultaneously. Although many medical, psychiatric, and counseling services exist to address these needs, it is commonly believed that without the support of reliable and stable housing such treatments remain ineffective. Furthermore, in the absence of a universal health-care plan, many of those in need cannot afford such services.

Homeless people die early due to lack of medical care: A study by Public Health of Seattle and King County, WA, examined the cause and manner of death for 77 homeless people in King County in 2003, and reported: The most of them died prematurely and suffered from numerous treatable health problems. The average person died at age 47 and had three medical problems. Some homeless people had as many as eight problems, the study says. Roughly two-thirds had a history of alcohol or substance abuse, more than half had a cardiovascular disease and a quarter had a mental-health problem. The most common cause of death was acute intoxication, followed by cardiovascular disease and homicide. More than half of the deaths occurred in the out of doors. Some died without a physician’s presence.

Health Care for the Homeless advocates recommend reducing the number of deaths, expanding outreach programs, a continuing annual review of homeless deaths in the county, and a holistic approach to helping the homeless. Homeless advocates have seen a rise in the homeless health problems, e.g. the rate of diabetes among homeless people is higher than for those who are not homeless. Homelessness continues to rise, but ever-tightening county and city budgets and rising health-care costs mean the county isn’t able to do much to expand programs.\textsuperscript{149}

Americans have come to believe that we have the best overall health-care system in the world. Although many Americans lament the

\textsuperscript{148} Health Care for All-Washington, 2004.
\textsuperscript{149} Seattle Times, December 14, 2004, B1.
fact that millions of their fellow citizens cannot afford private health-care insurance and are not eligible for public assistance, we nonetheless believe that Americans still enjoy a health-care system second to none. Unfortunately, facts do not support the belief.\textsuperscript{150}

Dr. Hilfiker was shocked to discover that well over a third of his young inner-city patients were anemic. Average hemoglobin levels were significantly lower than his rural patients. He suggests that hungry children are less able to cope with the difficulties of their environment. School performance suffers, with the expected consequence on future earning power. The stress of simply being poor has been documented to be a real health risk.\textsuperscript{151} Hilfiker, \textit{Urban Injustice}, 33-34.

WHO ranked the countries of the world in terms of overall health performance, and the U.S. fell into thirty seventh place. When it came to evaluating the fairness of countries’ health care, the U.S. ranked still lower, to fifty-fourth, or last place among the OECD nations. Sadly, the U.S. and South Africa are the only two developed countries in the world that do not provide health care for all of their citizens. More than forty-six million people in America were uninsured and unable to pay for their own health care.\textsuperscript{152}

A study found that the poorest individuals had three times the risk of dying compared with the riches. Nevertheless, the risk did not stop there, but extended well into the middle-class range of incomes.\textsuperscript{153} No wonder why the homeless die young—average longevity of the homeless population is 48.

The (national) Presbyterian Church (USA) claimed that the health of a society is measured by the quality of its concern and care for the health of its people. In the wealthiest nation in the world, our infant mortality rate is second highest in the industrialized world.\textsuperscript{154}

Our past health care system called for a reform. Legislation such as the Bringing America Home Act would provide comprehensive and available treatment for all. Now let us look at our new reformed health care policy called “Obama Care.” This Health Care Reform called “the Patient Protection and Affordable Care Act – ‘Obama Care’”

\textsuperscript{150} Rifkin, \textit{European Dream}, 79.
\textsuperscript{152} Rifkin, \textit{European Dream}, 80.
\textsuperscript{154} The 218th General Assembly (2008) of the Presbyterian Church (U.S.A.)
come into a picture at the most needed appropriate time: On March 23, 2010, President Barack Obama signed into law a sweeping reform of the nation's healthcare system, handing down to the American people the Patient Protection and Affordable Care Act - one of the most significant and controversial piece of social legislation in the history of the United States. Numerous political challenges, beyond the 2012 November election results, could delay or halt implementation of key provisions of the law. Thus far the controversial law has proven itself remarkably durable, not only in surviving a brutal legislative battle to win congressional approval, but also in overcoming numerous obstacles and setbacks since then, the biggest of which was the legal challenge mounted by 26 state governments. [Such lawsuits shocked some of us because President Obama’s health care reform was that which was in practice by other poorer countries than ours]. It took two years, for the lawsuit brought by these states to work its way through the federal court system, but the controversial case was finally resolved in June 2012 when the Supreme Court of the United States handed down its decisive ruling. It decided in favor of the Obama administration on nearly all the legal points of contention and, most important of all, upheld the so-called "individual mandate" provision of the law, which compels every American to obtain health insurance or pay a fine.

The federal government currently pays on average 57 percent of the cost of current Medicaid enrollees in each state. According to the Congressional Budget Office, each state will have about 93 percent of the cost of these "new eligible" covered by the federal government from 2014 to 2020 -- a large increase over the current 57 percent federal funding level for Medicaid. One of the biggest goals of Obama Care was to decrease (or at least control) healthcare costs, which have been rising rapidly in recent years. The Obama Care gives us a general idea of what the authors of the legislation intended. Broadly speaking, they had four main goals in mind:

1. Give Americans greater access to healthcare - As of today, about 37 million American citizens have no health insurance at all, in many cases because it's simply too expensive for them to buy. The new law opens the door to the healthcare system for

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156 Ibid. 5.
these uninsured Americans and ushers coverage, either through Medicaid (the program will be dramatically expanded) or subsidized health insurance via exchanges (which will be set up in each state or, for those states who don't create their own programs). 2. Reduce out of control healthcare cost. Obama Care attempts to "bend the cost curve" down and reduce the amount of money the United States spends on healthcare, mainly by encouraging a movement away from the current fee-for-service system, which critics say drives up costs because it rewards doctors for increasing the quantity of their care (e.g., encourage them to perform often-unnecessary tests and procedures) rather than quality. 3. Add more consumer benefits and protections. Obama Care prevents insurance companies from dropping your coverage. They can no longer refuse to give you coverage because you have a pre-existing health condition or charge you a higher premium because you're older or have a chronic disease that increases your use of healthcare. Coverage can no longer have annual or lifetime limits. 4. It will strive to make Americans healthier by emphasizing prevention and wellness programs. Another part provides more help for those who need assisted-living, long-term care. This has been officially suspended by the White House. And there is an array of pilot programs to test new ways of delivering and paying for healthcare with the goal of improving efficiency and reducing cost in the system.

What the Obama Care means for us? According to Tate's ObamaCare Survival Guide, if you have no health insurance right now, Obama Care is, on the whole, great news for you. If you are low income, you will either be able to enroll in Medicaid or qualify for a subsidized insurance plan through your state's healthcare exchange. If you have high income, your will also be able to buy a plan through an exchange, and its price will probably better than what you would have to pay on the private insurance market today. Seniors were rightly angry about Obama Care as it is significantly funded with money that comes from hundreds of billions of dollars in spending cuts to Medicare over the next decade. On the plus side for seniors, Obama Care expands Medicare's prescription drug coverage for certain preventive care services.

Obama Care is not good news for the highest-earning Americans as they will be asked to pay much more to help fund the healthcare of the rest of the population. Single Americans who earn above $200,000 per year (or $250,000 for couples) will see the amount they pay in taxes for Medicare hospital insurance increase from the current 1.45 percent level to 2.35 percent above those income thresholds.

Obama Care will help families, but they come at a cost that insurers will pass onto ordinary Americans in the form of higher premiums. ..

157 Ibid. 14.
158 Ibid. 15.
159 Ibid. 18.
160 Ibid. 19.
Those that fell between the cracks of the old system, those which earned too much to qualify for Medicaid but earned too little to afford private insurance - will likely be helped when subsidized health insurance plans become available on the state-based exchanges which begin operating 2014.\textsuperscript{161}

In most states, Americans with the lowest incomes are big winners under Obama Care. Under the new law the income requirement to get into Medicaid is raised to 133 percent of the federal poverty line. Medicaid is chiefly designed to help the poor and disabled below that age (65). It is jointly run by the federal government and the states. If fully implemented, an estimated 15 million more people will be able to get coverage as a result of ACA. [It is about time for the leader of this country seriously care about the poor and take action].

Private insurance plans will no longer be able to reject children because they have a pre-existing health condition. Illegal Aliens will not be able to buy health insurance through the new state-operated exchange, nor will they be allowed into the Medicaid or Medicare programs. Because the illegal aliens are officially considered outside the system. Although illegal aliens have no official right to health insurance, they are still entitled to care through hospital emergency rooms, which according to the law cannot deny treatment to any individual regardless of citizenship status. In an effort to help them further, Obama Care has increased funding to the often overlooked 1,200 community health centers in the country, which many illegal immigrants rely upon.\textsuperscript{162}

Adult children up to age 26, will now be eligible for coverage under a parent’s health plan as long as that plan includes coverage for dependent children.\textsuperscript{163}

On the whole, Obama Care is great news for those employed by small businesses. Most currently do not provide health insurance for their workers and now will be encouraged to do so with a generous tax credit. If they pass on this benefit, workers will be able to buy insurance through a government-subsidized exchange, probably at a below-market price.\textsuperscript{164}

\textsuperscript{161} Ibid. 20.
\textsuperscript{162} Ibid. 21-22.
\textsuperscript{163} Ibid. 32.
\textsuperscript{164} Ibid. 24. (In 2010 roughly 150 million Americans (that's 48 percent of the population) received their health insurance with a big helping hand from their employer, which on average contributed the lion's
A sizable portion of the remaining population (28 percent) also gets help obtaining healthcare. These are needy Americans - the elderly, poor and disabled - who receive government financial assistance for coverage in the form of Medicare (15 percent of the population) or Medicaid (13 percent).  

**Obama Care will help those who need the most help:**

As of 2010 the uninsured represent about 16% of the population of the United States (about 50 million people in total). A big chunk of this group are illegal aliens (about 13 million people), who work off the books for the lower wages. The rest are American citizens (about 37 million people) who fall through the cracks of the current system. Obama Care will help provide affordable healthcare coverage for most uninsured citizens by simply buying all or most of it for them, either through Medicaid (which will be dramatically expanded) or in new health insurance exchanges (which will be heavily subsidized to reduce prices). Another group within the uninsured that will benefit from the ACA are those individuals who could not purchase health insurance due to significant illness histories or pre-existing conditions. Insurance plans will no longer be permitted to deny offering coverage to these formerly "medically uninsurable " people. The biggest winners under Obama Care are the uninsured, who will now get basic coverage that provides "essential health benefits" at a relatively low cost (in some cases they will pay nothing out-of-pocket). Another winner: those in the private health insurance market will now be able to buy insurance with the same advantages that employee-based plans enjoy. The biggest losers under Obama Care are Medicare recipients.

Why Medicare cuts? Cuts in Medicare are being used to fund national healthcare reform. Congressional Democrats, seizing on a report that found that private insurance companies were not spending enough of their government - provided Medicare Advantage money on "direct medical expenses," singled it out as a target for cuts. The program, in short, had an unacceptable low "medical loss ratio" which suggested that private insurers were making excessive profit at the expense of taxpayers.

In short, we need to look at the overall picture not focusing on what “I” gain or lose. The whole nation must applaud to the fact that the poor citizens who were excluded and left out of benefits too long in the past now are in and included. If some portion of my Medicare share (about 70-80 percent of their employees' premiums. While the employer contribution in many cases results in reduced wages for the employee, it is still a financial benefit that the uninsured and self-employed do not enjoy).

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165 Ibid. 36. (Added together, those with employer-based insurance and those in government programs like Medicare and Medicaid amount to 76 percent Americans, all of whom receive financial assistance for their healthcare. Most of remaining 24 percent of the population are uninsured or buy individual healthcare coverage on the insurance market. Simply put, Americans in this group are at a distinct disadvantage compared to the rest of the country when it comes to healthcare.)

166 Ibid. 48.

167 Ibid.143.
goes to the poor [I am 79], it is just right thing to do. We must not focus on what we spend for Medicaid for the poor but must look at the new jobs, more medical staff, more clerical staff, more medicine, more supplies, more hospital beds and more of everything to treat 37 million new health care recipients. Wouldn’t that help to pull economy out of recession?

Wouldn’t it be unfair for some to live full age of 80 or 90 with wonderful health insurance coverage and others live only half that and die on the streets just because having no health insurance coverage? As citizens of this country we must all live together and share with one another. Instead of suing President we need to support his unprecedented reformation of our health care system, and congratulate the United States for finally walking side by side with other countries in caring for their most needy citizens.

28. Lack of Child Support

In many cases when mothers get custody for a child or children fathers pay child support for their children. It took a couple to produce their dear children. Most couple love their children dearly. But when a couple divorce unfortunately child support becomes a battle. For parents who love their children they must be glad to support their children. Children neither ask to be born nor cause their divorce. They are unfortunate innocent victims who need both parents to grow up and mature. But the battle not to pay child support is a senseless battle. While there are some fathers who are temporarily unemployed and cannot afford to pay child support, many fathers are unwilling to pay child support which seems to be an escape of father’s love and responsibility for his children.

I have seen some homeless women whose husband didn’t keep up with their responsibility with child support, women couldn’t support their children, turned up on the streets. Then CPS (Child Protective Service) quickly steps in and takes children away and usually places them in foster care. These women live in agony, grief and anger on top of their stressful homeless life. These are the cases where child support was ordered but not paid, income decreased that led to an inability to pay rent, utilities, or both and finally led to homelessness. What is child support?
Wikipedia, the free encyclopedia describes about child support in detail:

In family law and public policy, child support (or child maintenance) is an ongoing, periodic payment made by a parent for the financial benefit of a child following the end of a marriage or other relationship. Child maintenance is paid directly or indirectly by an obligor to an obligee for the care and support of children of a relationship that has been terminated, or in some cases never existed. Often the obligor is a non-custodial parent. The obligee is typically a custodial parent, a caregiver, a guardian, or the state.

Depending on the jurisdiction, a custodial parent may pay child support to a non-custodial parent. Typically one has the same duty to pay child support irrespective of sex, so a mother is required to pay support to a father just as a father must pay a mother. Where there is joint custody, the child is considered to have two custodial parents and no non-custodial parents, and a custodial parent with a higher income (obligor) may be required to pay the other custodial parent (obligee).

In family law, child support is often arranged as part of a divorce, marital separation, dissolution of marriage, annulment, determination of parentage or dissolution of a civil union and may supplement alimony (spousal support) arrangements. "Maintenance is financial support...Under section 69 of the Women's Charter, you can apply for maintenance for your child from the other parent, if he or she neglects or refuses to provide your child with reasonable maintenance" Subordinate Court of Singapore.

The right to child support and the responsibilities of parents to provide such support have been internationally recognized. The 1992 United Nations Convention on the Rights of the Child, a binding convention signed by every member nation of the United Nations and formally ratified by all but Somalia and the United States, declares that the upbringing and development of children and a standard of living adequate for the children's development is a common responsibility of both parents and a fundamental human right for children, and asserts that the primary responsibility to provide such for the children rests with their parents. Other United Nations documents and decisions related to child support enforcement include the 1956 New York Convention on the Recovery Abroad of Maintenance created under the auspices of the United Nations, which has been ratified by the 64 of the UN member state. In addition, the right to child support, as well as specific implementation and enforcement measures, has been recognized by various other international entities, including the Council of Europe, the European Union and the Hague Conference.

Within individual countries, examples of legislation pertaining to, and establishing guidelines for, the implementation and collection of child maintenance include the 1975 Family Law Act (Australia), the Child Support Act (United Kingdom) and the Maintenance and Affiliation Act (Fiji). Child support in the United States, 45 C.F.R. 302.56 requires each state to establish and publish a Guideline that is presumptively (but rebuttably) correct, and Review the Guideline, at a minimum, every four (4) years. Child support laws and obligations are known to be recognized in a vast majority of world nations, including the majority of countries in Europe, North America and Australasia, as well as many in Africa, Asia and South America. According to Eagle Law Offices adds that while alimony/spousal maintenance allows a significant degree of discretion to the court, child support is an obligation for “the best interests of the child” in custody arrangements. Child support is a legal issue for both married parents and unmarried parents. For married parents, child support is determined by the court during a divorce proceeding. Child support obligations are

168 Wikipedia, the free encyclopedia posted online.
based on a formula incorporating the combined net income of each parent and the number of children requiring monetary support. In order to calculate the child support obligation, each parent must complete a worksheet reporting his or her individual financial information and the financial needs of the child or children. This worksheet financial information is entered into the standardized State Child Support Schedule, which sets the basic amount of child support.\(^{169}\)

**New Employer Withholding Instructions:**

Starting in February 2014, the DSHS (Department of Social and Health Service) Division of Child Support (DCS) began issuing Income Withholding Orders with new withholding instructions for employers. The instructions provide options for employers who pay weekly or biweekly. The Division of Child Support prefers that employers withhold the full monthly amount each month if their payroll system allows. As employers in Washington, you do so much to help families in need of child support. You withhold support from earnings and send it to DCS (The Division of Child Support). You enroll children in health insurance plans. You report your newly hired and rehired employees.\(^{170}\)

Therefore, lack of child support can cause homelessness of many mothers and children.

**29. Lack of Support System**

Not all alcoholics or drug addicts are homeless because they either have financial resource or family or community support. Therefore, all of the problems listed above are exacerbated when individuals and families lack a network of social support. In the first place, lack of social support can contribute to one's homelessness and also perpetuate homelessness much longer.

Seattle-King County Committee to End Homelessness cites lack of community support as one of many causes of homelessness:

Many people experience difficulties in their life. For most people, families, churches, neighborhoods and schools operate as webs of support that sustain them until the problem is overcome. For some, however, those supports are no longer available - because they have fled their community to escape domestic violence, have been rejected by their parents over lifestyle differences, because they have "burned through" their support systems due to multiple difficulties or for many other reasons. For those without support, a single crisis such as a sick child with no daycare or the breakdown of a car can lead to loss of employment, financial crisis and homelessness, and without that


\(^{170}\) Washington State Department of Social and Health Services.
community support, the path back out of homelessness is vastly more difficult. \(^{171}\)  

Shinn, et al wrote about “social relationships and vulnerability to becoming homeless among poor families.” Compares social relationships of 677 mothers in families requesting shelter with those of 495 mothers in housed families, randomly selected from the public assistance caseload in New York City. As hypothesized, women seeking shelter had experienced higher levels of a variety of childhood and adult events indicative of disruptions in social relationships. Contrary to the hypothesis, they were more likely than were housed mothers to have had recent contact with parents, other relatives, and friends, although they felt less able to draw on these resources for help with their current housing needs. More than three-fourths of families seeking shelter had already stayed with members of their social network in the past year. The data suggest that they had used up potential sources of support before turning to public shelter. (PsycINFO Database Record (c) 2013 APA, all rights reserved). \(^{172}\)

Hwang et al presented a study result on Multidimensional Social Support and the Health of Homeless Individuals in Toronto, Canada:

Homeless individuals often suffer from serious health problems. It has been argued that the homeless are socially isolated, with low levels of social support and social functioning, and that this lack of social resources contributes to their ill health. These observations suggest the need to further explore the relationship between social networks, social support, and health among persons who are homeless. The purpose of this study was to examine the association between multidimensional (cognitive/perceived and behavioral/received) social support and health outcomes, including physical health status, mental health status, and recent victimization, among a representative sample of homeless individuals in Toronto, Canada. Multivariate regression analyses were performed on social support and health outcome data from a subsample of 544 homeless adults, recruited from shelters and meal programs through multistage cluster sampling procedures. Results indicated that participants perceived moderately high levels of access to financial, emotional, and instrumental social support in their social networks. These types of perceived social supports were related to better physical and mental health status and lower likelihood of victimization. These findings highlight a need for more services that encourage the integration of homeless individuals into social networks and the building of specific types of social support within networks, in addition to more research into social support and other social contextual factors (e.g., social capital) and their influence on the health of homeless individuals. \(^{173}\)

Homelessness is a growing problem in numerous urban centers around the world. Homeless individuals frequently suffer from serious health problems, including mental illness, substance abuse, and infectious and chronic diseases. It has been argued that homeless individuals are often socially isolated, with low levels of social support

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\(^{171}\) Seattle-King County Committee to End Homelessness


and social functioning, and that this lack of social resources contributes to their ill health. These observations suggest the need to further explore the relationship between social networks, social support, and health among persons who are homeless in order to develop effective interventions with which to build these social resources related to health.

Social networks are commonly defined as “a set of nodes that are tied by one or more specific types of relations between them.” Embeddedness in social networks can influence health through processes of social influence and social engagement and the provision of access to social support and other resources. Social support derived from social networks is hypothesized to affect health in different ways. Social support can buffer the effects of stressful life events that otherwise would negatively affect physical and mental health. Furthermore, social support can create positive affective states, and supportive relationships can provide individuals with access to positive social influence that can encourage healthy behaviors. Numerous studies have found that social support has protective effects on physical health outcomes, such as cardiovascular disease and mortality, and mental health outcomes, such as depression and anxiety.

Social support is a multidimensional concept that has typically been measured in three ways: (1) measures of social integration through the size of the social network; (2) measures of received support that assess the extent of support received from social network ties (received/behavioral social support); and (3) measures of perceived support that assess an individual’s perceptions of the availability of support from social network ties (perceived/cognitive social support). Received and perceived social support can each consist of different components, such as emotional support (the expression of positive affect and empathetic understanding), financial support (the provision of financial advice or aid), and instrumental support (tangible, material, or behavioral assistance).

This research has found that social support is associated with lower rates of mental health problems, such as depression and suicidal ideation, fewer physical illness symptoms, decreased substance abuse, and less risky drug and sexual behavior among homeless individuals. Other research has found that social support is related to higher levels of health and social service utilization among homeless persons.
The specific goals of this study were to examine the association between multidimensional social support, including perceived and received social supports, and health outcomes measuring physical health status, mental health status, and recent victimization among a representative sample of homeless individuals in Toronto, Canada.

**Sample Characteristics:** 67% of the sample of homeless adults were male, and 33% were female. The mean age of the sample was approximately 42 years, and 62% had never been married. Forty-seven percent of the sample had some high school education or less, and almost 50% of participants reported income of less than $500 in the last 30 days. The average lifetime duration of homelessness among the sample was approximately 5 years. Eighty-nine percent of the sample was currently living in a shelter, and 11% lived in a public place, vehicle, abandoned building, or someone else's place.

**Concerning health status:**
Participants appeared to be in poor health, with 67% reporting having one or more chronic health conditions indicating that physical and mental health status was poorer among the sample than in the general population. According to the Addiction Severity Index cutoff scores, 36% of the sample had an alcohol problem in the past month, and 46% had a drug problem in the past month. Almost 30% of the sample had been physically assaulted in the last 12 months. Not surprisingly, 50% of the sample had accessed one to two health care sources, and 42% had accessed three or more health care services in the last 12 months. Sixty-two percent of participants reported perceived access to financial support, in the form of a small loan, through their social network ties. Fifty-one percent perceived access to instrumental support, in the form of a ride, and 60% perceived access to emotional support from their social network, in the form of help with an emotional crisis. However, only 7% of participants reported being accompanied to health care appointments by informal social network ties. The rates of perceived social support for all four dimensions did not differ significantly by sex. The rates of perceived social support reported among the sample are moderately high, thus confirming that perceived social support is present in the lives of marginalized populations such as homeless individuals.

These analyses suggest that perceived access to specific types of social support derived from social networks of friends, family, and/or neighbors can have a protective influence on multiple health outcomes among homeless individuals. Specifically, perceived financial support was related to better physical health status; perceived emotional support was related to better mental health status, and perceived instrumental support was associated with lower likelihood of victimization. These findings suggest potentially contextual effects of social support among homeless individuals, in the sense that different types of social support (e.g., instrumental vs. emotional) were related to different health outcomes. These results generally confirm findings of previous research studies that have explored the influence of elements of social support on the health of homeless individuals. They corroborate findings by La Gory et al., who found that emotional support from close friends reduced health problems and depressive symptoms among a sample of homeless individuals. The findings regarding victimization support
those of two other studies that have shown that social support is related to a reduced likelihood of victimization among homeless individuals.

Overall, the findings of this study suggest that homeless individuals perceive moderately high levels of access to social support within their informal social networks and that this is an important resource that may lead to improved health among this population. The results illustrate specific types of social support that should be harnessed and built within the social networks of individuals experiencing homelessness and thus highlight a need for more services that encourage the integration of homeless individuals into social networks and the building of these types of social supports within networks. 174

30. Slash of Public Assistance:

Slashed public assistance leaves many people homeless or at risk of homelessness. Benefits for individuals are inadequate and difficult to obtain. Food stamps have been reduced. Inadequate government programs addressing health care, the mental health care, and child care.175 Millions of parents must choose between seeking employment and caring for their children.176

Nearly all disability benefits including Social security disability, Supplemental Security Income (SSI), are far short to afford housing. Public welfare policy must accompany low income affordable housing. As mentioned elsewhere waiting list for affordable housing is so long that many are homeless while they wait for their turn. Public welfare benefit is so cheap that they cannot afford housing. Moreover, in many states those meager assistance such as GAU (General Assistance for Unemployables) used to be $339.00 in Washington State reduced to $199.99, to $176 and then all gone now. Now most homeless persons get $200 worth of food stamps per month in Washington state. They are worried that even that will be slashed. Although they were far inadequate, these meager level of public assistance has been helping them to deal with their minor crisis; better than none so to speak. Therefore, declining value and availability of public assistance is another source of increasing poverty and homelessness.

Until its repeal in August 1996, the largest cash assistance program for poor families with children was the Aid to Families with

174 Ibid.
175 Ibid.
176 WA State Coalition for the Homeless. Slash of public assistance.
Dependent Children (AFDC) program. The Personal Responsibility and Work Opportunity Reconciliation Act of 1996 (the federal welfare reform law) repealed the AFDC program and replaced it with a block grant program called Temporary Assistance to Needy Families (TANF). In 2005, TANF helped a third of the children that AFDC helped reach above the 50% poverty line. Unfortunately, TANF has not been able to keep up with inflation. In 2006-2008, TANF case load has continued to decline while food stamp caseloads have increased. As a result of loss of benefits, low wages, and unstable employment, many families leaving welfare struggle to get medical care, food, and housing.

House HUD Bill Slashes Homeless Assistance Affordable Housing Funds:

On May 7, 2014 the House Appropriations Subcommittee released its fiscal year (FY) 2015 funding bill for programs under its jurisdiction, including all programs within HUD. The bill cuts funding for homelessness assistance and affordable housing to the bones.

More specifically, the legislation includes $2.105 billion for HUD’s McKinney-Vento Homeless Assistance Grants, the same amount as last year and $300 million below the level proposed by the Administration. Simply put, this funding level is unacceptable. Due to expiring multi-year grants and increased renewal demand, a $2.105 billion funding level would result in funding cuts to Continuums of Care. Communities would be required to once again make the difficult tiering/prioritization decisions they made for the FY 2013 NOFA. Flat funding for McKinney would mean a step back in our efforts to prevent and end homelessness in America: Likely provides too little money to renew all of the Housing Choice Vouchers that low-income families will use this year. The bill’s $328 million funding increase to renew existing vouchers would only cover the cost of new vouchers that Congress funded in 2014 for homeless veterans and families that recently lost other housing assistance. It wouldn’t be enough to continue all vouchers funded in 2014 unless local housing agencies freeze the dollar value of their vouchers despite rising rents in many markets, forcing cash-strapped residents to pay even more to remain in their homes. Moreover, the bill locks in place the loss of at least 40,000 housing vouchers that were cut last year due to sequestration and not funded this year.
Slashes of the Homeless Assistance Affordable Housing Funds stalls recent progress on reducing homelessness. The bill funds homeless assistance at $2.1 billion, the same level as in 2014 and $300 million below the President’s request. Homeless assistance grants have contributed to a significant drop in the number of people with serious disabilities experiencing long-term homelessness, and the President’s budget would make further progress toward eliminating chronic homelessness. One positive feature of the House bill is that it would fund 10,000 new vouchers for supportive housing for homeless veterans.

The bill cuts funding for the HOME block grant, which helps rehabilitate or construct rental properties and assist low-income homeowners, by $300 million below the 2014 level. And it doesn’t include the President’s requested funding for rental assistance for 5,000 new supportive housing units for seniors and people with disabilities.

As stated by the Homeless Resource Network, Current TANF benefits and food stamps combined are below the poverty level in every state; in fact, the median TANF benefit for a family of three is approximately one-third of the poverty level. Thus, contrary to popular opinion, welfare does not provide relief from poverty. And cuts on housing funds will put “ending homelessness” effort in jeopardy.

31. Tax Policy

John F. Kennedy once said: Democracy is a difficult kind of government. It requires the highest qualities of self-discipline, restraint, a willingness to make commitments and sacrifices for the general interest, and also it requires knowledge. Franklin Roosevelt said: “taxes … are the dues that we pay for the privileges of membership in an organized society.”

I have been critically looking at our various systems in the United States to see how they affect in creating poverty and homelessness in the midst of affluence in the United States. I recognized one of them is tax policy. Social services for the poor and needy in the United States and other countries often correlated to tax system. I will discuss about how other countries do later but here I am going to discuss how John O. Fox argues about our tax system and discover how our tax system

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177 Kate M. Kelly; Monarch Housing Associates. Posted online in Public Policy.
contributes as part of root causes of poverty and homelessness in the United States. Fox mentioned that “these laws told us about the kind of nation we were and were becoming…. the income tax provides a lens through which we can see our nation as it actually is… How we tax ourselves establishes and reflects many of our nation’s values. 179

According to Fox, one of the causes of widening the gap comes from our tax system. A system that does not tax people annually on the appreciation of their assets expands the wealth gap between the rich and all others unless the rich are taxed heavily in other ways.180

The decisions to drop child tax credit for America’s poorest families and children in favor of further tax cuts for the rich is morally offensive. It is blatant disregard for the poor and an outrageous bias toward the rich. In religious terms, the exclusion of any benefits for poor children in a new tax bill should have been named a “political sin.” Those politicians who utter the words of religion and faith, yet who supported this exclusion of the poor, deserve to be called “hypocrites.”181

Multimillion-dollar loopholes for certain industries and classes of individuals, combined with onerously high tax rates for the great mass of taxpayers, were endangering public confidence in the entire federal tax structure.182 Many believe that the system exacts excessive amounts from lower income households. Members of middle class often feel that they pay too much, and lower and middle-income taxpayers overwhelmingly feel that the rich pay too little.183 In 1997, Congress cut the top tax rate on capital gains for the highest-income taxpayers by 28% and added countless special relief rules favoring one set of taxpayers over another.184 Multimillion-dollar loopholes for certain industries and classes of individuals, combined with onerously high tax rates for the great mass of taxpayers, were endangering public confidence in the entire federal tax structure.185

A Tax System Stacked Against the 99 Percent:

About 6 in 10 of us believe that the tax system is unfair — and
they’re right: put simply, the very rich don’t pay their fair share. The richest 400 individual taxpayers, with an average income of more than $200 million, pay less than 20 percent of their income in taxes — far lower than mere millionaires, who pay about 25 percent of their income in taxes, and about the same as those earning a mere $200,000 to $500,000. And in 2009, 116 of the top 400 earners — almost a third — paid less than 15 percent of their income in taxes.

Conservatives like to point out that the richest Americans’ tax payments make up a large portion of total receipts. This is true, as well it should be in any tax system that is progressive — that is, a system that taxes the affluent at higher rates than those of modest means. It’s also true that as the wealthiest Americans’ incomes have skyrocketed in recent years, their total tax payments have grown. This would be so even if we had a single flat income-tax rate across the board. What should shock and outrage us is that as the top 1 percent has grown extremely rich, the effective tax rates they pay have markedly decreased. Our tax system is much less progressive than it was for much of the 20th century. The top marginal income tax rate peaked at 94 percent during World War II and remained at 70 percent through the 1960s and 1970s; it is now 39.6 percent. Tax fairness has gotten much worse in the 30 years since the Reagan “revolution” of the 1980s. Citizens for Tax Justice, an organization that advocates for a more progressive tax system, has estimated that, when federal, state and local taxes are taken into account, the top 1 percent paid only slightly more than 20 percent of all American taxes in 2010 — about the same as the share of income they took home, an outcome that is not progressive at all. With such low effective tax rates — and, importantly, the low tax rate of 20 percent on income from capital gains — it’s not a huge surprise that the share of income going to the top 1 percent has doubled since 1979, and that the share going to the top 0.1 percent has almost tripled, according to the economists Thomas Piketty and Emmanuel Saez. Recall that the wealthiest 1 percent of Americans own about 40 percent of the nation’s wealth, and the picture becomes even more disturbing. If these numbers still don’t impress you as being unfair, consider them in comparison with other wealthy countries.

The United States stands out among the countries of the Organization for Economic Cooperation and Development, the world’s club of rich nations, for its low top marginal income tax rate. These low rates are not essential for growth — consider Germany, for instance, which has managed to maintain its status as a center of advanced manufacturing, even though its top income-tax rate exceeds America’s by a considerable margin. And in general, our top tax rate kicks in at much higher incomes. Denmark, for example, has a top tax rate of more than 60 percent, but that applies to anyone making more than $54,900. The top rate in the United States, 39.6 percent, doesn’t kick in until individual income reaches $400,000 (or $450,000 for a couple). Only three O.E.C.D. countries — South Korea, Canada and Spain — have higher thresholds.
Most of the Western world has experienced an increase in inequality in recent decades, though not as much as the United States has. But among most economists there is a general understanding that a country with excessive inequality can’t function well; many countries have used their tax codes to help “correct” the market’s distribution of wealth and income. The United States hasn’t — or at least not very much. Indeed, the low rates at the top serve to exacerbate and perpetuate the inequality — so much so that among the advanced industrial countries, America now has the highest income inequality and the least equality of opportunity. This is a gross inversion of America’s traditional meritocratic ideals — ideals that our leaders, across the spectrum, continue to profess.

Over the years, some of the wealthy have been enormously successful in getting special treatment, shifting an ever greater share of the burden of financing the country’s expenditures — defense, education, social programs — onto others. Ironically, this is especially true of some of our multinational corporations, which call on the federal government to negotiate favorable trade treaties that allow them easy entry into foreign markets and to defend their commercial interests around the world, but then use these foreign bases to avoid paying taxes.

General Electric has become the symbol for multinational corporations that have their headquarters in the United States but pay almost no taxes — its effective corporate-tax rate averaged less than 2 percent from 2002 to 2012 — just as Mitt Romney, the Republican presidential nominee last year, became the symbol for the wealthy who don’t pay their fair share when he admitted that he paid only 14 percent of his income in taxes in 2011, even as he notoriously complained that 47 percent of Americans were freeloaders. Neither G.E. nor Mr. Romney has, to my knowledge, broken any tax laws, but the sparse taxes they’ve paid violate most Americans’ basic sense of fairness.

In looking at such statistics, one has to be careful: they typically reflect taxes as a percentage of reported income. And the tax laws don’t require the reporting of all kinds of income. For the rich, hiding such assets has become an elite sport. Many avail themselves of the Cayman Islands or other offshore tax shelters to avoid taxes (and not, you can safely assume, because of the sunny weather). They don’t have to report income until it is brought back (“repatriated”) to the United States. So,
too, capital gains have to be reported as income only when they are realized.

And if the assets are passed on to one’s children or grandchildren at death, no taxes are ever paid, in a peculiar loophole called the “step-up in cost basis at death.” Yes, the tax privileges of being rich in America extend into the afterlife.

As Americans look at some of the special provisions in the tax code — for vacation homes, racetracks, beer breweries, oil refineries, hedge funds and movie studios, among many other favored assets or industries — it is no wonder that they feel disillusioned with a tax system that is so riddled with special rewards. Most of these tax-code loopholes and giveaways did not materialize from thin air, of course — usually, they were enacted in pursuit of, or at least in response to, campaign contributions from influential donors.

It is estimated that these kinds of special tax provisions amount to some $123 billion a year, and that the price tag for offshore tax loopholes is not far behind. Eliminating these provisions alone would go a long way toward meeting deficit-reduction targets called for by fiscal conservatives who worry about the size of the public debt.

Yet another source of unfairness is the tax treatment on so-called carried interest. Some Wall Street financiers are able to pay taxes at lower capital gains tax rates on income that comes from managing assets for private equity funds or hedge funds. But why should managing financial assets be treated any differently from managing people, or making discoveries? Of course, those in finance say they are essential. But so are doctors, lawyers, teachers and everyone else who contributes to making our complex society work. They say they are necessary for job creation. But in fact, many of the private equity firms that have excelled in exploiting the carried interest loophole are actually job destroyers; they excel in restructuring firms to “save” on labor costs, often by moving jobs abroad.

Economists often eschew the word “fair” — fairness, like beauty, is in the eye of the beholder. But the unfairness of the American tax system has gotten so great that it’s dishonest to apply any other label to it.

Traditionally, economists have focused less on issues of equality than on the more mundane issues of growth and efficiency. But here again, our tax system comes in with low marks. Our growth was higher in the era of high top marginal tax rates than it has been since 1980. Economists — even at traditional, conservative international institutions like the International Monetary Fund — have come to realize that excessive inequality is bad for growth and stability. The tax system can play an important role in moderating the degree of inequality. Ours, however, does remarkably little about it. One of the reasons for our poor economic performance is the large distortion in our economy caused by the tax system. The one thing economists agree on is that incentives matter — if you lower taxes on speculation, say, you will get more speculation. We’ve drawn our most talented young people into financial shenanigans, rather than into creating real businesses, making real discoveries, providing real services to others. More efforts go
into “rent-seeking” — getting a larger slice of the country’s economic pie — than into enlarging the size of the pie.

Research in recent years has linked the tax rates, sluggish growth and rising inequality. Remember, the low tax rates at the top were supposed to spur savings and hard work, and thus economic growth. They didn’t. Indeed, the household savings rate fell to a record level of near zero after President George W. Bush’s two rounds of cuts, in 2001 and 2003, on taxes on dividends and capital gains. What low tax rates at the top did do was increase the return on rent-seeking. It flourished, which meant that growth slowed and inequality grew. This is a pattern that has now been observed across countries. Contrary to the warnings of those who want to preserve their privileges, countries that have increased their top tax bracket have not grown more slowly. Another piece of evidence is here at home: if the efforts at the top were resulting in our entire economic engine’s doing better, we would expect everyone to benefit. If they were engaged in rent-seeking, as their incomes increased, we’d expect that of others to decrease. And that’s exactly what’s been happening. Incomes in the middle, and even the bottom, have been stagnating or falling.

Aside from the evidence, there is a strong intuitive case to be made for the idea that tax rates have encouraged rent-seeking at the expense of wealth creation. There is an intrinsic satisfaction in creating a new business, in expanding the horizons of our knowledge, and in helping others. By contrast, it is unpleasant to spend one’s days fine-tuning dishonest and deceptive practices that siphon money off the poor, as was common in the financial sector before the 2007-8 financial crisis. I believe that a vast majority of Americans would, all things being equal, choose the former over the latter. But our tax system tilts the field. It increases the net returns from engaging in some of these intrinsically distasteful activities, and it has helped us become a rent-seeking society.

It doesn’t have to be this way. We could have a much simpler tax system without all the distortions — a society where those who clip coupons for a living pay the same taxes as someone with the same income who works in a factory; where someone who earns his income from saving companies pays the same tax as a doctor who makes the income by saving lives; where someone who earns his income from financial innovations pays the same taxes as a someone who does research to create real innovations that transform our economy and society. We could have a tax system that encourages good things like
hard work and thrift and discourages bad things, like rent-seeking, gambling, financial speculation and pollution. Such a tax system could raise far more money than the current one — we wouldn’t have to go through all the wrangling we’ve been going through with sequestration, fiscal cliffs and threats to end Medicare and Social Security as we know it. We would be in sound fiscal position, for at least the next quarter-century.

The consequences of our broken tax system are not just economic. Our tax system relies heavily on voluntary compliance. But if citizens believe that the tax system is unfair, this voluntary compliance will not be forthcoming. More broadly, government plays an important role not just in social protection, but in making investments in infrastructure, technology, education and health. Without such investments, our economy will be weaker, and our economic growth slower.

Society can’t function well without a minimal sense of national solidarity and cohesion, and that sense of shared purpose also rests on a fair tax system. If Americans believe that government is unfair — that ours is a government of the 1 percent, for the 1 percent, and by the 1 percent — then faith in our democracy will surely perish. 186

In May 2001, President Bush signed into law a ten-year $1.35 trillion tax cut. Independent analyses indicate that 40 percent of the benefits of the Bush tax cut accrued to the richest one percent of tax payers. The bottom 80 percent will receive less than a third of the benefits, while the bottom 20 percent will get less than one percent.187

According to the Bread for the World, nutrition programs that are threatened by budget cuts at a time of rising hunger and poverty reflects mistaken priorities: military expenditures, along with $2 trillion in tax cut extensions that benefit mainly the very wealthiest people, at the expense of programs that help low-income people care for their families and build better futures. Put simply, war and tax cuts are threatening our country’s progress against hunger and poverty. 188

Korten names such a gap, “Growing islands of great wealth in poor countries and

187 Kawachi and Kennedy, Health of Nations, 189.
188 Bread For the World Newsletter, September 2005.
growing seas of poverty in rich countries.” Wallis introduces an extensive story of Susan Pace Hamill, a University of Alabama tax law professor, wrote her thesis on “An Argument for Tax Reform Based on Judeo-Christian Ethics.” That story also includes the struggle of Alabama legislatures and governor to raise taxes for the wealthy and reduce them for the poor. He emphasizes that unfair tax policies—the rich pay less and the poor pay more—is a faith and a moral issue.

The decisions to drop child tax credit for America’s poorest families and children in favor of further tax cuts for the rich is morally offensive. It is blatant disregard for the poor and an outrageous bias toward the rich. In religious terms, the exclusion of any benefits for poor children in a new tax bill should have been named a “political sin.” Those politicians who utter the words of religion and faith, yet who supported this exclusion of the poor, deserve to be called “hypocrites.” As Korten said, having “growing seas of poverty in rich country, USA” by tax policy is one of the root causes of poverty and homelessness. According Fox, for over 50 years, the individual income tax has been the preeminent federal tax to support social and economic programs paid from the general budget. These programs range from housing to education, from job training to safety in the workplace, from natural resource development to environmental protection, from public health to basic scientific research, from community development to the exploration of space, from welfare for the poor to assistance for the most advantaged. Through all of its manifestations, both in taking from us and giving back, the individual income tax has become the dominant expression, and symbol, of the federal government.

Now, let us see how our current White House – President Obama is working on taxes: He claimed, “We have to set priorities. If we want a strong middle class, then our tax code must reflect our values.”

President Obama has passed wide-ranging tax relief for working families and small businesses — the drivers of economic growth. But to pay down our deficit and invest in the future, we have to make hard choices. That means asking those at the top to do their fair share and putting an end to special privileges and loopholes that benefit those who need them the least.

**Tax Cuts for the Middle Class:**

Within weeks of taking office, President Obama took immediate action in the midst of the economic crisis to restore security for middle-class families by cutting their taxes in the Recovery Act. Since then, President Obama has continued to cut taxes for middle

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189 Korten, David C. *When Corporations Rule the World* (Bloomfield/San Francisco: Copublished by Kumarian Press and Berrett-Koehler Publishers, Inc. Second Ed. 2000), 118. Bakke supports Korten by saying that economic policy widens gap between cities and suburbs: In the U.S., the Mortgage Act and the Highway Development Act of 1947 led to the massive freeway and motorway systems, and a government subsidized exodus from the cities to the suburbs and beyond. Tax concessions are given more often for new buildings than for renewal of buildings in old communities. A prosperous family moving to its “Garden of Eden” sees its move as an individual issue, but the policies that made the move possible are anti-community, creating suburbs and tearing up communities in the cities. Ray Bakke, *The Urban Christian* (Downers Grove: Inter Varsity Press, 1987), 31-32.

190 Wallis, *God’s Politics*, 244.

191 Ibid. 248.

192 Fox, *If Americans Really Understand the Income Tax*, 35.
class families to make it easier for them to make ends meet. In the first four years of the Obama administration, a typical family making $50,000 a year has received tax cuts totaling $3,600 – more if they were putting a child through college. On January 2, 2013, President Obama signed bipartisan legislation that will make sure income tax rates stay low permanently for 98 percent of Americans, while asking the wealthiest households to pay a little more to help reduce the deficit. Learn more about the American Taxpayer Relief Act of 2012.

**Tax Cuts for Small Businesses:**
President Obama firmly believes that entrepreneurs and small businesses are engines of economic growth, and that their investments and innovation have been at the forefront of our economic recovery. That's why he and his Administration have focused on strengthening small businesses by signing into law 18 tax cuts for small businesses. These tax credits are helping small business hire and grow, provide affordable health insurance to employees, and invest in new machinery and equipment.

**Tax Reform:**
The tax code has become increasingly complicated and unfair. Under today's tax laws, those who can afford expert advice can avoid paying their fair share and interests with the most connected lobbyists can get exemptions and special treatment written into our tax code. While many of the tax incentives serve important purposes, taken together the tax expenditures in the law are inefficient, unfair, duplicative, or even unnecessary.

That is why President Obama has called on Congress to enact comprehensive tax reform that meets the following five principles:

1. **Lower tax rates.**
The tax system should be simplified and work for all Americans with lower individual and corporate tax rates and fewer brackets.

2. **Cut inefficient and unfair tax breaks.**
Cut tax breaks that are inefficient, unfair, or both so that the American people and businesses spend less time and less money each year filing taxes and cannot avoid their responsibility by gaming the system. This includes cutting tax preferences for high-income households; eliminating special tax breaks for oil and gas companies; closing loopholes for investment fund managers; and eliminating benefits for corporate jet owners.

3. **Cut the deficit.**
The American Taxpayer Relief Act of 2012 cuts the deficit by $737 billion by asking the wealthiest to pay their fair share and builds on the $1 trillion in spending cuts President Obama signed into law through the Budget Control Act in 2011. Moving forward, President Obama is committed to reducing the deficit even more, splitting savings in a balanced way between spending cuts and raising revenue from the wealthiest Americans.

4. **Increase job creation and growth in the United States.** Make America stronger at home and more competitive globally by increasing the incentive to work and invest in the United States.

5. **Observe the Buffett Rule.** As multi-billionaire Warren Buffet has pointed out, his average tax rate is lower than his secretary’s. No household making over $1 million annually should pay a smaller share of their total income in taxes than middle-class families.
Jan. 1, 2013, Republicans and Democrats in the House of Representatives joined the Senate in passing the American Taxpayer Relief Act of 2012. That means middle-class families won't see an increase in their income tax rates. We've avoided the fiscal cliff.

President Obama signed the legislation soon. Last night, he described the agreement as, "one step in the broader effort to strengthen our economy and broaden opportunity for everybody."

"Under this law, more than 98 percent of Americans and 97 percent of small businesses will not see their income taxes go up," he said. "Millions of families will continue to receive tax credits to help raise their kids and send them to college. Companies will continue to receive tax credits for the research that they do, the investments they make, and the clean energy jobs that they create. And 2 million Americans who are out of work but out there looking, pounding the pavement every day, are going to continue to receive unemployment benefits as long as they're actively looking for a job."

We know that that a lot of people have questions about the deal, so we've pulled together some of the most important facts. Here are the seven things you need to know: 1) Income tax rate for middle-class families will stay low permanently. 2) For the first time in 20 years, a bipartisan agreement will increase tax rates on the wealthy. 3) Cut the deficit by $737 billion by asking the wealthiest to begin to pay their fair share. 4) As part of this deal, a group of tax cuts that help middle class families to keep more money in their pockets and afford to pay higher education was also extended. 5) We will continue making investment that create jobs for domestic clean energy and innovation. 6) Lawmakers agree to extend emergency unemployment insurance for 2 million people looking for work. 7) This agreement doesn't cut social security benefits, Medicare or Medicaid. 193

Understanding Where Your Tax Dollars Are Spent:

In his 2011 State of the Union Address, President Obama promised that, for the first time ever, American taxpayers would be able to go online and see exactly how their federal tax dollars are spent. Just enter a few pieces of information about your taxes, and the taxpayer receipt will give you a breakdown of how your tax dollars are spent on priorities like education, veteran's benefits, or health care. 194

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193 President Barack Obama makes a statement with Vice President Joe Biden, in the James S. Brady Press Briefing Room of the White House, Jan. 1, 2013. (Official White House Photo by David Lienemann).

194 President Obama, the White House. Taxes
In short, while we were discouraged by our tax system that made the rich richer and the poor poorer and expanded ever-widening gap between the poor and rich, and the huge disparity became one of many root causes of poverty and homelessness in this country. But by hearing our President Obama’s tax reform let us keep our hopes up to see better future for the poor and homeless in this country.

32. **Legal Issues**

According to Seattle-King County Committee to End Homelessness, legal barriers can lead to homelessness or the inability to secure permanent housing. Prior felony convictions, outstanding warrants, and lack of proper documentation are barriers to accessing many subsidized housing programs, which are key supports for low-income persons. Vagrancy ordinances create legal problems for homeless persons. In addition to personal legal barriers, land use and zoning regulations and community opposition can be significant barriers to affordable and supportive housing development. 195

I am going to introduce an article on legal issues facing homeless people presented by the Law and Justice Foundation in New South Wale, Australia. The legal issues homeless people face prior or after being homeless seem to be same around the world.

Legal problems are among the many complex issues facing people in NSW who are homeless. The purpose of this chapter is to identify the different types of legal issues facing homeless people. People tend to face different legal issues as they move through a ‘homeless career’. For example, people becoming homeless as a result of family breakdown usually face family law and domestic violence-related issues. On the other hand, people becoming homeless as a result of financial crisis tend to face debt- and housing-related legal issues. Different again, when people have become entrenched in homelessness they tend to face legal issues related to fines and other criminal activities.

People tend to face different legal issues as they move through a ‘homeless career’. For example, people becoming homeless as a result of family breakdown usually face family law and domestic violence-related issues. On the other hand, people becoming homeless as a result of financial crisis tend to face debt- and housing-related legal issues. Different again, when people have become entrenched in homelessness they tend to face legal issues related to fines and other criminal activities. The legal issues commonly encountered by the homeless are: family law, care and protection, domestic violence, victim of crime, housing, boarding houses, discrimination, debt, social security, crime (including fines), etc. When describing the legal issues associated with people who are homeless, there are two important qualifications that should be kept in mind. First, identifying the legal issues facing people as they become homeless and once they have

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195 Seattle-King County Committee to End Homelessness.
become homeless is useful for determining appropriate sites of intervention to address their issues. However, distinguishing between legal issues that lead into homelessness and the legal issues that maintain homelessness is more problematic. For example, a family that becomes homeless as a result of family breakdown and domestic violence may also have a housing-related legal issue. Secondly, many homeless people have more than one legal issue affecting them at any one time. For instance, more than three-quarters of the homeless participants interviewed for the current study had experienced three or more legal issues. To illustrate further, in 2003 the Law and Justice Foundation of NSW conducted a telephone survey of legal need among more than 2400 people living in ‘disadvantaged’ areas of NSW (South Sydney, Fairfield, Campbelltown, Newcastle, Nambucca and Walgett).\(^2\) One hundred and twenty respondents indicated that they were or had been homeless during the last 12 months.\(^3\) Preliminary analysis of the survey data suggest that homeless respondents faced more legal events than respondents who were not homeless.\(^4\) Thus, at any one time a homeless person may have several legal issues and/or their homelessness may place them at further risk of legal problems.

**Conclusion:**

Homeless people in New South Wales face a variety of legal issues. Legal issues faced by people at the point of entering into homelessness usually differ from the types of issues faced by people who have been homeless for some time. **First, as people become homeless they tend to face legal issues which are closely tied to the incidents leading to their homelessness.** These include: family-law- and domestic-violence-related legal issues reflecting family breakdown and violence; housing-related legal issues, including housing debt, problems with residential tenancy databases and eviction reflecting the person’s loss of housing; debt-related legal issues reflecting financial disadvantage; unlawful discrimination preventing people maintaining financial and accommodation security.

**Secondly, homeless people face the following legal issues, arising as a consequence of being homeless:** problems with complying with social security requirements as a result of being homeless; vulnerability to crime as a result of a lack of secure housing; legal issues related to boarding house and caravan park accommodation; fines and being moved on as a result of homeless people’s greater visibility and occupation of public space; criminal law problems relating to alcohol and other drug abuse.

Consultations with participants and stakeholders also indicate that homeless people tend to experience multiple legal issues at any one time. When unresolved, these legal issues can lead to and compound homelessness. As will be discussed in Chapter 5, homeless people face a range of barriers in seeking legal assistance for these issues, resulting
in many issues remaining unresolved. 196

It is a very long and good document. For more information, visit http://www.lawfoundation.net.au.

Brown, legal advocate at The National Law Center on Homelessness and Poverty Writes extensively on Outlawing Homelessness: In the past decade, cities have increasingly moved toward enacting and enforcing laws that specifically criminalize homelessness in response to their concern about the use of public space. Cities enact and enforce these criminal laws as "quick-fix" solutions to remove homeless people from sight, rather than addressing the underlying causes of homelessness. This criminalization trend has been documented in reports by the National Law Center on Homelessness & Poverty since 1991.

The most recent report, Out of Sight – Out of Mind, which surveyed advocates and service providers in 50 of the largest U.S. cities, found that 86 percent of the cities surveyed had laws that prohibited or restricted begging, while 73 percent prohibited or restricted sleeping and/or camping. Over one-third of the cities surveyed have initiated crackdowns on homeless people, according to the survey respondents, and almost half of the cities have engaged in police "sweeps" in the past two years.

Driving Homeless People from Sight:

Anti-homeless ordinances and policies come in several varieties. First are laws that prohibit certain behavior common among homeless people. In response to the rise of such ordinances, homeless people and advocates have brought lawsuits challenging the constitutionality of the laws. While the results of the lawsuits are varied, in general, broad bans on panhandling and sleeping in public, when challenged by those who have no alternative place to sleep, are vulnerable to legal challenge. However, more narrowly drawn ordinances, such as those restricting begging in certain areas of the city, are not as vulnerable.

The following are just a few examples of ordinances that have been enacted and the legal challenges that have been brought in response:

A Massachusetts state law prohibiting “wandering abroad and begging” or "going about in public or private ways for the purpose of begging or to receive alms” was invalidated as a violation of a person’s right to freedom of speech. The Massachusetts Supreme Judicial Court stated that peaceful begging involves communication protected by the First Amendment and rejected the state’s argument that the statute supports the compelling government interest in preventing crime and maintaining safe streets.

In Pottinger v. Miami, a federal court held that punishing people for sleeping in public when they had no alternative place to sleep violated their right to be free from cruel and unusual punishment under the Eighth Amendment and violated their right to travel. As a result, homeless people in Miami cannot be arrested for sleeping in public places if they have no alternative. Conversely, in Santa Ana, California, an ordinance that prohibits sleeping and camping in designated public places was found to be constitutional. However, the California State Court of Appeals reversed the conviction of a homeless man, James Eichorn, because he was not allowed to present a necessity defense at trial. Now Eichorn will have the opportunity to show that he was involuntarily homeless and that there were no available shelter beds on the night of his arrest.

In 1993, Seattle, Washington, enacted an ordinance that forbids lying or sitting down on a public sidewalk, or upon a blanket, chair, stool, or other object between 7 a.m. and 9 p.m. in certain areas of the city. Homeless residents of Seattle alleged due process and First Amendment violations, but the Ninth Circuit upheld the sidewalk ordinance, finding that sitting and lying are not integral to, or commonly associated with, expression. Today, any person lying or sitting on the sidewalk in violation of this ordinance can be fined $50 or be instructed to perform community service. In Cincinnati, Ohio, however, an ordinance that prohibited sitting was found to infringe on a person’s freedom of speech and thus was held unconstitutional by the District Court.

Some cities also aggressively enforce certain generally applicable laws – often called “quality of life” ordinances – in conjunction with strict enforcement of anti-homeless laws. In 1998, the San Francisco Police Department issued 17,511 "quality of life" citations, the majority to homeless people. According to advocates, the police also started a program of taking pictures of homeless people and distributing them to liquor stores with instruction not to sell alcohol to these people or they would be in violation of an old law prohibiting the sale of alcohol to "habitual drinkers." Due to a strong response from homeless people and advocates, the practice has been abandoned.

Other cities have recently begun anti-homeless campaigns that do not directly criminalize homeless people but have the effect of driving them out of particular areas of the cities. In Chicago, the city erected fences to close off a public area on Lower Wacker Drive. This area was a common place for homeless people to congregate and live. The city now issues permits that allow entrance into the fenced area to the businesses located there. The effect of this city policy is to exclude homeless people from the area and to allow the businesses to control entry into this public space.

In Tucson, the city recently considered looking at a plan to privatize the downtown city streets and lease them to businesses. This would have allowed the businesses to keep homeless people off the sidewalks. In another effort to keep homeless people off the downtown streets, the city and police department "zoned" homeless people charged with misdemeanors. One homeless individual's release from jail was conditioned on his agreement to stay out of a two-mile square area covering most of downtown Tucson. In his lawsuit challenging this restriction, the plaintiff argued that it violated his constitutional right to travel. The court issued a preliminary injunction prohibiting such restrictions and the parties entered into settlement negotiations.

In Cleveland, four homeless individuals and an advocacy organization challenged the police practice of removing homeless people from the city by transporting them to
remote locations outside of the city and abandoning them. As part of the settlement, the city issued a directive to the police forbidding them from picking up and transporting homeless people against their will.

Criminalization is Poor Public Policy:

What all the above approaches share is the intent of removing homeless people from public spaces and from sight. Although some city officials’ concerns about public space are valid, the criminalization of homeless individuals is poor public policy for several reasons. Adoption of laws and policies that punish homeless people rather than addressing the problems that cause homelessness is an ineffective approach. Penalizing people for engaging in innocent behavior – such as sleeping in public, sitting on the sidewalk, or begging – will not reduce the occurrence of these activities or keep homeless people out of public spaces when they have no alternative place to sleep or sit or no other means of subsistence. With insufficient resources for shelter and services for homeless people, imposing punishment for unavoidable activities is not only futile, it is inhumane.

Criminalization provides no long-term benefit for homeless individuals nor does it provide a lasting solution to the conflicts over public space. Moreover, it is likely to cost significantly more money. The costs of police time and resources and jailing individuals is substantially higher than the cost of providing them with shelter combined with necessary services. In 1993, the estimated cost, determined by the Bureau of Justice Statistics, to incarcerate a person for one day was approximately $40. Based on HUD data adjusted for inflation, the approximate cost to provide housing, food, transportation, and counseling services for one day was $30.90 in 1993. Thus, not only is it much less expensive to provide supportive housing to homeless people than to incarcerate them, but the services associated with supportive housing can potentially move people out of homelessness.

Alternatives to Criminalization:

While the national trend toward criminalizing homelessness continues, several cities are pursuing constructive, alternative approaches to dealing with concerns about homeless people. Through these approaches – which often involve collaboration between city officials, police departments, and business people on one hand and homeless people and their advocates on the other – cities attempt to proactively address the problem of homelessness and provide services for homeless people.

Until recently in Portland, Oregon, police officers regularly swept encampments of homeless people. Homeless people occupying an area received 24-hour notice before a sweep. At the designated time, police removed all people and threw away all property left at the site. Now, however, through a collaboration with JOIN: A Center for Involvement and the Oregon Department of Transportation, the police department is utilizing a new
approach. Two JOIN outreach workers and two Portland police officers work together weekly to identify high and low profile homeless encampments. High profile encampments are still removed by the police department and Department of Transportation. Low profile encampments are allowed to remain while the JOIN outreach workers work with the homeless campers to move them into shelter and services. JOIN's outreach workers are transitioning about three people a week into housing. According to Rob Justus, the executive director of JOIN, the collaboration has also improved relations between the city's police officers and its homeless residents, with homeless people commenting that the police are more helpful and are not harassing them as in the past. Due to its success, the project is to receive more funding from the city in future years.

In Seattle, Washington, in response to the lack of public toilets for its residents in the downtown area, city officials agreed to fund a public hygiene center proposed by the Low-Income Housing Institute. The center will be free and open to all members of the public and will include toilets, showers, and laundry facilities. Slated to open in November 1999, it is anticipated that the center will serve 200 people daily. Also, several years ago in Seattle, city residents voted for a ballot proposition to pay increased property taxes for a special housing levy. The money raised through this tax is used to create housing for special populations, including homeless people. The fund is administered by the city's Department of Housing and Human Services under the oversight of a committee of advocates and service providers, which provides policy direction concerning how the money is spent.

In Broward County, Florida, the Broward Coalition for the Homeless began a police sensitivity training project about 18 months ago. "Homelessness 101" is a program intended to educate police officers about homeless people and decrease the number of trespassing arrests of homeless people (for sleeping in parks) in the county. To date, the coalition has worked with several police departments in Broward County and trained approximately 400 police officers. While no police department has made the training mandatory, the coalition has worked with the Fort Lauderdale Police Department to train all officers in the Second District. The coalition provides each police department in the county with a directory of services for homeless people. As part of the training, officers also receive a single page list of service agencies with phone numbers. The Fort Lauderdale Police Department is planning to purchase more of these flyers from the coalition for greater distribution. Since the program started, the total number of trespassing arrests in Fort Lauderdale has dropped by 26 percent. According to police records reviewed by the coalition, no homeless people were arrested in March 1999 for sleeping in the parks. Homeless people have also noticed the improvement, with several commenting about a change in the police officers' attitudes, according to coalition Executive Director Laura Carey.

In 1993, Dade County, Florida, implemented a one percent meal tax on restaurants that gross over $400,000 per year in an effort to provide additional funding for facilities and services for homeless people. The funds are administered by the Dade County Homeless Trust, a coalition of government representatives and private institutions. The meal tax currently raises approximately $6 million annually with 75-80% of the funds going to the Community Partnership for the Homeless, an organization that operates

**Toward Long-Term Solutions:**

While these constructive alternatives represent a step in the right direction, they are by no means ideal or perfect. They are offered as examples of what cities can do when addressing the problem of
homelessness and public space issues. However, in most cities where constructive approaches are implemented, punitive approaches still exist. Further, constructive alternatives often provide solutions to the visible ramifications of homelessness while still failing to address the underlying causes – the lack of affordable housing and the inadequacy of services. Local policymakers must recognize the distinction between intolerance of homeless people and intolerance of the manifestations of the problem of homelessness. Ultimately, the cycle of homelessness will only be broken when policies address the causes and effectively move people into housing. 197

The Civil Rights Project monitors and advocates nationally against local laws that "criminalize" homelessness by making it a crime to perform life-sustaining activities in public areas— even when there are no private spaces available to the homeless person to perform these activities. For example, some communities prohibit sleeping in public spaces even when a homeless person in that community has nowhere else to sleep, such as a shelter or home. Other life-sustaining activities that may be prohibited in public spaces include eating and sitting. 198

Legal Issues and Rights: Legal and Practical Barriers to Voting for Homeless People:

While state and federal laws have eliminated some of the barriers to voting for homeless people, other obstacles remain. Those obstacles can be overcome if people experiencing homelessness know their rights and learn ways to overcome the barriers.

Residency and Mailing Address Requirements:

Some states had previously required registrants to live in a “traditional dwelling” in order to register to vote. Judicial decisions in court cases and the enactment of state and federal laws have eliminated that requirement. Today, homeless individuals in all states— including those people who are living on the streets— have the right to register and vote. When registering to vote, homeless voters only need to designate their place of residence, which can be a street corner, a park, a shelter, or any other location where an individual stays at night. Designation of a residential address or location of residence is required to ensure the voter lives within the district in which she/he wishes to register and

197 Kristen Brown. Outlawing Homelessness. National Housing Institute, posted online.
198 National Law Center on Homelessness & Poverty.
to assign the voter to the appropriate polling location. Usually, the location of a residence may be indicated by drawing a map or by providing a general descriptive location, if not the address of a shelter. In addition, most states require registrants to provide a mailing address so that voter ID cards and other election materials may be sent to registered voters. Having registrants' mailing addresses also helps county elections offices maintain current and accurate voter registration lists. The address provided may be that of a local advocacy organization, shelter, outreach center, or anywhere else willing to accept mail on behalf of a person registering to vote. Some states, like Arizona or Nebraska, allow homeless people to use county courthouses or county clerks' offices as their mailing address. Some states will not allow registrants to use a P.O. Box as a mailing address. A registrant's mailing address does not have to be the person's residential address. Although the requirement to live in a traditional dwelling has been eliminated, many states still maintain durational residency requirements for voter registration. This makes voter registration for homeless people very difficult as they are often subject to circumstances requiring them to frequently relocate against their wishes. The table on page 48 outlines the state-by-state durational residency requirements as well as the registration deadlines.

Identification Issues: Pursuant to federal law, namely the Help America Vote Act (HAVA), first-time registrants in all states who register by mail must provide a driver's license number or the last four digits of their Social Security number on their voter registration form. If a registrant has neither a current driver's license number nor Social Security Number, then the registrant will be assigned a voter ID number once her or his registration is approved. In addition, first-time mail-in registrants must provide an identification document at the polls, unless a registrant submits either his or her driver's license number or the last four digits of his or her Social Security Number when registering and the accuracy of the information has been verified by election officials. Acceptable identification for first-time mail-in registrants includes a current and valid photo identification, or a copy of a current utility bill, bank statement, government check, paycheck, or other government document that shows the name and address of the voter. Since first-time mail-in registrants may have to provide some sort of identifying documentation at the polls, homeless registrants without any of the documents listed above may want to register to vote in person at their local registration office. Some states have stricter identification requirements than HAVA, such as requiring all voters to present a photo ID to register or to vote. However, identification requirements vary from state to state. The table on page 46 provides an outline of the main state-by-state identification requirements. Please check with your county elections office or the Secretary of State's office for your state to find out more about your state's identification requirements. Even if voters do not have the necessary identification at the polls, HAVA requires states to provide provisional ballots to those voters. Election officials will count the provisional ballot later, if the voter meets voter eligibility and other requirements for that district or state. 199

33. Racism

Racism is a significant cause of poverty and homelessness: According to Hilfiker, M.D., discrimination against African Americans and other people of color remains a powerful strand in the web that traps ghetto residents in poverty. The intensity of the endless history

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of discrimination was a major factor in creating the ghetto environment. Past racial discrimination is still powerfully embedded in current social, political, and physical structures, and thus remains a potent cause of contemporary inner-city poverty.

Wallis concurs by saying that there is growing agreement across the political spectrum that racism is still very real and that we won’t succeed in overcoming poverty without dismantling the structures of racial prejudice that still work to maintain economic injustice. In the criminal justice system, as in many other social systems in America, race still makes a real difference in how people are treated. And this is now, in the new millennium, not just twenty, fifty or one hundred years ago. It is crucial that both conservatives and liberals work to overcome the continuing impact of race as a cause of poverty.

Studies of hiring practice show that employers are reluctant to hire young, black men from the inner city. There is the tendency to exclude inner-city residents based on the belief that the ghetto is unlikely to produce acceptable employees and view them not only as uneducated, but also as unstable, uncooperative, and inherently dishonest. Deliberately or not, employers screen out black, inner-city applicants. The continuing severe segregation of African Americans from the rest of society is undoubtedly the single most important cause of urban black poverty.

He also claimed that there is correlation between racial issue and the incarceration rate: In the year 2000, roughly one out of every three black males between eighteen and thirty-four years of age was under the active supervision of the criminal justice system: Under arrest, awaiting

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200 David Hilfiker, M.D. Urban Injustice, 17.
201 Jim Wallis. God’s Politics, 229.
202 David Hilfiker, M.D. Urban Injustice, 18.
203 Ibid. 17-19.
trial, awaiting sentencing, on probation, in jail or prison, in half-way houses or other mandated programs, or on parole. In Washington, D.C., half of all young black men are currently in the criminal justice system. In nearby Baltimore, its’ even worse. These figures include only those currently in the system. If we also count those who have previously been in the system and have now been released, the numbers are even higher. 204

The Metropolitan Policy Program, of the Brookings Institution claims that Racism Is a Moral Issue:

Hurricane Katrina’s assault on New Orleans’ most vulnerable residents and neighborhoods has reinvigorated a dialogue on race and class in America. . . . The conversation should focus special attention on alleviating concentrated urban poverty—the segregation of poor families into extremely distressed neighborhoods. Overall, nearly 50,000 poor New Orleanians lived in neighborhoods where the poverty rate exceeded 40 percent. New Orleans ranked second among the nation’s 50 largest cities on the degree to which its poor families, mostly African American, were clustered in extremely poor neighborhoods like the Lower Ninth Ward. Areas of concentrated poverty are not confined to New Orleans. Despite improvements in the 1990s, nearly every major American city still contains a collection of extremely poor, racially segregated neighborhoods. These neighborhoods did not appear by accident. They emerged in part due to decades of policies that confined poor households, especially poor black ones, to these economically isolated areas. The federal government concentrated public housing in segregated inner-city neighborhoods, subsidized metropolitan sprawl, and failed to create affordable housing for low-income families and minorities in rapidly developing suburbs, cutting them off from decent housing, educational, and economic opportunities. 205

The following is an excerpt of the News Release issued by the National Council of Churches USA on the poverty and racism in America:

As a nation, we must acknowledge that this crisis has only exposed what lies just beneath the surface of prosperity and progress in this country. In America, we have a past that haunts us on every level of our existence. We now see all too clearly that a person’s race and class can often determine whether or not you are left behind in the Super Dome or escorted to safety. . . . As we look beyond the President’s welcome candor, we must now look to our government and to the private sector for a long-term change in behavior that recognizes and corrects the glaring inequities of American society in housing, jobs and wages, health care and education—the list is long and growing. Disaster relief and rescue must go beyond the flooded streets of New Orleans and reach into the desperate lives of the millions in poverty across our land, a disproportionate number of whom are African Americans. 206

Beginning in the middle of the twentieth century forces beyond the control of individual African Americans led to high rates of

204 Ibid. 36.
205 The Brookings Institution, Metropolitan Policy Program, 1775 Massachusetts Ave., NW, Washington, DC 20036; (202) 797-6139; Fax (202)797-2965.
206 Leslie Tune, National Council of Churches News, 202-544-2350, ltune@ncccusa.org; and Philip E. Jenks, 212-870-2252, pjensks@ncccusa.org
joblessness, loss of social organization in the community, a collapse of public education and medical care in the ghetto, and little abatement of discrimination and racism. In this context, ghetto-related behaviors can be seen as understandable response, some of which may in certain areas be evolving into cultural patterns. These responses perpetuate and aggravate the poverty of the urban poor in a vicious cycle that currently shows few signs of abating.207

The World Values Survey found that 71 percent of Americans believe that the poor have a chance to escape from poverty while only 40 percent of Europeans believe that is the case. Americans associate poverty with black America, even though there are more whites living under the poverty line. But in terms of percentages, a far larger proportion of the black community lives below the poverty line. In 2002, the U.S. Census reported that 8 percent of whites and 24.1 percent of blacks are below the poverty line. Many white Americans think that black Americans are lazy, at best, or worse, genetically incapable of rising above their circumstances. Some observers have suggested that one of the reasons Europeans, unlike Americans, are more willing to believe that the poor are poor through no fault of their own but rather because of social factors is because, until recently, their poor were not racial minorities but, rather, white Caucasians, and therefore, the majority was able to identify and even empathize with their plight. White America cannot afford to believe that the American way of life might, in some way, to be blamed for the destitute conditions many black Americans find themselves in.208

Therefore, racism can become the root cause of poverty and homelessness.

34. Criminal Justice System

According to Seattle-King County Committee to End

207 Hilfiker, Urban Injustice, 46. Single-parenthood is profoundly associated with poverty. While less than ten percent of married-couple families live below the poverty line, more than two-thirds of families headed by never-married women (of any race or ethnicity) are poor. Fully half of all families headed by a mother of any race or ethnicity who have never been married have incomes of less than $10,000. The rate of single parenthood among inner-city black families has grown alarmingly in the last forty years. In Chicago’s ghetto areas, for instance, more than five out of six parents aged between 18 and 44 are single. Nationally, more than two-thirds of African American babies are now born to single mothers. Women head over half of all black families and half of them have never been married. We are witnessing the “feminization of poverty.” Hilfiker, Urban Injustice, 47.

208 Ibid., 42.
Homelessness, people of color are significantly over-represented in the homeless population. While people of color comprise approximately 27 percent of the general population in King County, WA., they represent 57 percent of people who are homeless [although this figure is subject to change at different times]. In Seattle, the median income for households comprised of people of color is significantly lower than for white households, and people of color represent a disproportionate share of low-income city residents. Homeownership rates also vary by race/ethnicity, and are lower than average for every racial and ethnic minority. In King County, children of color make up one-third of all children but more than half of children in foster care. A Native American child is five times as likely as a white child to be placed in foster care or remain in care longer than two years. Children and youth who have been placed in foster care are more likely to experience homelessness as adults, and it is estimated that one third of all homeless parents spent some part of their childhood in foster care.

Political Research Associates introduces thoughts on POVERTY AND THE CRIMINAL JUSTICE SYSTEM:

The police harassment of homeless people, criminalization of behaviors that stem from poverty, and unfair targeting of poor neighborhoods: the criminal justice system targets and harasses poor and homeless people. The working class and the poor (people working and out of work) are stigmatized, scapegoated, and mistreated by the criminal justice system. Those unable to afford an attorney often find themselves represented by underresourced, inadequate and irresponsible public defenders, and are unable to adequately defend themselves in court. In addition, the poor may suffer further when public assistance is cut off because of a convicted spouse or family member.

Most People Who Interact With The Criminal Justice System Are Poor.

In 1991, more than half of all state prisoners reported an annual income of less than $10,000 prior to their arrest. While roughly 80% of all U.S. men of working age are employed full-time, only 55% of state prison inmates were working full-time at the time of their arrest. Only 33% of prisoners nationwide have completed high school, while in the general population 85% of all men 20 to 29 years old have a high school diploma. The United States spend $167 billion dollars on policing, corrections, judicial and legal services in 2001 and only $29.7 Billion on Temporary Aid to Needy Families (TANF).

Seattle–King Country Committee to End Homelessness.
The Poor Are Increasingly Criminalized to Protect the Interest of the Wealthy: THE HOMELESS ARE DENIED ACCESS TO PUBLIC SPACE:

More and more public parks are refusing entry to individuals without children; public money is used to place bars in the middle of park benches to stop people from sleeping on them, and homeless people are being banned completely from certain neighborhoods in cities like Athens, Georgia; Cincinnati, Ohio; and Portland, Oregon.

THE HOMELESS ARE DENIED ACCESS TO PRIVATE SPACE:

Local businesses often band to form “Business Improvement Districts”, organizations created in order to protect the interests of local businesses. The interests of these “Business Improvement Districts” are generally related to the eradication of the homeless presence in their area and often hire private security guards to restrict access to areas of the community based on economic profiling.

THE RICH HAVE CRUCIAL ADVANTAGES IN THE COURT SYSTEM.

People that can afford bail are able to leave jail and conduct investigations, leaving them better prepared for trial. Higher-income people can afford better attorneys, expert witnesses, private detectives, and more “respectable” alibis.

People who can afford to hire an attorney are less likely to be imprisoned. Of the cases in which the defendant was found guilty in federal courts, 88% of defendants with a public attorney received prison sentences, compared to 77% of defendants with private lawyers, between 1990 and 1998. In state courts, public and private attorney have similar prison sentence rates.

Those who cannot afford bail and come to the court from jail for their trial are more likely to be imprisoned. Between 1990 and 1998, in the 75 largest counties in the U.S., roughly 50% of felony defendants with a public lawyer or court assigned counsel were released from jail pending trial while approximately 75% of private lawyers were released. The poor face harsher sentences simply because they cannot afford adequate legal assistance. The United States allots just $2.25 per person for civil legal assistance. England allocates $32, New Zealand $12, and Ontario $11.40.

Public defenders are overworked. Felony caseloads of 500, 600, 800 or more annually are common for many public defenders, although it is recommended that the annual caseload for a public defender should not exceed 150 felonies, 400 misdemeanors or 200 juvenile cases. For example, public defenders in Philadelphia were handling between 600 and 1,100 cases per year. Because public defenders are overworked, it is not surprising that they win dismissals or acquittals less often than privately hired attorneys.

Some defendants who cannot afford to hire an attorney themselves are never assigned a public defender. In 2002 there were more than 12,000 guilty pleas entered by people who were not represented by an attorney just in California alone. Counties in Georgia have faced lawsuits after completely failing to provide counsel to misdemeanor defendants, or delaying so long to appoint counsel that the pretrial wait in jail was longer than the sentence would have been if a conviction had occurred. Elsewhere, suspects are coerced into waiving their constitutional right to counsel in return for a ‘deal,’ available
only if they plead guilty immediately. Very few jurisdictions comply with the U.S. Supreme Court’s decision to extend the right to counsel to people receiving probation or a suspended sentence.

Many death row prisoners have been represented by incompetent and incapable lawyers or in some cases no lawyers at all. In Texas, about 1 in 4 death row prisoners was represented by a lawyer who at some point had been reprimanded, suspended, placed on probation, or barred from practicing law in Texas. The same is true for 1 in 5 prisoners that have faced execution in the past 20 years in Washington State. In Alabama, about 40 of the 185 death row prisoners do not have attorneys. A study by the Innocence Project of Cardozo Law School indicated that in 70 exonerated death row sentences, 32% of these cases occurred because of incompetent lawyers.

THOUGH PRISONS ARE ECONOMICALLY DETRIMENTAL TO COMMUNITIES, PRISONS ARE PAWNED OFF ON POOR COMMUNITIES AS ECONOMIC MIRACLES:

Public officials portray prisons as “clean industries” and promise new jobs to poor communities. However, prisons are often sited the same way other polluting industries are – focusing on poor communities of color. Prisons use large amounts of local natural resources, and towns where prisons are located are required to pay for the roads, sewers and utilities used by the prisons. Prison construction often takes land out of productive use. Prison jobs typically do not go to residents of the host towns, and employees of the prisons rarely move into town after being hired. Since, the majority of prison employees commute to work, the host towns' local businesses see little, if any, business from the prison employees.

PRISON STIGMATIZES PEOPLE AND KEEPS THEM IN POVERTY:

Temporary Assistance to Needy Families, Social Security, Food Stamps, and other welfare benefits. Such benefits may be necessary for ex-prisoners who are newly released and trying to support themselves.

Welfare Reform permanently banned anyone with a felony drug conviction (using or selling drugs) from receiving cash benefits or food stamps.

No other felony convictions or offenses result in a permanent loss of these benefits. Each state can “opt out” of enforcing this ban, or modify its enforcement. As of December 2001, 22 states still have the full ban in place – denying people with felony drug convictions benefits for life. Eight states and the District of Columbia have completely opted out of the ban, and 20 other states have modified the ban by either allowing benefits dependent upon drug treatment, denying people benefits only for sale convictions, or placing a time limit on the ban.

Much needed education is denied to anyone convicted of a drug related crime.

In 1998 the Higher Education Act was amended to deny anyone with a drug conviction from receiving federal financial aid for post-secondary education. Those with non-drug offenses, such as murder or rape, are eligible under this law. A student who has been
convicted of any offense under any federal or state law involving the possession or sale of a controlled substance is not eligible to receive any grant, loan or work assistance if the money will be used to attend college. To date, approximately 92,841 students have been denied access to financial aid because of this provision.

Former prisoners have a stigma attached to incarceration and often have a difficult time obtaining work after release. A researcher has estimates that the “wage penalty” of incarceration lowers the market rate of a prisoner's wage by 10 to 20 percent.

Angela Davis claims in her article “Masked Racism:”

Imprisonment has become the response of first resort to far too many of the social problems that burden people who are ensconced in poverty. These problems often are veiled by being conveniently grouped together under the category “crime” and by the automatic attribution of criminal behavior to people of color. Homelessness, unemployment, drug addiction, mental illness, and illiteracy are only a few of the problems that disappear from public view when the human beings contending with them are relegated to cages. Prisons thus perform a feat of magic. Or rather the people who continually vote in new prison bonds and tacitly assent to a proliferating network of prisons and jails have been tricked into believing in the magic of imprisonment. But prisons do not disappear problems, they disappear human beings. And the practice of disappearing vast numbers of people from poor, immigrant, and racially marginalized communities has literally become big business.

The Color of Imprisonment:

Almost two million people are currently locked up in the immense network of U.S. prisons and jails. More than 70 percent of the imprisoned population are people of color. It is rarely acknowledged that the fastest growing group of prisoners are black women and that Native American prisoners are the largest group per capita. Approximately five million people — including those on probation and parole — are directly under the surveillance of the criminal justice system.

Profiting from Prisoners:

As prisons proliferate in U.S. society, private capital has become enmeshed in the punishment industry. And precisely because of their profit potential, prisons are becoming increasingly important to the U.S. economy. If the notion of punishment as a source of potentially stupendous profits is disturbing by itself, then the strategic dependence on racist structures and ideologies to render mass punishment palatable and profitable is even more troubling.

Prison privatization is the most obvious instance of capital’s current movement toward the prison industry.

While government-run prisons are often in gross violation of international human rights standards, private prisons are even less

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accountable. In March of this year, the Corrections Corporation of America (CCA), the largest U.S. private prison company, claimed 54,944 beds in 68 facilities under contract or development in the U.S., Puerto Rico, the United Kingdom, and Australia. Following the global trend of subjecting more women to public punishment, CCA recently opened a women’s prison outside Melbourne. The company recently identified California as its “new frontier.”

**Many corporations whose products we consume on a daily basis have learned that prison labor power can be as profitable as third world labor power exploited by U.S.-based global corporations.**

Both relegate formerly unionized workers to joblessness and many even wind up in prison. Some of the companies that use prison labor are IBM, Motorola, Compaq, Texas Instruments, Honeywell, Microsoft, and Boeing. But it is not only the hi-tech industries that reap the profits of prison labor. Nordstrom department stores sell jeans that are marketed as “Prison Blues,” as well as t-shirts and jackets made in Oregon prisons. The advertising slogan for these clothes is “made on the inside to be worn on the outside.” Maryland prisoners inspect glass bottles and jars used by Revlon and Pierre Cardin, and schools throughout the world buy graduation caps and gowns made by South Carolina prisoners.

“For private business,” write Eve Goldberg and Linda Evans (a political prisoner inside the Federal Correctional Institution at Dublin, California) “prison labor is like a pot of gold. No strikes. No union organizing. No health benefits, unemployment insurance, or workers’ compensation to pay. No language barriers, as in foreign countries. New leviathan prisons are being built on thousands of eerie acres of factories inside the walls. Prisoners do data entry for Chevron, make telephone reservations for TWA, raise hogs, shovel manure, make circuit boards, limousines, waterbeds, and lingerie for Victoria’s Secret — all at a fraction of the cost of ‘free labor.’”

For more information contact *Masked Racism: Reflections on the Prison Industrial Complex.*

In short, more poor people go to prison, the poor stay there long with heavier sentences, and the poor become homeless – before and after in our society.

35. **Criminalization of the Homeless**

According to the National Law Center on Homelessness land Poverty and National Coalition for the Homeless, civil rights of the homeless is violated by city ordinances: Some cities across the country are responding to the homeless crisis by passing and enforcing laws punishing homeless people. Some cities outlaw sleeping, eating, and even sitting in public even though there are no alternative places for homeless people to sleep, eat, or sit.

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211 Angela Davis. *Color Lines. Masked Racism: Reflections on the Prison Industrial Complex.* Posted online. Angela Davis is a former political prisoner, long-time activist, educator, and author who has devoted her life to struggles for social justice.

212 National Law Center on Homelessness and Poverty.
**Types of Criminalization Measures:**

The criminalization of homelessness takes many forms, including:

- Enactment and enforcement of legislation that makes it illegal to sleep, sit, or store personal belongings in public spaces in cities where people are forced to live in public spaces. Selective enforcement of more neutral laws, such as loitering, jaywalking, or open container laws, against homeless persons. Sweeps of city areas in which homeless persons are living to drive them out of those areas, frequently resulting in the destruction of individuals' personal property such as important personal documents and medication. Enactment and enforcement of laws that punish people for begging or panhandling in order to move poor or homeless persons out of a city or downtown area. Enactment and enforcement of laws that restrict groups sharing food with homeless persons in public spaces. Enforcement of a wide range of so-called “quality of life” ordinances related to public activities and hygiene (i.e. public urination) when no public facilities are available to people without housing.

**Prevalence of Laws that Criminalize Homelessness and Poverty:**

City ordinances frequently serve as a prominent tool for criminalizing homelessness. Of the 235 cities surveyed for our prohibited conduct chart (see p.159): 33% prohibit “camping” in particular public places in the city and 17% have citywide prohibitions on “camping.” 30% prohibit sitting/lying in certain public places. 47% prohibit loitering in particular public areas and 19% prohibit loitering citywide. 47% prohibit begging in particular public places; 49% prohibit aggressive panhandling and 23% have citywide prohibitions on begging.

**Examples of Mean Cities**

**Los Angeles, CA.** According to a study by UCLA released in September 2007, Los Angeles was spending $6 million a year to pay for fifty extra police officers as part of its Safe City Initiative to crack down on crime in the Skid Row area at a time when the city budgeted only $5.7 million for homeless services. Advocates found that during an 11-month period 24 people were arrested 201 times, with an estimated cost of $3.6 million for use of police, the jail system, prosecutors, public defenders and the courts. Advocates asserted that the money could have instead provided supportive housing for 225 people. Many of the citations issued to homeless persons in the Skid
Row area were for jaywalking and loitering -- “crimes” that rarely produce written citations in other parts of Los Angeles

**Policy and Legal Concerns**

These common practices that criminalize homelessness do nothing to address the underlying causes of homelessness. Instead, they drastically exacerbate the problem. They frequently move people away from services. When homeless persons are arrested and charged under these ordinances, they may develop a criminal record, making it more difficult to obtain the employment and/or housing that could help them become self-sufficient.

*Criminalization measures also raise constitutional questions,* and many of them violate the civil rights of homeless persons. Courts have found certain criminalization measures to be unconstitutional. For example: When a city passes a law that places too many restrictions on begging, such restrictions may raise free speech concerns as courts have found begging to be protected speech under the First Amendment. When a city destroys homeless persons’ belongings, such actions may violate the Fourth Amendment right to be free from unreasonable searches and seizures. When a city enforces a law that imposes criminal penalties on a homeless person for engaging in necessary life activities such as sleeping in public, such a law could violate that person’s Eighth Amendment right to be free from cruel and unusual punishment if the person has nowhere else to perform the activity. When a city passes a law that does not give people sufficient notice of what types of conduct it prohibits, or allows for arbitrary enforcement by law enforcement officials, such a law can be determined to be overly vague in violation of the Constitution. Courts have found certain loitering and vagrancy laws to be unconstitutionally vague. In addition to violating domestic law, criminalization measures can also violate international human rights law.

**Constructive Alternatives to Criminalization**

While many cities engage in practices that exacerbate the problem of homelessness by criminalizing it, some cities around the country have pursued more constructive approaches. The following examples illustrate more constructive approaches to homelessness: Daytona Beach, FL. In order to reduce the need for panhandling, a coalition of service providers, business groups, and the City of Daytona Beach began a program that provides homeless participants with jobs and housing. While in the Downtown Street Team program, participants are hired to clean up downtown Daytona Beach and are provided initially with shelter and subsequently with transitional housing. A number of participants have moved on from the program to other full-time jobs and housing. Cleveland, OH. Instead of passing a law to restrict groups that share food with
homeless persons, the City of Cleveland has contracted with the Northeast Ohio Coalition for the Homeless to coordinate outreach agencies and food sharing groups to prevent duplication of food provision, to create a more orderly food sharing system, and to provide an indoor food sharing site to groups who wish to use it. **Portland, OR.** As part of its 10-year plan, Portland began “A Key Not a Card,” where outreach workers from five different service providers are able to immediately offer people living on the street permanent housing rather than just a business card. From the program’s inception in 2005 through spring 2009, 936 individuals in 451 households have been housed through the program, including 216 households placed directly from the street.

**Recommendations**

Instead of criminalizing homelessness, local governments, business groups, and law enforcement officials should work with homeless people, providers, and advocates for solutions to prevent and end homelessness. Cities should dedicate more resources to creating more affordable housing, permanent supportive housing, emergency shelters, and homeless services in general. To address street homelessness, cities should adopt or dedicate more resources to outreach programs, emergency shelter, and permanent supportive housing. Business groups can play a positive role in helping to address the issue of homelessness. Instead of advocating for criminalization measures, business groups can put resources into solutions to homelessness. When cities work with homeless persons and advocate for solutions to homelessness, instead of punishing those who are homeless or poor, everyone benefits.  

Many homeless are criminalized just because they have no homes. The National Law Center on Homelessness and Poverty defines “criminalization” in general terms as, “The practices of local jurisdictions in legislating against basic life-sustaining activities such as sleeping, sitting, or storing personal belongings in places where people are forced to exist without shelter.” In addition, criminalization can include, “The selective enforcement of other laws like loitering or public intoxication against people who appear to be homeless.”

I see so many homeless friends I have been serving go in and out of jail too frequently. For some crime they go to prison or jail, many innocents plead guilty just to be released or reduced their prison term. One thing they didn’t quite understand is their release often comes with penalty or fine. And lack of knowledge or delay their payment or non-payment which then goes on warrantee list. Police carries that list and whenever a homeless commits a small incidents such as drinking in a park, sleep in a car at night or get a parking ticket they are easily put in to a jail mostly because of their past warrant. Again they are released with penalty to pay. It is vicious circle or revolving door syndrome that they can never become free people.

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213 *A Report by the National Law Center on Homelessness & Poverty and The National Coalition for the Homeless)*.

214 The National Law Center on Homelessness & Poverty.
The *Daily News of the Virgin Islands*, on August 28, 1998 stated that "more and more states have implemented laws to arrest homeless people found sleeping or living in public places and panhandling, criminalizing the homeless." Many cities bulldoze camps of the homeless or drive them out of sight to other counties or cities. Many city governments in the country want to dump, sweep away or throw away homeless people just like we throw away trash instead of solving the problem of homelessness.

Tucson, Arizona, has made it unlawful to be at a bus stop for more than 30 minutes. Police in Seattle, Washington, have been instructed to fine or arrest people who are homeless for sitting on the sidewalk. In Beverly Hills, California, it is a crime punishable by a fine or jail time to set baggage down on sidewalks. In Georgetown, (Washington, DC area) an archaic part of the District Code is being applied to fine or arrest people for storing property (including people themselves) in doorways. Despite the acknowledgment of insufficient housing options, the city of Dallas, Texas, and many other cities across this country (including Phoenix, Jacksonville, Columbus, Boston, Austin, New Orleans, Long Beach, Virginia Beach, Atlanta, Sacramento, Tulsa, Miami, and Buffalo) have made it illegal to camp or sleep in a park. These laws and cities are unjust because they seek to punish people for being poor. People who are forced by poverty to live on the streets don't have options; if they did they wouldn't be there.

215

04/08/2014 - Homeless Lose a Longtime Last Resort: Living in a Car

The article describes how cities across the U.S., like Silicon Valley, are cracking down on vehicle dwellers who were driven out of their apartments. Maria Foscarinis, executive director at the Law Center, says there has been a boost in "laws that criminalize [homelessness]," such as bans on camping in public places and restrictions on sitting and lying on sidewalks. Advocates say cities should do more to aid homeless people, rather than prosecute them.

PALO ALTO, Calif.—In the three decades he worked as a software engineer in Silicon Valley, Fred Smith never imagined he would spend his golden years homeless. But three years ago, Mr. Smith could no longer afford an apartment here, so he moved into an aging

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215 National Homeless Civil Rights Organizing Project (NHCROP) Newsletter, April 2000.
Winnebago camper. The 70-year-old showers at a gym where he has had a longtime membership. For most meals, he eats $1.20 orders of eggs or fish patties at McDonald's.

**03/17/2014 - SLC Mayor Addresses U.N. Human Rights Committee:**

Salt Lake City’s Mayor, Ralph Becker, joined the State Department delegation in Geneva to address the United Nations Human Rights Committee (UNHRC) on human rights, marriage equality and homelessness. Among other things, the Committee is reviewing the practice of criminalizing homelessness in the United States. Jeremy Rosen, the Law Center's Policy Director, is quoted at length and refers to the Law Center’s report, "Cruel, Inhuman, and Degrading: Homelessness in the United States Under the International Covenant on Civil and Political Rights" as it provides "ample reports" of such criminalization in the United States.

Who would enjoy sitting on a cold sidewalk or sleeping in the park IF THEY HAD A PLACE TO SIT OR SLEEP? City governments need to develop HOUSING before making such unjust laws. Why does the law come prior to providing the most basic human necessities: housing, food and clothing? Being poor or homeless is not a crime. It is a collective sin of the whole society. Homeless people cannot open a bank account nor can they apply for apartment or jobs if they don’t have residential address.

36. **NIMBYISM (not-in-my-backyard) syndrome:**

**NIMBY** (an acronym for the phrase "Not In My Back Yard"), or Nimby, is a pejorative characterization of opposition by residents to a proposal for a new development because it is close to them, often with the connotation that such residents believe that the developments are needed in society but should be further away. Opposing residents themselves are sometimes called Nimbies. Examples of projects likely to be opposed are fracking, homeless shelters, oil wells, chemical plants, industrial parks, military bases, wind turbines, desalination plants, landfills, incinerators, power plants, prisons, pubs, adult entertainment establishments, mobile telephone network masts, abortion clinics, toxic waste dumps, group homes, youth hostels, sports stadiums, strip malls, housing developments, freight railway, highways, airports, seaports, and medical cannabis dispensaries along with recreational cannabis shops [ or a civic project, as a jail, garbage dump, or drug
rehabilitation center, homeless shelter that, though needed by the larger community, is considered unsightly, dangerous, or likely to lead to decreased property values]. The NIMBY concept may also apply more generally to people who advocate some proposal (for example, austerity measures like budget cuts, tax increases, or layoffs), but oppose implementing it in a way that would require sacrifice on their part. For example, NIMBYISM in Deerfield, Illinois:

In 1959, when Deerfield officials learned that a developer building a neighborhood of large new homes planned to make houses available to African Americans, they issued a stop-work order. An intense debate began about racial integration, property values, and the good faith of the community officials and builders. For a brief time, Deerfield was spotlighted in the national news as "the Little Rock of the North." Supporters of integration were denounced and ostracized by residents. Eventually, the village passed a referendum to build parks on the property, thus putting an end to the housing development. Two model homes already partially completed were sold to village officials. Otherwise, the land lay dormant for years before it was developed into what is now Mitchell Pool and Park and Jaycee Park. The first black family did not move into Deerfield until much later.

NIMBY syndrome refers to a rise or outbreak of such resistance in a derogatory fashion, as if it were a disease.

The Victims of NIMBY:

Not In My Back Yard, or NIMBY, in its various forms, has three principal types of targets. The first is waste disposal facilities, primarily landfills and incinerators. The second is low-income housing. The third is social service facilities, group homes and shelters for individuals such as the mentally ill, AIDS patients, and the homeless. This Article addresses the issue of the victims of NIMBY, with special reference to the effects of project opposition on racial minorities. … Many leading voices in the environmental justice movement believe that minority communities are victims of NIMBY. NIMBY, like white racism, creates and perpetuates privileges for whites at the expense of people of color." NIMBY divides our society into acceptable and 'unacceptable' groups and threatens the social unity essential to harmony and progress.

216 From Wikipedia, the free encyclopedia.
One of the three types neighbors oppose to have in their neighborhood is group homes and other similar facilities are often unpopular with their immediate neighbors. This is especially so where the clientele are people the neighbors find threatening, such as drug addicts, ex-convicts [and the homeless].

To comprehend and overcome the NIMBY (not-in-my-backyard) syndrome, planners should understand the nature of typical opposition arguments, the factors that determine community attitudes, and the range of alternative community relations strategies available to them.

Fights over the location of low-income housing and social service facilities may increase public consciousness of poverty and other social ills that have made such facilities necessary, leading to greater efforts to address the root causes of these problems. On the other hand, it is equally plausible that these battles will spur greater racial tensions and reduce rather than increase cooperative efforts. Opposition to social service facilities increases the cost of effectively helping people with certain physical and psychological disorders, and thus reduces society’s ability to provide such help. Opposition to housing and social-service facilities has overwhelmingly negative consequences for society.

Once I attended a community meeting at a certain church that was willing to host a rotating tent city for the homeless. There NIMBYISM and supporters of homeless tent city gathered together either to oppose the church’s hosting of the tent city or to witness positive experience for having tent-city on their church parking lot. The attitude, argument, insulting comment on homeless people in front of them (half dozen representative participated). Their argument, anger, animosity, resentment, and fighting spirit resembled the “Pilate Court” as I read in the Bible. I had never been to the Pilate Court. But it was a modern day Pilate Court. I felt like a crucifixion could occur there. For several hours both parties presented their points. Finally, sharing of positive experience by other church members and appeal to everyone’s conscience that it is only right and just thing for the community to do – by welcoming homeless people in their midst.

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217 Gerrar. *The Victims of NIMBY.*
219 Gerrar. *The Victims of NIMBY.*
Homeless people too pledged to be good citizens. Finally the “Pilate Court” ended with hopes, no crucifixion, to allow that particular church to welcome a rotating tent-city. I walked away with impression of the mean spirit of the residents of the church neighborhood and admiration of homeless people sitting there quietly listening and taking all the insults and despise which raised my blood pressure and caused me a heartache and headache.

37. Human Rights Violation

Eric Tars, Director of Human Rights & Children’s Rights Programs at the National Law Center on Homelessness & Poverty wrote:

I Believe in Human Rights: Homelessness- Torture on the Streets of America: If I told you someone was forced to sleep on a cold, concrete slab; kicked and humiliated; exposed to the elements; threatened by law enforcement; attacked by dogs; didn’t know when they would get their next meal; and generally were deprived of their basic human dignity, would you be able to say whether I was talking about an abused prisoner, or a person living on the streets of America? So why is it that when a government allows these conditions to happen to one of these victims, it’s a human rights abuse, but when it happens to the other, it’s just a question of economic policy? The outcome is the same: degraded people who feel that humanity has abandoned them. Homelessness is a human rights violation, and as Americans, we should feel the same outrage that torture is being committed, whether it’s in a war on foreign soil or on the streets of America.

I am lucky to be able to make reframing homelessness as a human rights issue my full-time job, as the Director of Human Rights & Children’s Rights Programs at the National Law Center on Homelessness & Poverty, an organization which has been leading this movement for more than two decades. It’s my professional calling, but also a personal mission for me: my father grew up as a refugee following World War II, experiencing hunger and homelessness as his family moved across post-war Europe before re-settling in the U.S. So I know that when parents have to tell their kids they’re losing their home, or don’t have enough to eat, that’s a form of mental torture too. Whether being forced into homelessness because of an actual war, or because of a long-term economic war against poor people, I want to apply the universal standards that say housing is a human right here at home, just as we promote them abroad.

In my time working on this issue, we’ve seen tremendous movement forward in how our Federal agencies are approaching homelessness. In 2010, President Obama called it “simply unacceptable for individuals, children, families and our nation’s Veterans to be faced with homelessness in this country,” reflecting this sense of moral outrage. In 2011, the U.S. accepted UN Human Rights Council recommendations to improve access to affordable housing and protect the rights of homeless persons. In 2012, the US Interagency Council on Homelessness and Department of Justice stated criminalization of homelessness may violate both our constitutional and human rights treaty obligations. This year, we engaged USICH and its member agencies as the UN Human Rights Committee inquired about criminalization of homelessness in the U.S. to talk about concrete steps the government can take to stop these violations. But there’s more that can, and must be done. We at the Law Center are leaders in the Human Rights at Home Campaign, made up of advocates working across issue areas to ensure accountability to human rights standards at the Federal, State, and local levels. We need the conversation...
about human rights happening at all these levels to be turned into policies that will improve the lives of all Americans. As President Obama said, we must make homelessness “simply unacceptable.” In Scotland, they have a legally-enforceable obligation to house every homeless person. They don’t accept homelessness, and have put in place the policies and resources to make sure it doesn’t happen. We can do the same here. Whether a prisoner in a foreign land, a refugee like my father, or a person living on the streets, everyone deserves their basic human dignity, and everyone deserves a government that makes ensuring this dignity its highest priority. This is what human rights means to me. 220

I Believe in Human Rights:

Human rights law is especially powerful, because it starts from the premise that all human beings have basic rights. It recognizes that everyone has a right to the basics of human life: adequate housing, food, health care, work. It recognizes that everyone has the right to basic human dignity. Homelessness itself violates these fundamental rights—criminalizing it is even worse. Imagine you’ve lost your job, been evicted from your home, exhausted your ability to stay with friends or family. You applied for housing assistance but the waiting list is years long. You’ve tried to get into a shelter but it was full. Now you’ve found a secluded spot in a door way, a park or with a group of other homeless folks in the woods. Your human rights have already been violated. Your country has the resources to ensure that there’s enough affordable housing for everyone but it simply does not make this a priority. The U.S. government should be allocating more money for low-income housing, not cutting those funds. As a result, these resources—which could have helped you in your time of need—are not available. Now imagine that, on top of this, the police are coming after you. You are violating a law against sleeping in public. If you cover yourself with a blanket you are violating a prohibition on “camping.” If you ask a fellow human being for help you are violating a law against “panhandling.” You get arrested. Now you have a police record. You try getting a job, renting an apartment, applying for public benefits. It is even harder than it already was. Unfortunately, scenarios like this are not imaginary; they are being played out across the country as many cities respond to homelessness by trying to “sweep” the people who are suffering from it out of sight or out of town. According to our most recent report, from 2009 to 2011, prohibitions on panhandling and sleeping in public increased by 7 percent, and loitering laws increased by 10 percent. This is simply wrong. Criminalizing homelessness does nothing to end it, and it makes it harder for people to escape it. Instead of helping, such policies add to the burdens of people struggling to get on their feet; and instead of helping to end homelessness, they may well increase it. Criminalizing homelessness wastes community resources that could and should be spent on real solutions such as affordable housing. It raises constitutional concerns, and courts have stepped in to strike down some city efforts. And criminalizing homelessness raises human rights concerns—and may violate US human rights treaty obligations. We’re glad that the USICH and the US Department of Justice have stated their agreement with us in their important report on the topic—and we await their response to our recommendations for concrete steps to implement it. Human rights principles, laws and authorities came about following the suffering of WWII. Maybe it’s not a coincidence that my own personal connection to human rights traces its origins there as well. One of my most vivid memories from my

220 Eric Tars, Director of Human Rights & Children’s Rights Programs at the National Law Center on Homelessness & Poverty. 01/16/2014.
family’s stories is this: there was plenty of food in the country side, but the bombed railroad lines meant it couldn’t get to the cities, where people were literally starving to death in the streets. Now, people are suffering here in the U.S. despite our county’s wealth. Is it really so different? 221

**Violence Against Homeless People**

From January-June of 2008, there have been 26 reported assaults against homeless people and 13 of those have resulted in death. Hate crimes against homeless people are a serious issue facing the country today, and the National Coalition for the Homeless is working tirelessly to get homeless people into the hate crimes statutes for each state. This would allow a higher penalty for those convicted of assault against a homeless person because it would be considered a hate crime. Legislation has yet to be passed in the courts regarding this issue on a federal level, but a few states have taken action individually. Alaska is the most recent state to classify homeless people as a “vulnerable person” and as a result the punishment for a crime committed against them is higher.

Most often, the perpetrators of these crimes are youth, with the youngest reported age being 10 years old. The crimes vary, ranging from taunting a homeless person with ethnic or racial slurs to burning the person in a blanket or other flammable material or physically beating the person with a baseball bat or other weapon. Unfortunately, many hate crimes against homeless people go unreported because the victim is afraid of future retaliation from their attacker. So while the numbers for the reported hate crimes against homeless people in 2008 are high, chances are the actual number of attacks occurring is much higher.

**Hate crimes narratives for 2008:**

**In Peoria, Illinois,** officers responded to a call from employees at a McDonalds saying that a man was inside the restaurant and was bleeding from his head. The victim, 39, was not alert, according to police, and only responded to questions when the police officers spoke loudly or shook him. The information that the authorities managed to gather was that the man was attacked and kicked in the head by three youths, but he could not recall what the boys looked like or where the attack happened. The man was taken to OSF Saint Francis Medical Center for treatment.

**Two homeless men were the victims of an attack on Easter Sunday in Bartlett, Tennessee.** Brenner Holloman, one of the victims, was unhurt from the attack but witnessed everything. The attackers, adult males ages 19-22, used Molotov cocktails, a

homemade concoction that consists of a bottle filled with gasoline and set on fire. Holloman claimed the flames only made the attackers laugh harder, and “they thought it was funny all right, they absolutely did.” Holloman now says he can hardly recognize his friend, Jeffery Martin. “It made me ill, he reports. “I just saw him yesterday, his head ballooned out to there…his scalp was taken off, his right hand is completely bandaged up…” Martin reports that it “was the worst pain I’ve ever been in in my life.” Martin sustained second and third degree burns to his head, neck, ears, shoulders and hands. Police found the attackers to be 20 year old Michael Grace, 19 year old Andrew Colin Hicks, 22 year old John Tyler Eggleston and 19 year old Zach Addison Parrish. All four have been charged with attempted aggravated arson, and Parrish was charged with the additional attempted second degree murder, as police suspect he threw the flaming bottle at the victims. Eggleston and Grace pleaded not guilty to the charges and waived their preliminary hearing. 222

38. The Rural Homeless

People think there are no homeless people in rural areas. While I was on speaking tour I went to several rural areas where I saw nothing but corn field. But people said there were many homeless doubled up in friends’ homes or do couch surfing. There were 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. 223 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 less likely to be counted. They are hidden homeless.

The study on Causes, Patterns, and Trends by the Oxford Journals Social Sciences reports that although homelessness in urban areas has been examined extensively, little attention has been given to the problem of homelessness in rural areas. This article reports the findings from a 1990 statewide study of rural homelessness funded by the National Institute of Mental Health. During the six-month data collection period, 919 homeless adults were interviewed; 247 were heading family units, and 480 children were in these families. More than two-thirds of these families were headed by single parents. Implications of the findings for providing short-term emergency assistance and longer-term policy-making are presented. 224

222 National Coalition for the Homeless
223 The Council for Affordable and Rural Housing.
224 Richard J. First, PhD, ACSW, associate professor, John C. Rife, PhD, ACSW, assistant professor and
According to a paper presented at the meeting of the Rural Sociological Society, Columbus, OH, in August of 1991 as part of a panel on “Homeless in Rural America: Causes, Patterns, and Responses,

Homelessness in rural America is a problem hardly recognized, little understood, and only minimally studied by rural sociologists. This article, based on long-term field research in upstate New York, sets the problem of rural homelessness in context, explains the increase in rural poverty that puts more people at risk of homelessness, and examines some trends in rural housing that reduce the ability of poorer residents to secure adequate shelter. The nature of housing insecurity and the strategies poor rural people use to keep themselves from becoming literally homeless are noted. Interviews and questionnaires conducted among insecurely-housed low-income people and interviews and records supplied by agencies and institutions serving the poor provide the information on which arguments are based. The conclusion is that the definition of homelessness should be broadened for rural usage to encompass poor people on the edge of or at high risk of homelessness; also, programs to assist the homeless and prevent homelessness must be appropriate for rural situations. 225

A study of Comparisons of Rural and Urban Homeless Women explores the characteristics, coping patterns, and personal problems of 473 homeless women in 21 randomly selected rural counties in Ohio. Most of the women were homeless without partners and often attributed their homelessness to family conflict and economic hardships. Unlike homeless women in urban studies, the rural women had low incidence of mental illness and substance abuse and high levels of resourcefulness. 226

According to National Coalition for the Homeless, homelessness is often assumed to be an urban phenomenon because homeless people are more numerous, more geographically concentrated, and more visible in urban areas. However, people experience the same difficulties associated with homelessness and housing distress in America’s small towns and rural areas as they do in urban areas. Problems defining, locating, and sampling have made enumerating the homeless population with certainty virtually impossible with estimates commonly relying on counts of persons using services that are inaccessible. Some of what has been learned in recent years about the causes, consequences, and strategies for combating homelessness in rural areas is


Janet M. Fitchen. Rural Sociology: On the Edge of Homelessness Rural Poverty and Housing Insecurity: published online: 3 FEB 2010

Linda K. Cummins, Richard J. First and Beverly G. Toomey. Comparisons of Rural and Urban Homeless Women
DEFINITIONS & DEMOGRAPHICS: Understanding rural homelessness requires a more flexible definition of homelessness. There are far fewer shelters in rural areas than in urban areas; therefore, people experiencing homelessness are less likely to live on the street or in a shelter and more likely to live in a car or camper, or with relatives in overcrowded or substandard housing. Restricting definitions of homelessness to include only those who are literally homeless - that is, on the streets or in shelters - does not fit well with the rural reality, and also may exclude many rural communities from accessing federal dollars to address homelessness.

The McKinney-Vento Homeless Assistance Act defines a homeless person as, “(1) an individual who lacks a fixed, regular, and adequate nighttime residence; and (2) an individual who has a primary nighttime residence that is-(A) a supervised publicly or privately operated shelter designed to provide temporary living accommodations (including welfare hotels, congregate shelters, and transitional housing for the mentally ill); (B) an institution that provides a temporary residence for individuals intended to be institutionalized; or (C) a public or private place not designed for, or ordinarily used as, a regular sleeping accommodation for human beings.” This definition has created an atmosphere in which most rural communities do not count persons living in rural substandard structures as homeless, leaving a portion of those who are homeless in rural areas unidentified while their counterparts are being counted in urban communities.

Studies comparing urban and rural homeless populations have shown that 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 (Fisher, 2005). Other research indicates that families, single mothers, and children make up the largest group of people who are homeless in rural areas (Vissing, 1996). Homelessness among Native Americans and migrant workers is also largely a rural phenomenon. Findings also include higher rates of domestic violence and lower rates of alcohol and substance abuse. About 9% of all homeless people live in rural areas (National Alliance to End Homelessness, 2007). Estimates of the total number of homeless people in the United States vary widely and, therefore, so do estimates of the rural homeless. Using the National Alliance’s 2007 study, there are around 750,000 people homeless on any given night. Therefore, around 70,000 people in rural areas are homeless on each night in the United States (2007 National Symposium on Homeless Research).

CAUSES: Rural homelessness, like urban homelessness, is the result of poverty and a lack of affordable housing. In 2005, research shows that the odds of being poor are between 1.2 to 2.3 times higher for people in nonmetropolitan areas, than in metropolitan areas. One in five non-metro counties is classified as a high poverty county (defined as having a poverty rate of 20% or higher), while only one in twenty metro counties are defined as high poverty (Fisher, 2005). Rural homelessness is most pronounced in rural regions that are primarily agricultural; regions whose economies are based on declining extractive industries such as mining, timber, or fishing; and regions experiencing economic growth – for example, areas with industrial plants that attract more workers than jobs available, and areas near urban centers that attract new businesses and higher income residents, thereby driving up taxes and living expenses (Aron and Fitchen, 1996). It has been show that fewer job opportunities, lower wages, and longer periods of unemployment also plague the rural poor more often than their urban counterparts (Bread for the World Institute, 2005). A lack of decent affordable housing underlies both rural and urban homelessness. While housing costs are lower in rural areas, so are rural incomes, leading to similarly high rent burdens. Problems of housing quality also contribute to rural homelessness: in rural areas, 30% of non-metro households, or 6.2 million households, have at least one major housing problem (Housing Assistance
Council, 2002). Rural residential histories reveal that homelessness is often precipitated by a structural or physical housing problem jeopardizing health or safety; when families relocate to safer housing, the rent is often too much to manage and they experience homelessness again while searching for housing that is both safe and affordable. Other trends affecting rural homelessness include the distance between low-cost housing and employment opportunities, lack of transportation, decline in homeownership, restrictive land-use regulations and housing codes, rising rent burdens, and insecure tenancy resulting from changes in the local real estate market (for example, the displacement of trailer park residents) (Fitchen, 1992).

**POLICY ISSUES:** Efforts to end rural homelessness are complicated by isolation, lack of awareness, and lack of resources. Helpful initiatives would include broadening the definition of homelessness to include those in temporary and/or dilapidated facilities, increasing outreach to isolated areas, and increasing networking and awareness on a national level. Ultimately, however, ending homelessness in rural areas requires jobs that pay a living wage, adequate income supports for those who cannot work, affordable housing, access to health care, and transportation. 227

The report of the National Alliance to End Homelessness on Rural Homelessness agree mostly with the report of National Coalition for the Homeless but adds the following points: there are approximately 14 homeless people on average for every 10,000 people in rural areas, compared with 29 homeless people out of every 10,000 in urban areas. Rural youth experiencing homelessness often face with severely limited resources compared to their urban counterparts. In areas where services are offered, providers are typically underfunded and youth lack transportation options to access them. 227

**American Almanac of Family Homelessness 2013** also agree with other studies by stating that lack of access to shelter and supportive services acts as a barrier to addressing rural homelessness. The proportion of the general nationwide population living in rural areas is 17.9%; according to 2010 bed-inventory data, a small proportion of family shelter beds are located in rural areas—merely 10.2% of emergency shelter and 10.7% of transitional housing beds were available to rural families experiencing homelessness.16 Some areas have no shelters; others have minimal bed capacity while serving large regions or assist only specific subpopulations (for example, survivors of domestic violence or persons with substance abuse disorders).17 As a result, homeless families and individuals in rural areas are more likely than their urban counterparts to double up with family or friends. Faith-based congregations provide basic services to

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227 National Coalition for the Homeless. *Rural Homelessness.* Published, July 2009
homeless families and other vulnerable populations as part of their mission, addressing some of the unmet needs in rural communities. While fulfilling a valuable function, these smaller-sized organizations often house fewer social service programs than their large urban counterparts due to a lack of human and financial resources. Rural congregations generally offer low-intensity, small-scale programs such as soup kitchens, clothing closets, and basic shelter; they rarely provide comprehensive services that address families’ barriers to self-sufficiency. Going Nowhere: Additional barriers experienced by rural homeless families insufficient access to transportation contributes to homelessness in many rural communities; a barrier to finding employment (28.3%) and accessing health care services. Few health care services are available to rural persons who are homeless or at risk of homelessness. Programs are often nonexistent; have few staff members and lack comprehensive services due to limited financial resources; or are inaccessible because of transportation barriers. Reduced access to health care for homeless and low-income persons in rural areas allows health conditions to go untreated for longer periods of time, causing them to become more serious in nature by the time they are finally addressed. Homelessness liaisons charged with identifying and ensuring the educational success of homeless students under the McKinney-Vento Homeless Education Assistance Improvements Act face additional challenges in rural areas.

Collaboration, Data Collection, and Creative Solutions are suggested: Although the unique features characterizing rural areas make it challenging to identify and serve homeless persons, strategies and best practices exist that allow communities to have a positive impact. Interviews with rural service providers and administrators have highlighted the need in each setting for an individual promoting the cause locally and a point-person in charge of overall coordination and accountability at the local level. Collaboration among a wide range of community-based programs, government agencies, homeless coalitions, and other key stakeholders pools limited financial and human resources, while also avoiding duplication of assistance. The integration of data collection systems allows rural providers to better connect clients with available services. Housing all services under one roof simplifies service utilization for client families and mobile outreach teams are able to reach remote areas to serve those unable to
access homeless service sites. 228

39. **Tent City Residents:**

The reason I am including Tent City here is three-fold although a tent city is not the cause of homelessness: 1) I want to mention who are residents of the tent city. 2) Why they live in tent city and 3) why tent city is growing throughout the nation.

The National Law Center for Poverty and Homelessness reported article in its website on “The Rise of Tent Cities in the Unites States” authored by Julie Hunter, Paul Linden-Retek, Sirine Shebaya, Samuel Halpert, March 2014. I am quoting the summary of their report.

This report, a joint effort of the Allard K. Lowenstein International Human Rights Clinic at Yale Law School and the National Law Center on Homelessness & Poverty (“the Law Center”), documents the rise of homeless encampments and “tent cities” across the United States and the legal and policy responses to that growth.

Because of the economic recession and the financial and mortgage foreclosure crises, homelessness has increased and intensified in the United States over the past several years. According to the U.S. Department of Housing and Urban Development, from the beginning of the recession in 2007 through 2010, family homelessness has increased by 20%, and the U.S. Department of Education reported that over a million schoolchildren were homeless in the 2011 to 2012 school year—close to a 75% increase since 2007. At the same time, there have been increasing reports of homeless encampments emerging in communities across the country, primarily in urban and suburban areas and spanning states as diverse as Hawaii, Alaska, California, and Connecticut. Our media survey of news reports from 2008 to July 2013 documents over 100 tent communities in 46 of 50 states and the District of Columbia.

Homeless encampments often reflect the lack of adequate housing or shelter in the community. Our research indicates that in addition to the simple lack of available beds, the shelter system often does not meet the needs of homeless individuals, especially over the longer term. For example, inability to accommodate couples; requiring families to separate; safety concerns; restrictions on storing belongings; and opening and closing times that conflict with work schedules can deter individuals and families from shelters. In some instances, tent cities can offer individuals and families autonomy, community, security, and privacy in places where shelters have not been able to create such environments.

Municipalities have responded to this trend in various ways. In eight of the surveyed camps, municipalities legalized the camps and allowed occupants to build more permanent structures in place of tents, with another three moving in that direction. Ten camps had at least a semi-sanctioned status, meaning that although not formally recognized, public officials were aware of the encampments and were not taking active steps to have them evicted. In most cases, however, municipalities have chosen to shut down camps without providing alternative housing or shelter, often arresting residents and destroying their property in the process. 229

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228 American Almanac of Family Homelessness 2013, Rural Homeless Families: Undercounted and Underserved

229 Julie Hunter, Paul Linden-Retek, Sirine Shebaya, Samuel Halpert, National Law Center on Homelessness & Poverty, Allard K. Lowenstein International Human Rights Clinic, Yale Law School.
Often many homeless people had been turned away from existing shelters because there were no beds available; others had been turned away or found ineligible due to substance abuse, behavioral, or mental health issues; and some were couples who would have been separated in the shelter system. Some families also had to be separated due to teen-age in the family who didn’t meet requirement of age-limit.

In 2012 and 2013 two of our homeless men who were regular guests of our Nest Mission (located in Edmonds, WA), died in parks in their sleep. There is no shelters for single men, women and families in the vicinity of small four cities of Lynnwood/Edmonds/Brier/Mt. Lake Terrace except only when temperature goes down below 34c. In a city like Seattle area how many days do we have such a temperature? Even it is above 34, person still can die from the cold which causes other sicknesses. They had no choice other than sleeping in the park which is also illegal in this area. A couple of years ago I wrote a letter to mayors of these four cities about the needs of the tent city in our area. I even included in my letter some model tent-city programs and possibility to operate it with small cost. But none of the four mayors responded to my letter in any way. My homeless friends who sleep sporadically in various Parks in the four cities report to me that while a certain city police officers look the other way other police officers tore their tent down which caused them to lose all of their belongings. If I ask why not go to police station and collect them, they say if they shows up there they will be fined for sleeping in the park. So they ended up losing all of what they had.

The Law Center call it “violation to human rights:” “While maintaining that the existence of tent cities itself reflects a severe lack of affordable housing—and thus a violation of the human right to adequate housing—we find that when adequate housing or shelter is not available, forced evictions of tent communities may violate human rights, and may also violate principles of domestic law.” This is exactly the case we are talking about in the above four little cities.

It had been my wish to have a tent city in our area although it is

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Ibid. 4.
not a final solution but it can be an immediate alternative while we develop shelters or housing. It is better than dying in the park. A survey of relevant international and regional law indicates that:

the right to housing is well-established in international law, both directly and as a component of the right to life, the right to due process, the right to property and privacy, the right to nondiscrimination, the right to freedom of movement and choice of residence, the right to access public places and services, the right to be free from cruel, inhuman, and degrading treatment, and the right to services for disabled and mentally ill persons. Domestically, some federal courts have found that the First, Fourth, Fifth, Eighth, and Fourteenth Amendments protect the rights of homeless individuals to perform survival activities in public spaces where no alternatives are provided; the rights of homeless individuals not to be deprived of their liberty or property without due process of law; the due process rights of homeless individuals to travel; and their rights to be free from cruel and unusual punishment. Additionally, in April 2012, the U.S. Interagency Council on Homelessness issued a report on constructive alternatives to the criminalization of homelessness recognizing both constitutional and international treaty standards as potentially applicable to conditions that criminalize the basic survival activities of homeless persons. At the state level, the record is mixed in protecting homeless persons from eviction or harassment in tent communities, but some important precedents using principles of estoppel, unclean hands, and necessity exist. Finally, comparative examples—including India, South Africa, Colombia, and Canada—illustrate how U.S. courts could interpret the right to housing, the right to life, the right to travel, and the right to due process if they were to seek conformity with universal human rights standards. Courts in these countries have interpreted constitutional protections similar to our own in line with human rights standards to include the right to shelter oneself in the absence of suitable alternatives and the right to be protected from eviction from temporary encampments or squats into shelter-less homelessness. We also review the growing body of domestic and international law affirming the human right to housing, including the right not just to shelter, but to housing that is decent and affordable. While maintaining that the existence of tent cities itself reflects a severe lack of affordable housing—and thus a violation of the human right to adequate housing—we find that when adequate housing or shelter is not available, forced evictions of tent communities may violate human rights, and may also violate principles of domestic law. We end with several recommendations for best practices in dealing with tent cities and mitigating homelessness, including providing assistance to those living in tent cities and facilitating their transition to permanent housing. 231

A particular success is a Housing First program. The program places homeless individuals in permanent supportive housing, offering wraparound services including employment, mental health counseling, and substance abuse treatment, without forcing residents to comply with.

Summary Recommendations

Extrapolating from our fieldwork and interviews with tent city residents, homeless individuals, advocates, and community officials,

231 Ibid. 7-8.
we have collected the following recommendations, incorporating various best practices we witnessed and that were reported to us:

**Affirm** and implement the human right to housing by increasing the availability of affordable, safe, high-quality housing. **Work** constructively with tent city encampments to support viable temporary solutions. **Repeal** or stop enforcing counterproductive municipal ordinances and state laws that criminalize homelessness; pass Homeless Bills of Rights in accordance with human rights standards. **Prioritize** the autonomy and dignity of homeless individuals in the provision of shelter and placement in affordable housing. **Adopt** the Housing First model wherever possible. **Support** innovative entrepreneurial education and employment programs for persons experiencing homelessness. **Recognize** and provide treatment for the psychological causes of homelessness, including the “trauma histories” that often result in diagnosable mental illnesses.

In general, tent cities are a result of the absence of other reasonable options — and from violation of the right to adequate housing. As such, they should never substitute for permanent housing or community investment in satisfactory long-term solutions. However, where there are insufficient alternative housing facilities, municipalities should work together with tent city residents in a manner that prioritizes the autonomy and dignity of homeless individuals and allows them to have a voice in the process. Rather than viewing tent cities as a threat to public safety, communities should view self-organization by homeless persons as an opportunity to provide services and to address the root causes of homelessness and guarantee the human rights of all their residents. 232

**Findings**

According to this study team, recent years have seen a marked increase in homelessness. In 2007, the Law Center estimated that, about 3.5 million people, among them 1.35 million children, were likely to experience homelessness. Those figures have grown in the wake of the recent fiscal and foreclosure crisis. According to a 2013 report by the National Center on Homeless Education, the number of homeless children identified by schools has skyrocketed, increasing by almost 75% since the beginning of the economic crisis in 2007. The National

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232 Ibid. 8.
Alliance to End Homelessness reports that a majority of states saw an increase in their homeless populations, with rises in family homelessness reported at about four percent. Nearly four in ten homeless people were living on the street, in a car, or in other places not intended for human habitation. The report found worsening conditions in a study of four economic indicators that affect homelessness: housing affordability for the poor, unemployment, poor workers’ income, and foreclosure status.

A 2012 survey by the U.S. Conference of Mayors reached similar conclusions. The survey found that between 2011 and 2012 the majority of cities surveyed experienced a seven percent increase in homelessness, with an eight percent increase in homeless families. Survey cities also reported that an average of seventeen percent of homeless persons needing assistance did not receive it. In addition, sixty percent of survey cities expected an increase in the number of homeless families and fifty-six percent expected an increase in the number of homeless individuals. 233

By contrast, only 12.5 percent of cities expected resources to provide emergency shelter to increase, and 58.5 percent of survey cities expect the resources to decrease. By one recent projection based on increased poverty and future economic trends, homelessness could increase by five percent in the next three years. The U.S. Department of Education, which uses a broader definition of homelessness that includes families who have lost their homes but are staying temporarily with friends or family or in motels due to economic hardship, has seen even greater increases. For the first time in the 2010-2011 school year, the number of homeless children identified by schools topped 1 million, and this number increased an additional ten percent in 2012. This represents a twenty-four percent increase over the past three years, with ten states reporting more than a twenty percent increase in the last year. Against this backdrop, media outlets have reported on the emergence of homeless encampments across the United States. In order to better understand and analyze the extent and nature of these encampments, the National Law Center on Homelessness & Poverty and the Allard K. Lowenstein International Human Rights Clinic undertook to conduct a national survey of tent cities across the U.S.,

233 Ibid. 8.
as well as in-depth case studies of four recent or currently existing encampments on the East Coast and in the Southern states. In each of our case studies, we have attempted to elevate the voices of homeless or formerly homeless persons directly affected by the policies on tent cities, as well as those of service providers, city officials, and other advocates working with these populations. While individuals may “choose” to live in an encampment, it is our collective choices as a society that force this choice due to failure to create adequate affordable housing solutions or even the basic safety net of adequate shelters. Our interviews with tent city residents and those who work with them suggest that the following factors tend to contribute to homeless individuals’ recourse to tent cities or encampments:

- A general lack of availability of shelter space compared to the number of homeless individuals in need of shelter;
- Inadequacies with the shelter system in certain locations, including safety concerns, a lack of a sense of community or participation, and logistical problems that hamper homeless individuals’ ability to seek employment or to carry out daily life activities;
- A pattern of criminalizing behaviors, such as public urination and sleeping in public, that homeless individuals engage in of necessity, because of their lack of access to shelter, with enforcement usually focused on driving homeless individuals out of the central city or other highly visible areas;
- An approach to the problem of homelessness focused not on solving the problem of homelessness but instead aimed largely at decreasing the visibility of homeless individuals and communities; a lack of attentiveness by service providers and state and local governments to the participation of homeless individuals in creating the solutions that are offered to them; a lack of political will to devote sufficient resources to addressing the problem in a long-term, sustainable manner, and a focus instead on short-term solutions that take homeless people off the streets but are not responsive to the needs of homeless people themselves or, indeed, to longer term community interests.

Against this backdrop, encampments and tent cities have emerged as a means of self-help for homeless individuals to survive and find shelter, safety, and a sense of community. Ultimately, the solution to the proliferation of encampments across the United States is the provision of affordable housing. Housing is a fundamental prereq-uisite to stability, employment, self-sufficiency, health, mental health, and self-development. Federal, state, and local governments should prioritize solutions to homelessness and devote sufficient resources to provide homeless individuals with permanent affordable housing.

In the meantime, rather than attempt to disrupt the solution of last resort that homeless individuals have created for themselves, cities should work together with residents of tent cities and encampments to

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234 Ibid. 9.
235 Ibid. 10.
develop workable temporary solutions while working for sustainable, lasting solutions centered on housing.

**Why Live in Tents?**

Four key factors appear to have contributed to the formation of the two large encampments in 2009: persistent problems with the shelter system; lack of availability of adequate alternatives; lack of responsiveness to the needs and preferences of homeless individuals; and a lack of coordination among service providers within Providence. One recurrent problem is the lack of availability of shelter space for couples, who have to separate in order to be able to make use of shelter services. Moreover, shelters only provide nighttime accommodation: homeless individuals using the shelter system have to vacate their beds in the morning and take all their belongings with them. This complicates attempts to seek employment. One former resident asked, “How can you go looking for work with a backpack on your back and all your belongings?” Homeless individuals who work a night shift or whose jobs end late at night are also unable to access the shelter system, which has cutoff times for entry and exit.236

Homeless individuals also expressed safety concerns relating to their use of the shelter system. Mr. Freitas noted that the emergency women’s shelter in Providence does not open until 9pm. As a result, women who want to use the shelter have to wander the streets in what he described as “the worst part of town.” He and Ms. Kalil said they knew of fifteen unreported rapes in that area. Others said that they did not feel safe even inside the shelters. Mr. Joyce said that property often got stolen in the shelters, and it was “every man for himself.” Mr. Freitas also said that before the encampments, there was a “climate of fear” among homeless people that extended to the shelter system, because service providers would threaten to call the police if homeless individuals did not follow their rules. Ultimately, encampment residents appear to have preferred to live in tents because it provided them with a sense of autonomy and normalcy that they could not find within the shelter system. When asked why she chose to live in Camp Runamuck, Ms. Kalil said: “I think it’s… feeling normal. In the shelter you don’t feel normal. I mean, I’m 52 years old. And I have to be told what time to go to bed, what I can watch on TV, when I can eat, what

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236 Ibid. 20.
time to go to the bathroom. Are you kidding me? I’d rather feel normal. And if that means sleeping in a tent that’s my tent and I can go to bed when I want and do whatever I want… just like regular people.” Mr. John Joyce, who was formerly homeless and, at the time of these interviewed, served as Co-Director of the Rhode Island Homeless Advocacy Project and as PATH Director for Housing First at Riverwood Mental Health Services, expressed a similar view: “I’m a prideful man. Don’t tell me when to eat, sleep, go to the bathroom, wait in line.” As a result, he preferred to live outside when he was homeless. Finally, interviewees said that the state is not providing sufficient resources to address the problems. 237

40. Social Cultural Value

According to Kawachi, Harvard professor, our economic system has created cultural and social values system that are very individualistic, profit-centered, success oriented. In order to be successful, one needs to care for self fully. We live in an “I-centered culture,” taking care of myself, my family and my needs. Therefore, somehow we have convinced ourselves that individuals are responsible for their poverty and seldom consider circumstances one can fall in. Because our culture and our government place such a high value on individual competition, achievement and self-sufficiency, the American public has learned to value human beings on the basis of how much they can make and how much they own. And therefore, poverty does not fit into that picture. We devalue and dehumanize the poor and homeless who cannot care for themselves. A majority of the population, the rich and the poor alike, seem to accept the reality in which U.S. society is structured with some rich, some poor, and some are homeless with this disparity accepted as a norm without much questioning.

The American citizens have developed a greater tendency than others to take a view that large income differences are even needed for the country’s prosperity and thus view inequality as the engine of growth.”238

237 Ibid. 21.
238 Kawachi and Kennedy, Health of Nations, 86.

The Dictionary of Feminist Theologies states, “Culture is the totality of any given society’s way of life. It comprises a people’s total social heritage, including languages, ideas, habits, beliefs, customs, social organizations, traditions, arts, symbolisms, crafts and artifacts. Every individual is a product of a particular culture, some of whose traits are acquired spontaneously from the cultural environment and
Further, racism, classism, gender and sexual discrimination devalue homeless people as a throw-away. As a result, citizens have developed NIMBYism (Not In My Back Yard) and refuse to embrace the homeless in their midst. There is no social solidarity with one another. We do not have real community except small ones of a few caring and like-minded. Homelessness is loss of community.

Once I attended community forum discussing whether or not a certain community will allow the tent-city [of the homeless] to park on the parking lot of a church for a month at each site. The public’s comment and judgment in their opposition to the tent city resembled the Pilate’s Court. The public’s hidden hatred and rage behind their smiling face were disclosed and expressed indescribably.

Hall, professor of theology, suggests that our culture of apathy toward the suffering needy might also come from the North American’s inability to suffer. We have to be happy all the time. We cannot tolerate any of our own pain and also anyone else’s. We rather want to ignore them. However, three types of consequence of the incapacity to suffer may be noted:239 The First, in the North American way of handling death, terminal illness, or great personal loss we cover up negative experiences. The symbolic images of success have replaced the wounded Jesus and the tormented saints. A second consequence of the incapacity to suffer is the inability of so many in our society to enter imaginatively into the suffering of others. We appear incapable of absorbing at the level of feeling, compassion, or sympathy the plight of the world’s hungry, politically oppressed, or war-ravaged—including the degradation and dehumanization of minorities within our own midst. The suspicion is that we may be the cause of the suffering of others. The third consequence of our cultural incapacity to suffer is perhaps the most alarming of all. It may be called the search for an enemy. For it belongs to the psychic state of a people which cannot consciously confront its own suffering, and driven to look elsewhere for the source of its trouble. Just as individuals who are ill but cannot face their illness often seek to locate the cause of their malaise outside themselves, so societies which will not or cannot confront their own internal problems manifest an extraordinary need to blame their

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condition on external agencies.240

Some Christian leaders and members might view that the job of the church and Christians is to focus on spiritual care for themselves. However, those who hold critical view say that individually we might be wonderful, caring and loving Americans. But collectively we seemed to slip into a culture that values power, wealth, success, and comfort as our highest priorities, over everyone’s freedom from want. We seem to feel okay about leaving the poor and homeless way behind us. In such a culture we have lost the sense of justice. The Christian Church appears to have become the captive of this culture rather than a challenger, reformer and liberator. The Golden Rule, “love God and love your neighbor” seems to be awakened in sermons but asleep in action. As a result, the Church has joined the political culture of apathy toward the poor and walked away from the real mission of dismantling the root causes of poverty.

41. Feminization of Poverty:

Feminization of poverty describes a phenomenon in which women represent disproportionate percentages of the world's poor. UNIFEM describes it as "the burden of poverty borne by women, especially in developing countries." This concept is not only a consequence of lack of income, but is also the result of the deprivation of capabilities and gender biases present in both societies and governments. This includes the poverty of choices and opportunities, such as the ability to lead a long, healthy, and creative life, and enjoy basic rights like freedom, respect, and dignity. Women's increasing share of poverty is related to the rising incidence of lone mother households. The term feminization of poverty itself is controversial and has been defined in many different ways. In 1978, Diana Pearce coined the term, "the feminization of poverty" after doing much research and seeing how many women struggled with poverty within the United States, as well as globally. According to Pearce’s research, two-thirds of the poor that were over age 16 were women.

Causes:

Several factors affect the feminization of poverty, and these factors place women at high risk of poverty. Though low income is the major cause, there are many interrelated facets of this problem. Lone mothers are usually at the highest risk for extreme poverty because their income is insufficient to rear children. It then lowers their children’s possibilities for

240 Ibid. 44-45.
good education and nourishment. Low income is a consequence of the social bias women face in trying to obtain formal employment, which in turn deepens the cycle of poverty. As the number of unmarried women increases, the diverse causes affecting their poverty must be examined. Poverty is multidimensional, and therefore economic, demographic, and socio-cultural factors all overlap and contribute to the establishment of poverty. It is a phenomenon with multiple root causes and manifestations.

Disparate income:

Lack of income is a principal reason for women's risk of poverty as it deprives women of their basic needs and capabilities. Income deprivation prevents women from attaining resources and converting their monetary resources into functionings. Not only does higher income allow greater access to capabilities, obtaining more capabilities raises income as well. As women disproportionately earn less income than men, they are deprived of basic education and health care, which eventually becomes a cycle to debilitate women's ability to earn higher income. Deprivation passes on from one generation of women to the next, leading to a perpetual feminization of poverty. The main reason behind this cycle of poverty is the lower earnings of women. Persistent gender discrimination in the labor force does not allow the majority of women quality work.

Lone mother households:

Lone mother households are critical in addressing feminization of poverty and can be broadly defined as households in which there are female headships and no male headships. Lone mother households are at the highest risk of poverty for women due to lack of income and resources. There is a continuing increase of lone mother households in the world, which results in higher percentages of women in poverty. Lone mothers are the poorest women in society, and their children tend to be disadvantaged in comparison to their peers. Different factors can be taken into account for the rise in the number of female headship in households. When men become migrant workers, women are left to be the main caretaker of their homes. Other factors such as illnesses and deaths of husbands lead to an increase in lone mother households in developing countries. They do not have access to the opportunities to attain a decent standard of living along with basic needs such as health and education. Lone mother households relate to gender inequality issues as women are more susceptible to poverty and lack essential life needs in comparison to men.

Social and cultural exclusions:

Poverty cannot be defined only by statistics and reports, such as the poverty line, to see whether or not people are impoverished in their respective countries. The concept of social and cultural exclusion helps to better convey poverty as a process that involves multiple agents. Many developing countries have social and cultural norms that prevent women from having access to formal employment. Especially in parts of Asia, North Africa, and Latin America, the cultural and social norms do not allow women to have much labor productivity outside the home as well as an economic bargaining position within the household. This social inequality deprives women of capabilities, particularly employment, which leads to women having a higher risk of poverty. This increase in occupational gender segregation and widening of the gender wage gap increases women's susceptibility to poverty.

It is critical to analyze the feminization of poverty from a multidimensional perspective, and to understand that there are many facets of gender inequality that cannot be solved by any one
solution. Rather than focusing solely on lack of income and assets, it is essential to analyze human poverty and the deprivation of capabilities as a way to focus on deep-seated structural causes of poverty that policy makers may then use to empower women. The capability approach studies different aspects of poverty that can enable people, especially women, to become agents in their own lives. In order to address the feminization of poverty, it is necessary to focus on the opportunities and personal choices available to women.

Health:
Women in poverty have reduced access to health care services and resources. Gender inequality in society prevents women from utilizing care services and therefore puts women at risk of poor health. Women in poverty are specifically more vulnerable to sexual violence and risk of HIV/AIDS because they are most often, not able to defend themselves from influential people who might sexually abuse them. Disproportionate numbers of women are affected by poorer health outcomes and the issue of poverty worsens women's health conditions. As poor health is a key factor in household poverty, increase in health services continues to be implemented in order to mitigate feminization of poverty.

Education:
The education of women and children, especially girls, can create greater opportunities for women to lift themselves out of poverty and increase their social position. Countries with strong gender discrimination and social hierarchies limit women's access to basic education. Even within the household, girl's education is often sacrificed to allow male siblings to attend school. An important aspect of capabilities is the freedom to make informed choices and have opportunities to achieve goals, and a basic requirement to actively use resources and information is basic education. This enables not only women to reduce household poverty, but as well increases children's chances of education, and enhances maternal health and freedom of movement.

Decision-making power:
Decision-making power is central to the bargaining position of women within the household. It is how women and men make decisions that affect the entire household unit. However, women and men often have very different priorities when it comes to determining what is most important for the family. Factors that determine which member of the household has the most power in decision-making vary across cultures, but in most countries there is extreme gender inequality. Men of the household usually have the power to determine what choices are made towards women's health, their ability to go visit friends and family, and household expenditures. The ability to make choices for their own health affects both women and children's health. How household expenditures are decided affects women and children's education, health, and well-being. Women's freedom of mobility affects their ability to provide for their own needs as well as for the needs of their children.

Employment:
Employment opportunities are limited for women worldwide. The ability to materially control one's environment by gaining equal access to work that is humanizing and allows
for meaningful relationships with other workers is an essential capability. Employment is not only about financial independence, but about higher security through an established legal position, real world experience, deeply important for sheltered or shy women, and higher regard within the family, which gives women a better bargaining position. Though there has been major growth in women's employment, the quality of the jobs still remains deeply unequal. There are two kinds of employment: Formal and Informal. Formal employment is government regulated and workers are insured a wage and certain rights. Informal employment takes place in small, unregistered enterprises. It is generally a large source of employment for women. The burden of informal care work falls predominantly on women, who work longer and harder in this role than men. This affects their ability to hold other jobs and change positions, the hours they can work, and their decision to give up work. However, women who have University degrees or other forms of higher learning tend to stay in their jobs even with caring responsibilities, which suggests that the human capital from this experience causes women to feel opportunity costs when they lose their employment. Having children has also historically affected women's choice to stay employed. While this "child-effect" has significantly decreased since the 1970s, women's employment is currently decreasing. This has less to do with child-rearing and more with a poor job market for all women, mothers and non-mothers alike.

Racialization:
To understand the feminization of poverty, we must know which women are being impoverished, in what ways and for what reasons. Minority women, specifically Black and Latina women are twice as likely as white women to be living in poverty. Yet, we tend to think of women on a collective whole, rather than break down the categories of difference. There are several reasons why minority women make up the majority of those in poverty, including low access to higher paying jobs and family structure.

Family structure:
More women are living in poverty due to changes in the traditional family structure. The increase in divorce rates and single parenthood are two major contributing factors to change in the family structure. Female-headed families have the poorest economic outcomes, with economic well-being dependent on the mother's marital status and race/ethnicity. White women generally have access to other income, through marriage or relationships with the highest income earners: white men. Whereas black women, in comparison to white women, are less likely to have white men as partners, and tend to have partners who earn less than white males and are less regularly employed. The absence of second income-earning adults is what impedes the well-being of minority women and children.

Education:
Education is considered a contributing factor to why women are more likely than men to live in poverty. 63% of female households who have children under the age of 18 do not complete high school. However, for minority women, socioeconomic factors contribute to them receiving less of an education than whites. There is a high concentration of minorities in poverty living in urban areas; this contributes to poor quality of education as there is a lack of funding in inner-city schools.

Access to higher paying jobs:
Residential segregation by race and economic class prevent low-skilled workers, especially minorities, from moving closer to suburban jobs. Female minority householders are twice as likely as their white counterparts to live in central cities. As more businesses have retreated to suburban areas, the inner-city, where most low-income
minorities reside, often face a decline in employment opportunities. Women still make only seventy cents to the dollar a man makes and for minority women, they make less than that of a white women. 241

The United Nation’s report concurs with the above statement by describing that 70% of the estimated 1.3 billion people living in poverty are women. Females are the most rapidly growing group among the impoverished. Most of the estimated 100 million homeless people around the world are women and children. Women make up half the world population and contribute 66% of the hours worked each day, earn only 10% of the world’s income and own just 1% of its wealth. As many as 600 million women and children live in inadequate, unhealthy shelters. Every day, some 5000 people, mostly women and children die because of poor shelter, polluted water, and bad sanitation. Women have few avenues to get out of poverty. Though they represent the majority of the world's food producers and contribute significantly to economic life everywhere, women are largely excluded from economic decisions. In most societies, they lack equal access to, and control over, various means of production, including land, capital and technology. 242

The feminization of poverty is a world trend. As described above, the United States is no exception. Over the last 3 decades, women have been paid roughly 1/3 less in salary, wages and benefits than men. They are engaged in temporary, low-paid, part-time employment and not eligible for insurance and pension benefits, or the social security program; women are employed for 70% of these jobs. Therefore, jobs available for them are inadequate as an economic base for raising a family (Pamela Couture).

The biggest losers in the low-wage bidding game in the United States are women, and women of color. For example, each year from 1979-1992, an average of 41,000 apparel workers in the U.S. lost their jobs. Three-quarters of U.S. apparel workers are women, over a third of whom are minorities. Before losing their homes, 82% of homeless women with children lived below the poverty line. 243 They were already at risk of becoming homeless. Some research reports and predicts that homelessness for women with children is and will be

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241 From Wikipedia, the free encyclopedia
242 World Vision magazine, April/May 1997
243 Milburn and D’Ercole, 1991
growing in the United States. More than half of the homeless people are women and children, 70-90% of homeless families are headed by women. Single women find it difficult to obtain shelter and services. Most programs designed to serve women are for families. Often the needs of single women are overlooked. Quite often women are discriminated against because they have children with them. In some states, there are not enough shelters for families or women with children. Therefore, the feminization of poverty and discrimination against women are leading causes of homelessness among women.

Can we say again that all of the above cause for homelessness is poverty and women’s homelessness is also mostly poverty?

42. **Poverty:**

According to America’s Second Harvest, these people are facing hunger because of poverty, low wages, unemployment, disability, illness, and disasters and emergencies. Fewell claims that a child is born into poverty every 33 seconds. More than 15% of Americans live in poverty, including one in five children (22%), the highest rate in the industrialized world. Over 20 percent of children in the United States live in low-income, if not outright impoverished, families who have no health insurance. [This has been changing since people are enrolling ObamaCare and begin to have health insurance for the first time]. Almost 60% of Americans will spend at least one year below the poverty line at some point between ages 25 and 75.

<table>
<thead>
<tr>
<th>2014 POVERTY GUIDELINES FOR THE 48 CONTIGUOUS STATES AND THE DISTRICT OF COLUMBIA</th>
<th>Hawaii</th>
<th>Alaska</th>
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<tbody>
<tr>
<td>Persons in family/household</td>
<td>Poverty guideline</td>
<td></td>
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244 America’s Second Harvest (2008).
245 Danna Nolan Fewell. *Children of Israel* (Abingdon Press, 2003), 20. Twenty percent of the nation’s two-year-olds have not been immunized. A conservative estimate of child victimization indicates that over 825,000 children in the U.S. suffer each year from physical, sexual, or psychological abuse, neglect or medical neglect. In the U.S. a child dies from a gunshot wound every two hours, and homicide has become the third leading cause of mortality of children between the ages of five and fourteen.
246 Family Promise 2013. 71 Summit Avenue. Summit, New Jersey 07901
247 US Department of Health and Human Services.
For families/households with more than 8 persons, add $4,060 for each additional person.

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<td>$14,580</td>
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<td>8</td>
<td>$40,090</td>
<td>46,110</td>
<td>$50,140</td>
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**What is Federal Poverty Level?**

The “Federal Poverty Level” (FPL) is the measurement standard that the Department of Health and Human Services uses to determine if an individual or family is eligible for government-regulated programs and services. Federal poverty level amounts are updated annually and are commonly published by various government agencies.

**Poverty in the United States:**

The separate poverty guidelines for Alaska and Hawaii reflect Office of Economic Opportunity administrative practice beginning in the 1966-1970 period. Note that the poverty thresholds — the original version of the poverty measure — have never had separate figures for Alaska and Hawaii.

The poverty guidelines are not defined for Puerto Rico, the U.S. Virgin Islands, American Samoa, Guam, the Republic of the Marshall Islands, the Federated States of Micronesia, the Commonwealth of the Northern Mariana Islands, and Palau. In cases in which a Federal program using the poverty guidelines serves any of those jurisdictions, the Federal office which administers the program is responsible for deciding whether to use the contiguous-states-and-D.C. guidelines for those jurisdictions or to follow some other procedure. The poverty guidelines apply to both aged and non-aged units. The guidelines have never had an aged/non-aged distinction; only the Census Bureau (statistical) poverty thresholds have separate figures for aged and non-aged one-person and two-person units.

Programs using the guidelines (or percentage multiples of the guidelines — for instance, 125 percent or 185 percent of the guidelines) in determining eligibility include Head Start, the Supplemental Nutrition Assistance Program (SNAP), the National School Lunch Program, the Low-Income Home Energy Assistance Program, and the Children’s Health Insurance Program. Note that in general, cash public assistance programs (Temporary Assistance for Needy Families and Supplemental Security Income) do NOT use the poverty guidelines in determining eligibility. The Earned Income Tax Credit program also does NOT use the poverty guidelines to determine eligibility. For a more detailed

248 Health for California Insurance Center.
list of programs that do and don’t use the guidelines. The poverty guidelines (unlike the poverty thresholds) are designated by the year in which they are issued. For instance, the guidelines issued in January 2014 are designated the 2014 poverty guidelines. However, the 2014 HHS poverty guidelines only reflect price changes through calendar year 2013; accordingly, they are approximately equal to the Census Bureau poverty thresholds for calendar year 2013. (The 2013 thresholds are expected to be issued in final form in September 2014; a preliminary version of the 2013 thresholds is now available from the Census Bureau.) The poverty guidelines may be formally referenced as “the poverty guidelines updated periodically in the Federal Register by the U.S. Department of Health and Human Services under the authority of 42 U.S.C. 9902(2).”

2014 Federal Poverty Guidelines

Federally facilitated marketplaces will use the 2014 guidelines to determine eligibility for Medicaid and CHIP (this is effective February 10, 2014).

Annual Figure:

<table>
<thead>
<tr>
<th>Household Size</th>
<th>100%</th>
<th>133%</th>
<th>150%</th>
<th>200%</th>
<th>250%</th>
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<td>47,700</td>
<td>59,625</td>
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<td>37,120</td>
<td>41,865</td>
<td>55,820</td>
<td>69,775</td>
<td>83,730</td>
<td>111,640</td>
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For questions, see http://familiesusa.org/product/federal-poverty-guidelines#sthash.LJSOrJ4Y.dpuf.

Foundation for Health Coverage Education
48 Contiguous States and the District of Columbia

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<th>Monthly Figure</th>
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<th>% Gross Yearly Income</th>
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<table>
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<th>% Gross Monthly Income</th>
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While it is a good news for the poor low income uninsured citizens to receive Medicaid, our poverty guideline is still too low for the poor to make ends meet. According the above chart, the homeless people I serve makes 0%, or 25% ($243), or 50% ($486) from odd jobs/day labor or 75% ($729) from SSI or other disability benefits. Therefore, many of them don’t even belong to the category of this chart. This is the reason why many government benefit recipients are homeless with their check in their hands unless they find low income subsidized housing which has too many years of waiting list. Many of them end up staying at motel but their monthly check covers only for a couple weeks and then the rest of the month they sleep outside. A single person household can’t make with monthly benefit of $972.50 ($11,670 divide by 12 months=$972.50 -monthly figure) which barely covers rent.

We live in the world's wealthiest nation. Yet 14.5 percent of U.S. households—nearly 49 million Americans, including 15.9 million children—struggle to put food on the table. In the United States, hunger is not caused by a scarcity of food, but rather the continued prevalence of poverty [and waste].

More than one in seven people in the United States lives below the poverty line, which is $23,850 for a family of four in 2014. More than one in five children in the United States lives below the poverty line. Most Americans (51.4 percent) will live in poverty at some point before age 65. 65 percent of low-income families have at least one working family member, and 79 percent of single mothers who head households work. In most areas, a family of four needs to earn twice the poverty line to provide children with basic necessities. Nationally, more than 44 percent of children live in low-income working families (families who earn less than twice the poverty line). A person working full-time at the minimum wage earns about $14,500 a year. The official poverty line for a family of three—one parent with two children—is $19,790. 250

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250 Bread for the world.
In California, a family of three (two adults and one infant) cost $59,744 to live on. Federal poverty line for family of 3 is $19,790. If their income is at the poverty level it is an impossible figure to make their ends meet. While we have many billionaires and millionaires we have too many people make too little to survive. Our huge disparity seems to be the core issue.

According to Poverty and Inequality Report 2014 of the Stanford Center on Poverty and Inequality, overall assessment is: the country’s economy and labor market remain in deep disrepair, whereas our various post-market institutions (e.g., the safety net, educational institutions, health institutions) have a mixed record of coping with the rising poverty and inequality that has been handed to them by a still-struggling economy and labor market. The latter conclusion holds across a variety of indicators. For example, we will show that the economy continues to fall well short of providing enough jobs, whereas the safety net has “stepped up” by supplementing at least some of the foregone earnings and raising many above the poverty threshold. Although the safety net thus deserves credit for responding well to the jobs disaster, it still falls short of meeting all the rising need. It therefore deserves a mixed grade insofar as it is held to the very stringent standard of fully addressing the need that is generated even during times of profound economic distress.

Key Findings: This simple theme, that of a failing economy and struggling post-market institutions, plays out across many of the domains examined here. We will review some of the relevant results:

A failing labor market:
In November 2013, six years after the start of the Great Recession, the proportion of all 25-54 year olds who hold jobs (i.e., “prime age employment”) was almost five percent lower than it was in December 2007, both for men and women alike. The ratio for men, currently at 82.7, is the 10th worst ratio over the last 13 years, while the ratio for women, currently at 69.2, is the 12th worst ratio over the last 13 years. The long-term unemployment rate for men and women alike is near the all-time high for the period since 2000. Implication: Although the Great Recession ended over four years ago, the economy is still not delivering enough jobs. In the past, recoveries have not produced substantial employment gains beyond the sixtieth month after the recession began, a result that suggests that full recovery from the latest recession will likely not occur absent major labor market reform and intervention.

Rising poverty:
The official poverty rate increased from 12.5 percent in 2007 to 15.0 percent in 2012, and the child poverty rate increased from 18.0 percent in 2007 to 21.8 percent in 2012. The current poverty rates for the full population and for children rank among the very worst over the 13 years since 2000 (i.e., both are ranked 11th). Absent any safety net benefits in 2012, the supplemental poverty measure would have been 14.5 percentage points higher. Implication: In the recessions of the early 1980s and early 1990s, the poverty rate was also approximately 15 percent, even though these were more moderate
downturns. Although the latest recession was more extreme than these prior ones, the rise in poverty has nonetheless been partly held in check by a responsive safety net.

A ramped-up safety net
The safety net is increasingly fashioned to incentivize market work. As the Earned Income Tax Credit expanded in the early 1990s, households that increased their market earnings were better protected from sharp declines in their safety net support, a reform that ramps up the incentive to pursue market earnings. Implication: The safety net responded reasonably well to the challenges of the Great Recession. It delivered substantial poverty relief during the Great Recession.

Rising income inequality
The Great Recession increased the amount of income inequality, but not the amount of consumption inequality or the share of total income going to the top one percent. After the Great Recession ended in mid-2009, income and consumption inequality increased, thus resuming what has been a nearly relentless growth in inequality over the last 30 years.

Rising wealth inequality
Wealth inequality rose for the first time since the early 1980s. The Gini coefficient for 2010, the latest available year, is higher than any level recorded in nearly three decades. The Great Recession reduced the net worth of blacks and Hispanics much more than it reduced the net worth of whites. Implication: The decline in house values during the Great Recession increased wealth inequality because houses are the main asset of less advantaged groups.

A mixed record on health inequality
Although there is improvement in some key health indicators, there is moderate deterioration in others. For example, 9.8 percent of Americans reported that they were in poor or fair health in 2012, an increase of 0.6 percentage points since 1997. Economic, racial, and ethnic disparities in health outcomes are often substantial and are sometimes increasing. The proportion of Blacks and Hispanics, for example, who could not afford necessary care rose at a faster rate during the Great Recession than did the corresponding proportion for Whites. Implication: The decline in some health outcomes likely reflects recent increases in the poverty rate and the characteristically poorer health outcomes of those in poverty.

A mixed record on educational inequality
The record on black-white educational inequality is mixed, with black-white disparities in academic achievement declining by approximately forty percent over the last four decades, while disparities in college completion have increased over the same period.

A Second War on Poverty?
The foregoing suggests a broadly deteriorating poverty and inequality landscape. Such deterioration is revealed across a host of key indicators, including prime-age employment, long-term unemployment, poverty, income inequality, wealth inequality, and even some forms of health inequality. The facts of the matter, when laid out so starkly, are quite overwhelming. It is important to conclude by briefly discussing the choices that our country faces in addressing such rising poverty and inequality. Although one of our objectives is simply to document changes in poverty and inequality across a variety of domains, another is to ask whether the pattern of results tells us anything about how a second War on Poverty, were we to choose to wage one, might have the greatest chance of bringing about meaningful and permanent change. The distinctively American approach is to blame our postmarket institutions for the current state of affairs. The safety net is blamed for failing to make a dent in poverty; our schools are blamed for failing to eliminate income or racial disparities; and our healthcare institutions are blamed...
for poor health among the poor. We accordingly propose all manner of narrow-gauge safety net reforms, narrow-gauge school reforms, and narrow-gauge health care reforms; and we imagine that, if only we could find the right such reforms, all would be well. 252

Beginning January 2014, Medicaid eligibility limits will be increased so that adults earning up to 138 percent of the federal poverty level will be eligible. For a single person, that’s an annual income of $15,856. This change will open Medicaid coverage to many childless adults not currently eligible. In Washington State, we anticipate a potential enrollment increase of about 325,000 new clients over several years (Washington State Health Care Authority).

**CHANGES IN ELIGIBILITY of MEICAID:**

Instead of a complicated set of eligibility criteria based on assets and resources, eligibility will be determined based on applicants’ Modified Adjusted Gross Income (MAGI) from their most-recent federal income tax filings and how many people are in their households.

The U.S. Department of Agriculture’s annual survey of hunger reports that approximately ten million U.S. households are “food insecure” at some points during the year. Over three million of these households experience hunger at some point during the year. On any given night, 562,000 American children go to bed hungry. 253

Low wages, lack of government assistance or a poor economy and loss of a job can all fall into this category. If a person has no financial safety net, she may be only one illness, accident or streak of misfortune away from homelessness. Thirty percent of homeless families skip meals on a regular basis. According to a study by the National Alliance to End Homelessness, the ideal of three meals a day is rarely met. Children and the elderly are especially affected, particularly in those areas where food stamps or soup kitchens have restrictions that these people cannot overcome. Rural homeless are more likely to go hungry as well, as people who live in the city can often feed themselves from trash or restaurant cast-offs. 254

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252 David B. Grusky, The Stanford Center on Poverty and Inequality. Stanford University supported this initiative. The Stanford Center on Poverty and Inequality is funded by Grant Number from the U.S. Department of Health and Human Service. The Stanford Center on Poverty and Inequality (CPI), one of the country’s three federally-funded poverty centers, is a nonpartisan organization dedicated to monitoring trends in poverty and inequality, examining what is driving those trends, and developing science-based policy on poverty and inequality. We present here our first annual report documenting trends across seven key domains and evaluating how the country is faring in its efforts to reduce poverty and inequality and equalize opportunity.

253 National Law Center for Poverty and Homelessness, April 2010.

254 National Alliance to End Homelessness
Poverty is cited as one of the three most common causes of homelessness. 2008 [and also 2013] U.S. Conference of Mayors also reported that lack of affordable housing, poverty, and unemployment as root causes of homelessness. Moreover, extreme poverty is growing more common for children, especially those in female-headed and working families. This increase can be traced directly to the declining number of children lifted above one-half of the poverty line by government cash assistance for the poor.255 Often these families are unable to pay for housing, food, childcare, health care, and education. Difficult choices must be made when limited resources cover only some of these necessities. Often it is housing, which absorbs a high proportion of income that must be dropped. If you are poor, you are essentially an illness, an accident, or a paycheck away from living on the streets. Two factors help account for increasing poverty: eroding employment opportunities for large segments of the workforce and the declining value and availability of public assistance.

Declining wages, in turn, have put housing out of reach for many workers: in every state, more than the minimum wage is required to afford a one- or two-bedroom apartment at Fair Market Rent. Unfortunately, for 12 million Americans, more than 50% of their salaries go towards renting or housing costs, resulting in sacrifices in other essential areas like health care and savings. With unemployment rates remaining high, jobs are hard to find in the current economy. Even if people can find work, this does not automatically provide an escape from poverty. Adam Smith’s capitalism projected that there will be five hundred poor people for every rich person.256

Two trends are largely responsible for the rise in homelessness over the past 20-25 years: a growing shortage of affordable rental housing and a simultaneous increase in poverty. Despite improvements in the 1990s, nearly every major American city still contains a collection of extremely poor, racially segregated neighborhoods. In cities as diverse as Cleveland, New York, Atlanta, and Los Angeles, more than 30 percent of poor blacks live in areas of severe social and economic distress. These neighborhoods did not appear by accident. They emerged in part due to decades of policies

that confined poor households, especially poor black ones, to these economically isolated areas. The federal government concentrated public housing in segregated inner-city neighborhoods, subsidized metropolitan sprawl, and failed to create affordable housing for low-income families and minorities in rapidly developing suburbs, cutting them off from decent housing, educational, and economic opportunities. 257

A large body of research has demonstrated that concentrated poverty exacts multiple costs on individuals and society. These costs come in the form of: reduced private-sector investment and local job opportunities; increased prices for the poor; higher levels of crime; negative impacts on mental and physical health; low-quality neighborhood schools; and heavy burdens on local governments that induce out-migration of middle-class households. Together, these factors combine to limit the life chances and quality of life available to residents of high-poverty neighborhoods.

Poverty is systemic issue: Smith’s expectations [when he developed theory of capitalism] that there will be five hundred poor people for every rich person. 258 This sounds like to make one person wealthy it requires sacrifice or exploitation of other five hundred people. Therefore to be wealthy is possible only at the cost of so many others.

According to Rempel, the result of one being rich – the concentration of capital in the hands of a few is widening the gap between the rich and the poor. A fair economy seeks continually to correct imbalances in wealth and power so that the poor and weak can have a hand in shaping their own future. A fair economy ensures equal opportunity. Discrimination of any sort, whether based on race, class, age, ethnic origin, sexual orientation, physical disability, religion, and gender, contradicts the God-given dignity and worth of all human beings. When inequality and prejudice become woven into our social and institutional fabric, this constitutes a form of social sin 259

Wallis claims that conservatives say that cultural and moral issues of family breakdown, personal responsibility, sexual promiscuity, and substance abuse are prime reasons for entrenched domestic poverty. The liberals point to the critical need for adequate nutrition, health

257 The Brookings Institution. Metropolitan Policy Program.
258 Rempel. High Price, 41.
259 Ibid. 64.
care, education, housing, and good-paying jobs as keys to overcoming endemic poverty. Domestic poverty will not be overcome without investing both public and private resources in the lives of poor children and families and by strengthening the bonds of family and community. Poverty will only be significantly reduced by a combination of personal and social responsibility, and then only with a moral commitment that makes possible a new political will – transforming the fight against poverty into a bipartisan commitment and a nonpartisan cause.

43. Lack of Political Will

The problem is not that we don’t have enough funds to end homelessness in the U.S. but multiple issues including lack of political will prevent us from ending homelessness. Our government policy has been to spend huge funds for war and tax cuts, most of the latter benefiting the wealthy, rather than solving the domestic poverty and homeless problem. The problem also seems to be that the U.S. government appears to have a lack of political will, policy and interest to end homelessness, and would rather maintain poverty and homelessness by offering minimum assistance and continuing to slash funds for public assistance.

The problem with the Christian Church and other congregations appears to be that while many are trying to help the poor and homeless, others blame the victims and don’t seem to care to challenge the root causes. The Christian Churches unintentionally help maintain homelessness by offering charity rather than focusing on ending it. They seem to be concerned to save personal souls than try to find solutions to social problems. Most churches don’t seem to help government develop political will, policy and funding priority toward a permanent solution. It seems that they would rather go along with the system without challenging the unjust policies that create and perpetuate poverty and homelessness in the United States. Therefore, homelessness issue seems to be a systemic one rather than personal.

We blamed poverty for homelessness in this country. Where then the poverty comes from? Is it coming from U.S. Economic policy and lack of political will to end the poverty and homelessness? Let us now look at our economic system and policy.

We look at 43 different items that play a role as the root causes of

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homelessness. At one point we blamed “poverty” to be the most responsible devil to cause people’s homelessness. Can we also say all of the above including poverty is the outcome of our economic system. Even so, if law makers in our government have political will to end homelessness by allocating more funds for supportive housing we can end it. If our government officials have a strong will to end homelessness as their political agenda we can do it. Under such economic system that perpetuate ever-widening gap between the rich and poor and produce more homeless with political leaders with no will to end poverty and homelessness we will continue to live in disaster and tragedy of poverty and homelessness. Thus my concluding remark is that most of the above causes of homelessness are product of the 43rd one, economic system. And all 42 causes are fruits of the 43rd, the political will to end homelessness. Leaving people, men, women, children, families, elderly, veterans, sick and pregnant women on the streets is unforgivable sin we as a nation is committing. However, we are still standing on our feet just because there are tens of thousands of righteous people who love to serve the poor and homeless in our midst. It is the God’s grace through them we are still standing on this soil.

46. U.S. Economic System/Policy

I pointed out 44 different causes of homelessness but they are not exclusive list but a few obvious ones. We may claim that all of the above 44 causes are the fruits of our economic system. While many claim that cause for homelessness is a personal matter, I claim our economic system is the major cause of poverty and homelessness. The economic system that benefits most of us with wealth and technological achievement and provides us with the most abundant and convenient life style is also seen as a major cause for poverty and homelessness: Let us now see where our current economic system was originated from and what it is that produces wealth and poverty at the same time.

The Economic System we are living under called “capitalism,” was first spelled out in 1776 by Adam Smith in England in his inquiry into the “Nature and Cause of the Wealth of Nations” and later adopted by the United States. Smith had two major goals: First, for the “good of the nation” he wanted to reduce government interference and replace it with greater individual freedom. Second, he wanted to see England enjoy the great increase in output that he felt would result from a division of labor. Smith developed capitalism on the assumptions that 1) people are selfish; 2) people are basically lazy and will work only if forced or paid to do so; 3) people love to trade, and to bargain with each other while trading; and 4) people take better care of that which is their own. The last point is basic to capitalism forming the
rationale for the private ownership of resources."261

Bacevich, a Boston University professor reviews: At the end of the Cold War, the U.S. had ascended to the status of sole superpower and empire in the world. The whole purpose of the American Empire was preserving U.S. interest and expansion of an American Imperium. Central to this strategy is an economic growth by open markets,262 “all to satisfy the expectation of American people for ever-greater abundance.”263

Korten, a former Harvard faculty, critiques that “capitalists are destructive of life, democracy, and ethical values that are the essential foundations of a civil or civilized society because capitalism is an extremist ideology that advances the concentration and rights of ownership without limit, to the exclusion of the needs and rights of many who own virtually nothing.”264

Araya-Guillen, professor of theology of Costa Rica, indicted capitalism as idolatry:

Capitalism is a system of economic idolatry. Idolatry occurs when humankind deposits its faith and life in something that is not God, but a creation of its own hands, the idol. In the economic “logic” of capitalism, the idolatry of capital occurs: When capital is given priority before human beings and the satisfaction of their basic needs or when economic laws, a human creation within social history, became an end in themselves. . . In capitalism human beings and their needs must adapt themselves to the economic laws of the market; the market and its laws do not adapt themselves to the basic needs of the majority of human beings. Outside the market there is no salvation; there is only chaos and hell on earth. As long as capital is converted into an idol and the laws of the market are absolutized, the triumphant economic “rationality” does not respond to the right to life of the majorities. The poor are excluded. Their death is not even a news. The life of the poor and the life of nature are sacrificed as a necessary payment in order to participate in the new sacred economy.265 . . . These gods have concrete names: “Western Christianity,” “free market,” “accumulation of capital,” “maximum profit,” “structural adjustment,” “economic growth,” and “national security.” Everywhere their worshippers comply with their demands.266 Some of these critiques might be outrageous to our ears but regretfully true to our Christian conscience.

Such economic expansionism created Global Corporations. On one hand, they brought great achievements to this world in the past century: the jet airplane, automobiles, computers, microwave ovens, electric typewriters, photocopying machines, televisions, cell-phones, cloth dryers, air-conditioning, freeways, shopping malls, fax machines, birth-control pills, artificial organs, and chemical pesticides

261 Rempel, A High Price for Abundant Living, 39.
262 Bacevich, American Empire, 1-3.
263 Ibid. 88.
264 Korten, When Corporations Rule the World, 8.
265 Victorio Araya-Guillen, the 500th Anniversary of the European Invasion of Abya Yala: An Ethical and Pastoral Reflection from the Third World, "in The Portion of the Poor, ed. M. Douglas Meeks (Nashville: Abingdon Press, 1995), 139-140.
266 Ibid. 143. "Every gun that is made, every warship launched, every rocket fired, signifies . . . a theft from those who hunger and are not fed, those who are cold and are not clothed." Dwight D Eisenhower, 34th US President, 1953.
to name only a few. Many people benefit from them throughout the world. On the other hand, it brought the enormous impact of producing devastating poverty and destruction to the people in poor countries and to nature.267

The outcome of the global corporations is consumerism. One of the basic assumptions of modern economics is scarcity; there is never enough to go around because there is no limit to human wanting. The desire to have more and accumulate more led to the creation of corporation giants and eventually the sacrifice of the corporations’ moral conscience to meet the demands of stockholders. For ever-more profit led to ever-expanding production and ever-increasing consumerism.268 I remember the words spoken by CEO in a documentary film titled “Corporations” produced by Michael Moore; “In our dictionary there is no vocabulary ‘ethics of conscience.’ All we have is ‘profit.’”

Rifkin claims that originally, ‘to consume’ meant to destroy, to pillage, to subdue, and to exhaust. As late as the early 1900s, the medical community and the public referred to tuberculosis as ‘consumption.’ Consumption only metamorphosed into a positive term at the hands of twentieth-century advertisers who began to equate consumption with choice. We over-consume, indulge our every appetite, and waste the Earth’s largesse. We put a premium on unrestrained economic growth, reward the powerful and marginalize the vulnerable. We are consumed with protecting our self-interest. Sadly, our self-interest is slowly metamorphosing into pure selfishness. We have become death culture.269 No matter what the level of material comfort or standard of living, Americans want more. We want to shop more and spend more to acquire an ever-expanding list of necessities and “must-have” items.270 Harvard professors claim that our new disease is “shopping disorder,” a form of addiction includes compulsive shopping, competitive shopping, and revenge shopping.271

American style capitalism has been so effective [for the wealthy] that it has brought an unprecedented wealth. At the turn of the 21st century, the U.S. was home to 400 billionaires, over 2,500 households

269 Rifkin. European Dream, 379.
271 Ibid.78.
with a net worth exceeding $100 million, 350,000 individuals with a net
worth of $10 million, and in total, 5 million millionaires. Income
grew for the wealthy. The number of U.S. households that earn more
than $100,000 a year or have a net worth of more than $500,000 grew
to 16.7 million in 1998, up from 11.7 million in 1996. The number of
“super rich,” those worth more than $5 million, has grown 46 percent
each year in the past five years. Between 1977 and 1999, the average
after-tax incomes of the top fifth of American families rose by 43
percent. By contrast, the average income of the middle fifth of families
rose by a meager 8 percent over the same twenty-two-year period. The
income of poor families actually fell 9 percent. At the very top, the
incomes of the wealthiest one percent of the population rose by a
whopping 115 percent after adjusting for inflation. In 1997, the ratio
between the income of the top chief executive officers of American
corporations and the wage of the average production worker was 254
to 1. “In the U.S., virtually every economic policy initiative
introduced during recent years seems to be designed to widen these
inequalities still further. As a nation we seem to be hooked on policy
proposals to balance the budget, trim the income tax, roll back capital
gains and estate taxes, liberalize individual retirement accounts, and
pull the plug on welfare and the earned income tax credit.”

Our economic system and policy has brought an ever-widening
disparity between the rich and poor in the United States and
unprecedented poverty and homelessness: 80 percent of the total
households in the U.S. struggle to make ends meet with 15 percent of
the wealth, causing 35.9 million people to suffer in poverty. Of those
15.3 million (43%) are living in deep poverty. 3.5 million people

272 Generous Giving, Inc. Wealth Accumulation. 820 Broad St., Suite 300, Chattanooga, TN 37402. Fax:
(423) 755-1640. www.generousgiving.org
273 Kawachi and Kennedy, Health of Nations, 5-6.
274 Ibid., 22-23.
275 Ibid., 5-6. According to the King County Journal, Americans lavished $32.4 billion on their pets in
2003. The luxuries for these animals include warm-water therapy for animal spas, doggie day camps,
birthday parties for dogs, pet gift baskets, clothing, fur care, pet sunscreens, anti-aging creams, nutrients,
paw balm to soften feet dried out by hot sidewalks, and Doggles to protect the eyes of pooches who
hang out car windows, plus services after death, e.g. Pet Haven Cemetery & Cremation services, caskets,
urns and headstones for pet’s final resting places, and grief counseling for those left behind. Source:
King County Journal, People Are Spending More and More for Pets These Days [emphasis mine], November 29,
2004, C3.
276 Ibid. 26.
277 Catherine Gordon, Washington Office of the Presbyterian Church (USA). September/October 2004
report on the International Hunger Issues. (Presbyterian Washington Office 100 Maryland Ave. NE, Suite
experience homelessness each year, with a growing number of families with children and the working poor rapidly joining the homeless population. “More than one in four American working families now earn wages so low that they have difficulty surviving financially. Too many jobs pay poor wages and provide no benefits, and that American workers are poorly prepared and supported to move into better paying jobs.”

Such an economic system flew with no speed limit and finally hit a huge obstacle and fell into dead-end ditch called “Wall Street Crisis” that resulted in our current economic recession. This recession produced deeper economic gap – the rich became richer and the poor fell deeper into poverty and homelessness.

One group of Christians might support the conservative view that the economic system we have now is the best of all in the world because it piles up more wealth for the wealthy in order that they may do better business, hire more people and enhance economic growth. However, scholars with critical views of our economic system concludes that we have fallen into a bondage of wealth, the control of mega corporations, and consumerism and have become worshipers of wealth and God side by side, and have lost sight of the oppressive poverty and homelessness in our midst. Such life style and behavior appear to cause us to fall into our own spiritual homelessness from God as well as pushing too many brothers and sisters into poverty and homelessness.

In short, I may dare say that most of what the homeless people experience in the item no. 1, can be symptoms of the rest of 42 items/causes described above. In other words, if 42 causes can be improved homelessness issues can be solved.

**Conclusion:**

In this section we reviewed who and why people experience homelessness. Those who used to hold an opinion that homelessness is only a personal issue – they are lazy and don’t want to work – may have been challenged. Very few Americans realize there can be a variety of causes of homelessness and it is much more complex than

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278 *Working Hard, Falling Short*, which was released on Oct. 12, 2004 Working Poor Families Project, a national initiative supported by the Annie E. Casey, Ford, and Rockefeller foundations.
we realize or want to recognize. We also learned that the face of the homeless has changed over the years – from mainly substance addicted street men to innocent individuals to families, children, from grade school children to college students, mentally ill people, even veterans and elderly. .......

My view of homelessness mostly came from my four decades of experience of serving homeless people in the United States. But there has been some studies and researches done on homeless issues. I quoted many of their opinions. But here is one that supports my conclusion: That is: Annual Review of Sociology © 1992 Annual Reviews:

This review takes stock of contemporary social science research on homelessness. Research on homelessness in the 1980s has been prompted by the increased numbers and visibility of homeless persons including men, women, and families, as well as young people without families. Most empirical research employs a working definition of homelessness as the condition of those people who are without a permanent place to live. However, a wide range in perspectives differ over what homelessness is. In part, this reflects recognition of some the dynamics of homelessness that include intermittent movement in and out of homeless situations. But it also reflects changes in social values over what constitutes adequate housing. Research shows that the population of homeless persons is diverse, although most homeless persons are young and single. Many have severe chronic problems including mental illness, alcoholism, physical disabilities, and poor health. A significant number have criminal histories. Many were raised in foster care situations. All suffer from economic deprivation, and many have experienced long-term unemployment. Considerable disagreement exists over the number of homeless persons, in part because the scarcity of resources to address this problem politicizes the debate. There is also strong disagreement over the root causes of homelessness. Debate over the causes of homelessness is caught up in whether the focus of research should be on structural forces that permit homelessness to occur or the immediate reasons why people become homeless. Research now suggests that the extreme situation of homelessness may be more accurately portrayed as the result of the convergence of many factors that drive this phenomenon, including housing market dynamics, housing and welfare policy, economic restructuring and the labor market, and personal disabilities. Policies designed to ameliorate homelessness have been inadequate to stem the tidal forces that produce such severe destitution, and this trend is likely to continue. Future important directions include addressing the role of employment and social ties in producing homelessness, comparing the economic and social situation of homeless and non-homeless persons, evaluating programs designed to aid homeless persons, and developing international comparisons of homelessness.

Now I am going to move on to sharing my survey results on the causes of homelessness and what we can do about it.
Chapter Three: Survey on Homelessness

In order to integrate public opinion and suggestions on the issue of homelessness into my dissertation for the Doctor of Ministry degree, I interviewed over 150 people; 50 each from Advocates, the General public and Homeless people. I gained fascinating results and learned from them. It is several years old material done in the era of Bush Administration. I hope the result could be much different if I conducted survey today – under Obama Administration. At any rate, I include it here as a good piece of information provided by the public and the homeless themselves.

1) The first project was interviewing 150 people to hear their opinion on the question, “Despite the efforts of the government, and secular and religious agencies to help the homeless, why haven’t we ended homelessness yet?”

2) The second project was interviewing nearly 60 people asking them to state what they understand to be the “Myths and Facts on Homelessness,” either from their experience or from what they have learned in other ways. Because most of them were offered without any supporting facts, I had to do research in order to build facts to their statements of myths.

3) The third project was researching public policy issues that have to do with poverty and homelessness. To compile information, I mostly interviewed public policy advocates and actually gathered 25 policy issues. However, due to the limited space, I narrowed them to a just few of the key policy issues that perpetuate homelessness, and that must be changed. I also researched and included suggestions from three scholars on the process of what it takes to be involved in public policy advocacy.

4) The fourth project was to make phone calls all over the U. S. to investigate who, the religious and Christian organizations, in particular, are involved in public policy change. Of those I collected I present a few public policy advocacy mission projects as examples that are carried out by Christian Churches or Interfaith groups. My hope is that many other Christian Churches and Interfaith groups will take them as their models.

Background of Respondents to the Survey

The Advocates group (51) consists of 30 men and 21 women; 27 are Washingtonians and 24 from all over the United States; some
represent national organizations such as the National Coalition for the Homeless, National Low Income Housing, the National Alliance to End Homelessness, and the National Law Center for Homelessness and Poverty; the rest of them are either directors of Human Service Programs and Treatment Organizations or employees of such organizations except a few retired people. So this group is named Advocates. 12 of them hold Doctor’s degree of some kind, 27 MA degrees, 10 BA degrees and 2 high school grads. 33 of them believe themselves to be Christian, 15 indicated no religion, one was the Buddhist, one Jewish, and one Greek Orthodox. Most of this group had experience in direct services or on public policy.

The General Public (51) consisted of 16 men and 35 women. All are Washingtonians. 4 hold Doctor’s degree of some kind, 18 MAs, 19 BAs and 10 had no degrees. 46 indicated “Christian,” 2 Jewish and 3 no religion. To meet the General public I went to church meetings or social events and ended up meeting many Christians who comprise (90%) of this group. 54 homeless persons included some of who are formerly homeless (28).

Interview Methods

I conducted interviews using the following 10 questions. I started with an open question: “So many people or organizations work so hard but why haven’t they ended homelessness yet?” Had I asked why people are homeless, respondents wouldn’t get down to real root causes by largely blaming the homeless. By asking why haven’t we ended it yet, respondents were encouraged to think more seriously in terms of root causes. For the advocates group, I conducted a direct personal interview with 11 people, phone interview with 33, and by mail with the other 7 people.

For the General Public and Homeless people, interview forms were passed out at their meetings and gatherings. Some responses were collected there and some were mailed back to me. The interview wasn’t a professional research by any means. But it provided with enough base that my dissertation could be built on.
QUESTION: Despite the efforts of the government, and secular and religious agencies to help the homeless, why haven't we ended homelessness yet?

RESPONSES FROM THE ADVOCATES GROUP

<table>
<thead>
<tr>
<th>CATEGORY</th>
<th>QTY</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 Political Policies</td>
<td>204</td>
</tr>
<tr>
<td>2 Economic Systems</td>
<td>75</td>
</tr>
<tr>
<td>3 Cultural Values</td>
<td>97</td>
</tr>
<tr>
<td>4 Root causes avoided</td>
<td>3</td>
</tr>
<tr>
<td>5 Federal Deficit</td>
<td>10</td>
</tr>
<tr>
<td>6 Homeless No votes</td>
<td>4</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td><strong>393</strong></td>
</tr>
</tbody>
</table>

RESPONSES FROM THE GENERAL PUBLIC

<table>
<thead>
<tr>
<th>CATEGORY</th>
<th>QTY</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 Political Policies</td>
<td>52</td>
</tr>
<tr>
<td>2 Economic Systems</td>
<td>41</td>
</tr>
<tr>
<td>3 Cultural Values</td>
<td>32</td>
</tr>
<tr>
<td>4 Federal Deficit</td>
<td>7</td>
</tr>
<tr>
<td>5 Homeless No vote</td>
<td>3</td>
</tr>
<tr>
<td>6 Nearly homeless</td>
<td>4</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td><strong>139</strong></td>
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</table>

RESPONSES FROM THE HOMELESS

<table>
<thead>
<tr>
<th>CATEGORY</th>
<th>QTY</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 Political Policies</td>
<td>29</td>
</tr>
<tr>
<td>2 Economic Systems</td>
<td>20</td>
</tr>
<tr>
<td>3 Cultural Values</td>
<td>16</td>
</tr>
<tr>
<td>4 Substance Abuse</td>
<td>2</td>
</tr>
<tr>
<td>5 No Media Help</td>
<td>1</td>
</tr>
<tr>
<td>6 Don’t know</td>
<td>15</td>
</tr>
</tbody>
</table>
As the pie charts above show, the responses from all three groups indicate common points to all four questions. Instead of repeating their same response under each question I summarized the responses exactly as they were expressed.

A sizeable number in all three groups (51% of the Advocates group, 38% of the General public and 36% of the Homeless group) indicated public policy as the greatest root cause for not having ended homelessness. The General public (29%) and the Homeless group (24%) cited economic systems as their second highest reason, and the Advocacy group (25%) cited cultural values as their second highest reason, and 23% of the General public and 19% of the Homeless group cited cultural values as their third highest reason that we could not end homelessness. It is significant that all three groups cited public policy, economic systems, and cultural values as their major reasons why we haven’t ended homelessness. In other words, there is wide agreement the root causes of homelessness can be found in those three major areas.

While the Advocates groups didn’t blame homeless people as a cause of not being able to end homelessness, the General public (3% choose to be homeless), and the homeless themselves blamed substance addiction (2%).

The Advocacy group and the General public also indicated two additional common areas, the federal deficit and no votes from the homeless group as part of root causes why haven’t we ended homelessness. In other words, policy makers do not gain votes from homeless people they don’t care much about the homeless situation.

The advocacy group also mentioned “The root causes of homelessness were not dealt with,” and one person (1%) from the homeless group mentioned “no media publicity” as another reason why we haven’t ended homelessness. While everyone in the first two groups had something to say, 18% of the homeless group indicated “don’t know.”

The homeless group seemed to represent the chronically homeless, an indication of either substance or mental problems, or by the length of time of their homelessness as shown in the survey: 80% of them were homeless over a year and over 50% over 3 years. 75% indicated they had been abused, and more than half indicated a jail or prison
experience. No doubt many of them were not able to articulate their answer to the question.

The homeless group was asked two more questions, one of which was, “What led to your homelessness?” and their response is shown in the chart below.

**CAUSES OF HOMELESSNESS**

<table>
<thead>
<tr>
<th></th>
<th>Low wage</th>
<th>No Job</th>
<th>No Housing</th>
<th>Disability</th>
<th>Substance</th>
<th>Bad credit</th>
<th>D. Violence</th>
<th>Violence</th>
<th>Others</th>
<th>TOTAL</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>12</td>
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<td>10</td>
<td>TOTAL</td>
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</table>

The Homeless group indicated nine reasons including other why they became homeless, as the above pie charge indicates: no housing (23%), disability—mental or physical (20%), low wage (13%), domestic violence (12%), substance abuse/addiction (10%), bad credit (10%), no job (7%), violent behavior (3%), and other (2%). If we add substance abuse (10%), violent behavior (3%) we have the disability as the prime reason for being homeless. In reality with homeless population I serve I can concur with that wholeheartedly.

**What will help you to end your homelessness?**

<table>
<thead>
<tr>
<th></th>
<th>Treatment</th>
<th>Community</th>
<th>Credit</th>
<th>Housing</th>
<th>Income</th>
<th>Job</th>
<th>Sobriety</th>
<th>No Comment</th>
<th>TOTAL</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>11</td>
<td></td>
<td></td>
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<td></td>
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<td>7</td>
<td></td>
</tr>
<tr>
<td>9</td>
<td>TOTAL</td>
<td>79</td>
<td></td>
<td></td>
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<td></td>
<td></td>
</tr>
</tbody>
</table>
26% indicated housing, 25% job, 14% services and treatment for mental illness and substance abuse, 10% income, 9% supportive and caring community, 4% sobriety and cleanness from alcohol and drugs, 3% better credit, and 9% did not comment. Their indications of need clearly require us to do advocacy to meet their most basic needs—housing, job, health care and treatment.

As we have been claiming all along, housing, livable income, and enough treatment services (mount to 75%) were pointed out as a way of ending their homelessness.
How would you describe such a time as this we are living in?

RESPONSES TO: *How would you describe such a time as this we are living in?*

<table>
<thead>
<tr>
<th>1</th>
<th>ADVOCATES</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Fear, paranoia</td>
</tr>
<tr>
<td>2</td>
<td>Selfish, greedy</td>
</tr>
<tr>
<td>3</td>
<td>Gap, division</td>
</tr>
<tr>
<td>4</td>
<td>Challenging/change</td>
</tr>
<tr>
<td>5</td>
<td>Good time/hopeful</td>
</tr>
<tr>
<td>6</td>
<td>Fundamentalism</td>
</tr>
<tr>
<td>7</td>
<td><strong>TOTAL</strong></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>2</th>
<th>GENERAL PUBLIC</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Fear, paranoid</td>
</tr>
<tr>
<td>2</td>
<td>Selfish - greedy</td>
</tr>
<tr>
<td>3</td>
<td>Gap - division</td>
</tr>
<tr>
<td>4</td>
<td>Changing/wake up</td>
</tr>
<tr>
<td>5</td>
<td>Best time/worst time</td>
</tr>
<tr>
<td>6</td>
<td>Corporation</td>
</tr>
<tr>
<td>7</td>
<td><strong>TOTAL</strong></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>3</th>
<th>HOMELESS GROUP</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Fear, paranoid</td>
</tr>
<tr>
<td>2</td>
<td>Selfish - greedy</td>
</tr>
<tr>
<td>3</td>
<td>Gap/Disparity</td>
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<tr>
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<td>God</td>
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<tr>
<td>5</td>
<td>Technology</td>
</tr>
<tr>
<td>6</td>
<td>No comment</td>
</tr>
<tr>
<td>7</td>
<td><strong>TOTAL</strong></td>
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All three groups expressed the following three common points:
**Fear and Paranoia:** 23% of the Advocates group, 40% of the General public and 43% of the Homeless group cited fear, paranoia as their highest sign of our time. The words they used to describe our time are as follows: “fear, paranoia, unrest, despair, uncertainty, anxiety, chaos, turmoil, insecure, dark, nightmare, confused, sad, depressing, discouraging, isolated, wild, difficult, troubled, destructive, stressful, tyrannical, hurting, violent, corrupt, fierce, discriminating, hateful, tough and sucks and hell.”

Some respondents said, “Our government is terrifying people creating turmoil and distrust. The times we are currently living in are filled with manufactured fear and divisiveness, and even hatred. It is also a mean and brutal time especially for homeless people. It is a time of disgrace that the wealthiest country in the world can’t put a roof over every resident’s head; we receive more opposition to placing homeless shelters into communities than ever before. They are increasingly being profiled as criminals and sexual deviants.

**Selfishness and greed:** 22% of the Advocates group, 26% of the General public and 12% of the Homeless group cited selfishness and greed as the second highest sign of our time:

Some comments are: “People are too self-absorbed and we have more of ‘I’ and less of ‘We;’ me-first, self-centered, inwardly focused and extremely individualistic; arrogant, uncaring, uncharitable, insensitive to the needs of others; ignorant, profit oriented, apathetic, inequitable and short sighted. It is a time of self-gratification.”

**Being disconnected:** Some comments are: We have no sense of community or solidarity with the homeless. Our sense of community and civility is diminishing because we have forgotten the importance of community. Lack of being considerate for others; not care for fellow citizens. There is not enough caring and reaching out to others and do not have sense/care for country or international balances, respect and well-being. As a result, many people become isolated in whatever job, neighborhood or circle of friends. Many people are struggling for their own survival and feel they can give nothing.

**Gap/division:** 33% of the Advocates group cited a gap/division as the highest sign of our time. The General Public (15%) and the Homeless group (10%) cited gap/division as the third highest sign of our time. They stated that it is a time of division; the gap between the rich and poor is ever widening; it is a time of division, economically,
politically, religiously and ideologically and between classes. The have
don’t want to look at the have-nots; a divided time of abundance for a
few and scarcity for many poor.

A wake up time: 12% of the Advocacy group and 11% of the
General public indicated, “It is a time of changing and challenging; it
is a wake up time; the biblical end time, a warning time.” A few people
said. “It is the best time, hopeful time.” 29% of the Homeless people
could not articulate the kind of time we live in.

How they view our time and society is quite disturbing. It
represents their mental health. It is a serious matter for the nation, the
church and society.
RESPONSES TO: *What would you change to end homelessness?*

<table>
<thead>
<tr>
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<tr>
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<td>5</td>
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<tr>
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<tr>
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**Diagram:**

- Political policy: 63%
- Economy: 20%
- Cultural Value: 7%
- Lobby Effort: 2%
- Partnership: 0%

<table>
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<td>3 Cultural Value</td>
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<td>4 Media</td>
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<td>6 TOTAL</td>
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**Diagram:**

- Political policy: 47%
- Economy: 28%
- Cultural Value: 20%
- Media: 2%
- Partnership: 0%

<table>
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<tr>
<td>4 TOTAL</td>
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</tbody>
</table>

**Diagram:**

- Political policy: 64%
- Economy: 21%
- Community: 9%

RESPONSES TO: *What is the most pressing policy issue in relation to poverty and homelessness today?*
The above two responses are interpreted together because they are related questions:

1) All three groups (63% of the Advocates group, 47% of the General public, and 64% of the Homeless group cited *just public policy for all* (same as *public policy* in other responses) as their highest urge to change to end homelessness.

2) All three groups (20% of the Advocates group, 28% of the General public group and 29% of the Homeless group) also cited *economic systems/policy* as their second highest urge to change to end homelessness.

3) All three groups (14% of the Advocates group, 18% of the General public and 7% of the Homeless group) cited *cultural values and attitude* as their third highest urge to achieve ending homelessness.

Advocates group cited *increase votes, lobby effort and increase partnership*, and General public cited *media attention and partnership* and the Homeless group cited community building as additional areas to improve or change to achieve ending homelessness.

It is again amazing to hear the unanimous voice from all three groups to change our *public policies, economic systems and cultural values/public attitude* to achieve ending homelessness in this country, as major factors causing and perpetuating homelessness, and must be changed.
RESPONSES TO: What faith communities can do to contribute to ending homelessness?

1 ADVOCATES

1 Advocacy 58
2 Service 36
3 Public awareness 11
4 Partnership 15
5 Elect Democrats 2
6 TOTAL 122

2 GENERAL PUBLIC

1 Advocacy 26
2 Service 15
3 Public awareness 9
4 Partnership 7
5 Teach salvation 2
6 TOTAL 59

3 HOMELESS

1 Advocacy 20
2 Service 23
3 Culture 3
4 Pray 6
5 No Comment 16
6 TOTAL 68

Note: Public awareness in this chart indicates the same meaning as cultural values in response to other questions above.
Request to Faith Communities

The top request: 47% of the Advocates group and 45% of the General public cited policy changes as the most important request for the faith communities to work on. For the Homeless group, policy change is the 2nd highest concern (29%) having direct service (34%) is their most important.

The second request for Advocates group (30%) and General public (25%) is direct service.

The third request from the Advocates group (12%) was partnership, from General public (15%) is public awareness and from the Homeless group (9%) is pray for them.

The fourth request from Advocates group (9%) was public awareness (cultural change), General public (12%) is partnership and Homeless group is public awareness.

The fifth request from the Advocates groups (2%) was electing Democrat, General public group (3%) is teaching salvation and Homeless group (29%) was no comment, which means 29 percent didn’t seem to know what to say to faith communities.

Some of the comments made by respondents are the following:

While faith communities including Christian Churches give a lot of emergency help for the homeless, they are not really seriously committed to end homelessness. Faith communities are doing a lot already to help the homeless but they need to commit to change policy that will do common good. Congregations must become more influential in public policy making. It begins with pastors. Organize to influence government’s policy at national and state level. Don’t worry about shelter but work on political will to end homelessness. Some others commented that, “Along with the whole society, even faith communities including Christian Churches don’t see the homeless as brothers and sisters. We do not acknowledge the fact that Jesus was homeless and a fugitive. We have a hard time recognizing Jesus in the face of those who are homeless. Christian Churches don’t feel ethical responsibility to care for the homeless brothers and sisters. Churches being a country club, people go to church to meet their own needs rather than meeting community needs. Many congregations do not help homeless people in their own communities. Churches are in denial of reality and have not transcended the selfish individual cultural biases.
Still some others commented: People in the pews must be involved in political process vigorously advocating to hold elected officials accountable and lobby for better policy. Congregations must set the goal and their own policies to end homelessness on every level, local, state and national, and bring people together to achieve the goal. Congregations must actively participate in the mission of ending homelessness instead of helping to maintain it. Faith communities must educate their members of Congress on the necessity of federal involvement through funding in homeless assistance programs and in the production and preservation of new and old housing units affordable to people with extremely low incomes: Faith communities must advocate for public policy to provide single room occupancy housing, and a living wage in their communities.

Some other suggestions are: Churches must develop strong Social Justice programs that educate members of the faith community about the causes of and solutions to homelessness and poverty. Please have an interest in us. The Government and the public must do intervention for those who need them; Support section 8 housing. Housing must be provided for the homeless and for people with disabilities. The Government put more money in for treatment for mentally ill and substance addicted homeless people. We need to get more education to get good jobs. Offer us universal health care. We need medical stability. (Comments from the Homeless group).

Faith communities must welcome homeless people into their communities so that they can build social connection. Get involved with early intervention, e.g. youth programs, mental health housing, drop in programs for social connection, community development to bring people back to the community. Faith communities already provide much assistance to homeless and low income people. However, they frequently do this in isolation, rather than coming together, pooling their resources and working on permanent solutions, such as sharing parsonages with local programs, volunteering for programs, helping to raise awareness and money for programs. In every community, the leadership should call “Faith to Faith” roundtables, where every community of faith is invited to share what they all do and coordinate the effort. Advocates for ending homelessness could be invited, to provide helpful information on available data and what they think is needed. Conduct street outreach
in coordination with mental health agencies and the Department of Corrections or local law enforcement institutions.

If we cannot hear these voices we need to ask ourselves if we have any hearing problem. Or do we need to see ENT doctors? If we cannot understand what they are saying we need to ask ourselves if our mind works alright? Or do we need to see psychiatrists. If we cannot move their suggestions into our action, we need to ask if our hearts are enough blood through all the arteries. Or do we need to see cardiologists? Information, perception, understanding, prejudice, attitude, fear to act and complacency must all changed and transformed.

**Conclusion:**

Lack of affordable housing, domestic violence, poor support network, natural disasters and even physical disabilities could all be reasons, or parts of the reason, a person becomes homeless. But had there been enough treatment with job training and housing options we wouldn’t have families with children, our veterans, mentally ill and substance addicted on the streets. Had there been enough housing and job options or enough assistance for domestic violence victims, we would not have so many women are on the streets with their children. Now all that is going on in relation to homelessness issue we blame our economic system as the first and foremost underlying cause of homelessness in the U.S.

Consequently, current economic policy results in constant shortage of funds for traditional social services such as mental health, child welfare, subsidized health care, food stamps, and housing, which have always been under-funded and fraught with systemic flaws making the services difficult for the average person to adequately access. There is a growing shortage of affordable rental housing and a simultaneous increase in severe poverty:

Recent studies also suggest that the United States generates homelessness at a much higher rate than previously thought. Our task in ending homelessness is thus more important now than ever.279

My friend Anitra, who is the formerly homeless said it so well that I am ending this section with her words. “There are many different reasons why each individual becomes homeless. Personal problems, lack of education,

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279 National Coalition for the Homeless.
domestic violence, alcoholism, drug addiction, mental illness, poor work habits, lack of social skills — all are contributing factors. But the main reason people become homeless is economic. There are people with each of these problems who are still housed. They or their families have the economic resources to deal with mental illness, alcoholism, etc. No one becomes homeless just because they have problems. They become homeless because they don’t have the economic resources to deal with their problems.”

**Solution:** While emergency shelters are an essential short-term option for individuals and families in crisis, the long-term solution to homelessness is prevention. With the assistance of certain federal and state government grants, area nonprofits can intervene before homelessness occurs. The Homeless Prevention and Rapid Recovery (HPRP) program, for example, makes to assist low-income households with utility payments, back rent and other housing expenses to help keep people in their existing living situations. Similarly, the Social Security Administration’s SOAR program enables nonprofits to help eligible people access their Social Security entitlements more quickly.
Chapter Four: 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 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

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280 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
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. 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 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. 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.

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282 National Law Center for Homelessness and Poverty.

283 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.
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 staying 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.

**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.

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).
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. 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.

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. 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.

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 reset 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.

284 The National Coalition for the Homeless
285 Family Promise 2013.
286 Ibid.
287 National Low Income Housing Coalition, Out of Reach
Myth 7: Some people have chosen homeless lifestyle 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 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. 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.

**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

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288 Council for Affordable and Rural Housing.
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 we 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 to. 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 panhandlers. 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/AIDS. 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 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.289

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.

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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.

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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

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289 Report from Home Base, Tucson, AZ.
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 problem; the community as a whole, and each individual within that community,
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. 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 39 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 statues 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. 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

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290 Donald B. Kraybill, *The Upside-Down Kingdom* (Scottsdale: Herald Press, 2003), 124-125
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 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.  
**Fact:** Jesus’ commission statement is recorded in all four gospels and Acts. Most churches seem 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.

Matthew 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, 20 and teaching them to obey everything that I have commanded you: Mark 16: 15 And 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: 21 Jesus 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. 291 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.** 292

**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

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292 Universal Living Wage. PO Box 2312, Austin, TX 78768. universallivingwage.org
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 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.
Chapter Five: Compare the U.S. with European Policies for the Poor

When we compare poverty and people’s perception of it in the U.S. and European countries, many different views are contrasted:

We Americans have largely convinced ourselves that not only will we always have the poor with us, but also nothing can really be done about it. It is just part of the human condition, we tell ourselves, that more than 10 percent of Americans—even in the best of times—are desperately, even hopelessly poor and living in a kind of misery unimaginable to the rest of us.\(^{293}\) There are more poor people living in poverty in America than in the sixteen European nations: 17 percent of all Americans are in poverty or one out of every six people. By contrast 5.1 percent of the people of Finland are in poverty, 6.6 percent in Sweden, 7.5 percent in Germany, 8 percent in France, 8.1 percent in the Netherlands, 8.2 percent in Belgium, 10.1 percent in Spain, 11.1 percent in Ireland, and 14.2 percent in Italy.\(^ {294}\)

Measured by the transition rate out of poverty between one year and the next, economic mobility was worse in the United States (13.8 percent) than in France (27.5 percent), Germany (25.6 percent), Ireland (25.2 percent), the Netherlands (44.4 percent), and Sweden (36.8 percent) in the mid 80s. Measured against the same countries, U.S. low-wage workers are less likely to move into higher-wage jobs.\(^ {295}\)

22 percent of all the children in the U.S. are living in poverty. U.S. Childhood poverty now ranks twenty-second, or second to last, among the developed nations. All fifteen highly developed European nations have fewer children in poverty than the U.S. There are currently 11.7 million American children under the age eighteen living below the U.S.—defined poverty line.\(^ {296}\) Children’s Poverty: Ours is 21.9 percent, and in Germany, its 9.0 (again, mainly in East Germany).\(^ {297}\)

**Elderly Poor:** Just count the elderly poor: in the U.S., 24.7 percent of old people are in poverty; In Sweden, it’s 7.7 percent; and in Germany, 10.1 percent (mainly in East Germany).\(^ {298}\)

According to Geoghegan, elderly below 50 percent of median income [in U.S. $51,939 in 2013]in the following countries are:

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<th>Country</th>
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<td>U.S.</td>
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\(^ {296}\) Rifkin. *European Dream*, 81.
\(^ {298}\) Ibid., 7.
Cause of Deep Economic Disparity:

How did America slip to the bottom of the rankings among developed nations—and far below Europe—on income inequality and poverty? The answer to that question may lie in our perception of why some people become rich while others remain poor. We Americans have, by and large, adopted a *laissez-faire attitude* about business and commerce. If we just provide everyone with the opportunity to go to school, allow the free market to rule, and make sure the government does not interfere too much in its workings, the motivated and talented will rise to the top on their own accord. And those that are not motivated and/or lack talent will not do well. America was always meant to be a land of “equality of opportunity” but not a land of “equality of results.” *299* This explains the American’s general apathy toward the poor and homeless.

The survey of the Pew Global Attitude Project shows the same: The survey asked people in America, Europe, and elsewhere why some people are rich and other poor. Two-thirds of Americans believe that success is not outside of their control. Americans believe that people who do not succeed in life fail because of their own shortcomings, not because of society. By Contrast, 68 percent of the people in Germany believe the exact opposite. In Europe, a majority in every country—with the exception of the U.K., the Czech Republic, and Slovakia—believe that forces outside of an individual’s personal control determine success. Other surveys support the Pew finding. Asked why people are wealthy, 64 percent of Americans say because of personal drive, willingness to take risks, and hard work and initiative. Why do others fail? Sixty-four percent say because of lack of thrift, 53 percent say lack of effort, and 53 percent say lack of ability. *300*

The World Values Survey found that 71 percent of Americans believe that the poor have a chance to escape from poverty while only 40 percent of Europeans believe that is the case. Americans associate poverty with black America, even though there are more whites living under the poverty line. But in terms of percentages, a far larger proportion of the black community lives below the poverty line. In 2002, the U.S. Census reported that 8 percent of whites and 24.1

300 Ibid. 41
percent of blacks are below the poverty line.

Many white Americans think that black Americans are lazy, at best, or worse, genetically incapable of rising above their circumstances. Some observers have suggested that one of the reasons Europeans, unlike Americans, are more willing to believe that the poor are poor through no fault of their own but rather because of social factors is because, until recently, their poor were not racial minorities but, rather, white Caucasians, and therefore, the majority was able to identify and even empathize with their plight. White America cannot afford to believe that the American way of life might, in some way, be to blame for the destitute conditions many black Americans find themselves in.301

Beginning in the middle of the twentieth century forces beyond the control of individual African Americans led to high rates of joblessness, loss of social organization in the community, a collapse of public education and medical care in the ghetto, and little abatement of discrimination and racism. In this context, ghetto-related behaviors can be seen as understandable response, some of which may in certain areas be evolving into cultural patterns. These responses perpetuate and aggravate the poverty of the urban poor in a vicious cycle that currently shows few signs of abating.302 (see footnotes)

There is vast differences in how most Americans and Europeans perceive the notion of equality of opportunity; the twin issue of income disparity and poverty. While Americans encourage private effort to alleviate poverty we are, for the most part, unwilling to commit our tax money to the task. If the rich are rich because they are smarter and work harder, and the poor are poor because they are lazy and without ability, then nothing the government does is going to make much a difference. And besides, it would send the wrong message—namely, that those who worked hard and made something of their lives ought to then sacrifice some of their hard-earned income to compensate those who did not work hard and lacked the ability to succeed. American political opinions seem to be shifted far to the right of most other industrialized countries. To give a pertinent example, the political scientist Sidney Verba (1987) surveyed the opinion of “stakeholders”

301 Ibid. 42.
302 Hilfiker, Urban Injustice, 46. Single-parenthood is profoundly associated with poverty. While less than ten percent of married-couple families live below the poverty line, more than two-thirds of families headed by never-married women (of any race or ethnicity) are poor. Fully half of all families headed by a mother of any race or ethnicity who have never been married have incomes of less than $10,000. The rate of single parenthood among inner-city black families has grown alarmingly in the last forty years. In Chicago’s ghetto areas, for instance, more than five out of six parents aged between 18 and 44 are single. Nationally, more than two-thirds of African American babies are now born to single mothers. Women head over half of all black families and half of them have never been married. We are witnessing the “feminization of poverty.” Hilfiker. Urban Injustice, 47.
of three countries—Sweden, the U.S.A., and Japan. The post-tax pattern of income distribution in Sweden was considerably more egalitarian than either Japan or the U.S.303

Davis and More assert that in order to attract the top talent into the top positions, we need to pay them more—a lot more... Whereas we have grown quite accustomed to seeing winner-take-all markets in professional sports and Hollywood movie stars’ paychecks, Frank and Cook contend that they have become much more widespread across the rest of American society, contributing to widening income disparities. Thus, we see features of winner-take-all markets in banking, law firms, consulting, journalism, medicine, publishing, corporate management, and even academic institutions.304

However, “winner-take-all markets,” in their extreme form, can lead to the paradoxical misallocation of talent. Such market can be wasteful. We now have a more competitive society, a more consumerist society, and these forces influence families. Raising kids becomes like product development. Such market has resulted in an escalation of defensive spending. By the year 2005, nearly 30 percent of the nation’s college graduates will be working as file clerks, assembly workers, or some other occupation that does not require higher education.305

Social Welfare Policies: The term “welfare” properly means any form of institutional or state assistance to people in need. Local relief payments, disability payments, medical assistance, cash aid to families, food stamps, housing vouchers, and assistance to the elderly are all examples of state-financed welfare. Welfare also includes health insurance and pensions offered by employers, and similar elements of what might be called “the private welfare state.” In the current political debate, however, the term “welfare” has popularly been limited to the form of federally/state public assistance given to single mothers and their families, previously known as Aid to Families with Dependent Children (AFDC). In 1996, under what is now called Welfare Reform, AFDC was dismantled and the money bundled in “block grants” and given over to the state governments for the administration of a new

303 Kawachi and Kennedy. Health of Nations, 162.
304 Ibid. 93.
305 Ibid. 92-97.
program, Temporary Assistance for Needy Families (TANF). As a matter of policy, American society has generally tried to confine private charity and governmental assistance to the “deserving,” while insisting that the “undeserving poor” improve their character as a condition for receiving relief. The debate over who is to be helped will largely ignore the structural causes of poverty. Any regulations and policies designed to seek out the undeserved end up brutally punishing those who have no other resource. A current example of this attitude that punishes the needy for fear of making the program too attractive is the level of TANF benefits, which are so low that no one could survive on them. (see footnotes)

Other developed nations of Western Europe and Canada have taken a very different approach to social welfare. While we are busy screening out the “undeserved” they generously include everyone because their emphasis is on social insurance, not public assistance. In most of these nations, every family with children receives an allowance of some sort, so a special program directed only at needy families is less necessary. In the U.S., the emphasis is on assistance to the needy; in most other industrialized nations the emphasis is on a social contract. In return for participating in society to the extent an individual is capable, the nation guarantees everyone a certain basic standard of living.

For example, in Finland, all families, regardless of income, receive family support allowances from the Finish government for each of their children up to the age of seventeen. A single mother receives an additional $44 a month per child. A single mother is also guaranteed at least $107 a month in child support from the child’s father. Unlike in the United States, where few poor single parents receive child support,

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306 Hilfiker. Urban Injustice, 67-69. Welfare has perhaps most commonly been used as a mechanism for political mobilization. Particularly in local politics, public officials have frequently sued public assistance as a reward for political support. Since 1960, welfare benefits have been used in the attempt to make up for past racial injustice. 68.

307 Ibid. 69-71. People have cognitive limitations, emotional disorders, psychiatric disorders, and physical disabilities or illness that render them unable to work in the usual jobs. There are people whom society needs to support—either temporarily while they get back on their feet or permanently—if they do not sink into destitution. We have designed our system to make sure that no “undeserving poor” get public assistance. This is the essential heartlessness and destructiveness of welfare reform. We consign hundreds of thousands of families to extreme poverty and close the door behind us. Welfare reform, then, has been very good for some, very bad for others, and a very dangerous experiment in the unknown for still others.100-101.

308 Ibid. 107-108.
in Finland the government guarantees payment by taking responsibility for collecting child support payments and supplying the mother any unpaid balance if the state is for any reason unable to collect from the father.  

All Finns, regardless of income, are also eligible for allowances for almost any kind of adult education, be it university classes, vocational or job training, continuing job-related education, or retraining for a new profession. **No college debt.** In some of the German federal states, there’s no tuition at all. Even in the German states that do charge is a few hundred euros a year – about the cost of a day of class at some private American schools.  

While the numbers work out differently elsewhere, family support in other industrialized countries is similarly generous. In Finland, France, Sweden, and several other countries in Europe, maternity allowances pay an amount almost equal to regular salaries for up to a year. In fact, the U.S. is the only industrialized country that does not have universal preschool, family assistance, and parental leave programs. Geoghegan reports that **Child birth/care:** French women get up to twenty-six weeks of paid maternity and (some) paternity leave. Free child care. A system of backup government-paid nannies.  

The U.S. is only one of three industrialized countries in the world that does not mandate maternity or paternity leave. Even worse, a majority of Americans are not even eligible for unpaid family leave. In Europe, paid maternity leave extends from three and a half to six

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309 Ibid. 109. The pre-child allowance increases with every additional child, in part because of government policy to encourage a higher birth rate. A family receives approximately $90 a month for a first child, but $31 a month for a third. A family with three children, for instance, would receive $330 a month in total child support payments.  


311 Hilfiker. Urban Injustice, 110. In addition to these benefits, available to everyone regardless of income, there are two programs specifically designed for the economically needy. The first is assistance with rent up to 80 percent of the monthly payment, depending on one’s income and the rental cost. Renters can choose housing wherever they can find it, preventing the kind of economic ghettoization that is common in the U. S. The names of those receiving such assistance are confidential, thereby avoiding stigma. Finally, there is a catchall benefit that social workers can authorize for people who still fall through the cracks. The amount one should need to live on is determined by a schedule that factors in family size, cost of living in the area, and any special needs. If all of one’s income, including salaries, allowances and supports, is less than the determined amount, the social worker may, on a case-by-case basis, authorize an extra allowance to bring one up to the predetermined level, i.e. approximately at the poverty level., 111.  

months. In Sweden, mothers get sixty-four weeks off and 63 percent of their wages. In Germany, France, Austria, Denmark, the Netherlands, Norway, Portugal, and Spain, paid maternity leave is 100 percent of salary for at least three months. American working fathers and mothers would be shocked to hear how well parents fare across the Atlantic:

According to the OECD (Organization for Economic Cooperation and Development), while the U.S. devotes only 11 percent of its GDP to redistributing income by way of transfers and other social benefits, the European Union contributes more than 26 percent of their GDP to social benefits. The U.S. is particularly stingy when it comes to helping the working poor. The legal minimum wage in the U.S. in the 1990s was only 39 percent of the average wage, whereas in the European Union it was 53 percent of the average wage. In the United States, unemployment benefits are also less generous than in the European Union.\textsuperscript{313}

In Finland, unemployment insurance benefits are approximately half of one's previous salary, which about the same amount as in the United States, but almost everyone who loses a job receives it (in the United States less than half do), and an unemployed worker can receive those benefits for up to two years, compared to six months in the United States.\textsuperscript{314}

In Finland, for example, the system is a mixture of public and private medicine. (Cold-war stereotypes to the contrary, Finland's economy is capitalist, as are the economies of the other Western industrialized nations.) Physicians work thirty-seven hours a week as state employees, either in public clinics or hospitals, but are allowed to have private practices as well, which most do. Any individual may use the public clinics for a nominal fee of approximately $15 a year. Necessary hospitalization costs several dollars a day. Finns may also decide to use the private system, in which case the state will pay approximately two-thirds of charges for covered services. In other Western countries the mechanism for providing coverage varies. In Canada, for example, physicians are in private practice and the state acts a single large insurance company that physicians then bill for services. England, on the other hand, has a completely socialized

\textsuperscript{313} Rifkin. \textit{European Dream}, 43.
\textsuperscript{314} Hilfiker. \textit{Urban Injustice}, 110.
system of medicine in which all physicians are state employees. In each
country, however, all citizens receive basic health care as a right. In
Finland, health care is also available to anyone with permanent resident
status.\footnote{Hilfiker, \textit{Urban Injustice}, 108. Congressman James McDermot, a physician from the state of
Washington, has repeatedly introduced a proposal in the House of Representatives for a “single-payer
plan” that would provide universal coverage to all Americans without increasing total health care costs
for the country. Sixty to eighty members of the House have usually signed on to this bill, 122-123.}

**Government-provided benefits as of 2009:**\footnote{Geoghegan. \textit{Were you born on the wrong continent?} 38.}

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<th>Sweden</th>
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<td>Shorter work weeks</td>
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**Crimes and Incarceration Policies:**

The U.S. incarceration rate is high compared to that of the
European Union. More than two million Americans are currently in
prison. That’s nearly one quarter of the entire prison population in the
world (U.S. make up less than 6 percent of the world population).
While EU member states average 87 prisoners per 100,000 population,
the United States averages an incredible 685 prisoners per 100,000
population.\footnote{Rifkin, \textit{European Dream}, 82. Over the last twenty-five years, “law and order” has become a politically
potent slogan. In the early 1980s, both state legislatures and Congress started to write into law not only
lengthier sentences for various crimes, but also “mandatory minimum” sentences. The result has been a
substantial increase in the average length of time served in prison. At both federal and state levels,
“three strikes” laws have been passed that mandate sentences of twenty five years to life for the third
felony offense. In states, like California, these three-strikes can be for relatively minor offenses,
including drug possession. More people there have been sentenced under the three-strike law for simple
marijuana possession than for murder, rape, and kidnapping combined and more for drug possessions
generally than for all violent offenses. Hilfiker, \textit{Urban Injustice}, 35.}

In the year 2,000, roughly one out of every three black males
between eighteen and thirty-four years of age was under the active
supervision of the criminal justice system: Under arrest, awaiting trial,
awaiting sentencing, on probation, in jail or prison, in half-way houses

\footnote{Hilfiker. \textit{Urban Injustice}, 108. Congressman James McDermot, a physician from the state of
Washington, has repeatedly introduced a proposal in the House of Representatives for a “single-payer
plan” that would provide universal coverage to all Americans without increasing total health care costs
for the country. Sixty to eighty members of the House have usually signed on to this bill, 122-123.}
or other mandated programs, or on parole.\textsuperscript{318}

Violent crime levels are generally higher in the U.S. than in Europe, but it is also true that both our “propensity to incarcerate” and the length of an average sentence for less serious, non-violent crimes like drug possession or burglary are greater in the U.S. than in other Western industrial countries. Prison sentences in the U.S. are three times those in European countries for these lesser crimes. Paradoxically, for violent crimes like murder or armed robbery, our sentences—with the notable exception of capital punishment—are closer to those in Europe.\textsuperscript{319}

The U.S. also spends far more money on fighting crime and administering civil justice than any of the European counties. In 1999, more than $147 billion went into police protection, court administration, and prison maintenance, or 1.58 percent of that year’s total GDP.\textsuperscript{320}

Between 1997 and 1999, the average rate of homicide per 100,000 people in the EU was 1.7. The U.S. rate of homicide was nearly four times higher, or nearly 6.26 per 100,000 people. More terrifying still, the U.S. Centers for Disease Control (CDC) reports that the rate of childhood homicide, suicide, and firearm-related deaths exceed those of the other twenty-five wealthiest nations in the world, including fourteen wealthiest European countries. The homicide rate for children in the U.S. was five times higher than for children in the other twenty-five countries combined. The suicide rate among U.S. children

\textsuperscript{318} Hilfiker. \textit{Urban Injustice}, 36. In Washington, D.C., half of all young black men are currently in the criminal justice system. In nearby Baltimore, it is even worse. These figures include only those currently in the system. If we also count those who have previously been in the system and have now been released, the numbers are even higher. We tend to punish the kinds of crime committed by the poor more severely than similar ones committed by affluent people. Compare, for example, shoplifting and “fudging” on an expense account. Each is a nonviolent crime against business. Since neither source of income is usually reported to the Internal Revenue Service, each is a federal crime. Yet the shoplifter is much more likely to be prosecuted than the executive manipulating his expense account.

\textsuperscript{319} Ibid. 37. “The war on drugs” has been the major cause of the increase in incarceration of black inner-city residents. “Declared” in the early 1980s, the emphasis of this war nationwide has been on law enforcement and the incarceration of drug offenders, not on prevention and treatment. It has also concentrated drug law enforcement on inner-city areas and instituted harsher sentencing policies, particularly for crack cocaine. This war has in truth been largely a war on the poor; between 1985 and 1995 the number of black state prison inmates sentenced for drug offense rose by more than 700 percent. Once in the criminal justice system, African Americans are usually treated more harshly than other racial groups. Hilfiker, \textit{Urban Injustice}, 38. Despite the fact that two-thirds of crack users are white or Hispanic, 86 percent of all offenders sentenced in federal court for crack offenses are African American. Hilfiker. \textit{Urban Injustice}, 38.

\textsuperscript{320} Rifkin. \textit{European Dream}, 77.
was two times higher than all of the suicides combines in all the other twenty-five countries measured. 321

Our national statistics on homicide still far outstrip other industrialized nations. The annual toll of homicides in Britain (population 58 million) have fluctuated between 700 to 800 in recent years, which puts it in a league with Chicago, a city of less than 3 million. The American response to our homicide crisis has been to incarcerate everyone. But there are limits to the number of new prisons we can build with strapped tax dollars.322 There are also enormous hidden costs in our race to incarcerate, costs hidden because they are charged to the ghetto. Keeping half of the young black men under the supervision of the criminal justice system has devastating consequences.

For those actually incarcerated, of course, employment is impossible. One must give up any job one had to go to jail. Most of those on probation or parole are legally allowed to work, but when a criminal record is added to low educational attainment and limited job experience, work proves even harder to come by. Licensing requirements prohibits the formerly incarcerated from some forms of work. It will be hard for them to find work and they find it impossible to climb out of poverty. Soon they give up looking. And they are no longer “attached to the labor force,” [which is the case for most of homeless people I serve in the State of Washington. Many work but so sporadic that they cannot maintain self-sufficient life with regular and stable housing and sleep outside.] And so, in a final irony, they are not even counted among the unemployed, effectively lowering the real unemployment rate. If those incarcerated were counted, the overall unemployment rate for black men would increase by about two-thirds. Many states, in a further gesture of exclusion, prohibit felons from voting, temporarily or permanently. Anyone with a felony conviction for a drug offense is now prohibited from receiving a federal loan for education, making college an even more unrealistic dream.

321 Ibid. 81-82.
322 Kawachi and Kennedy. Health of Nations, 135-136. With the deterioration of the social safety net over the last twenty years—government spending for almost every anti-poverty program has decreased—the prison has become our social policy, our employment initiative, our drug treatment program, our mental health policy, our anti-poverty effort, our program for children in trouble and our home for the homeless. Poverty is correlated with crime, but every extra dollar spent on local, state, and federal penal institutions is a dollar less to spend on the prevention and eradication of poverty. Hilfiker, Urban Injustice, 40- 41.
[I learned from my homeless friends that those who have criminal history have no place to put their feet down in our society. Therefore, they have to make prison or streets their permanent home.] Imprisonment also deprives children of fathers, women of husbands and partners, and the community of human resources that could provide positive benefits, including the supervision of young people and other elements of informal social control. As more young people grow up having parents and siblings and friends who are incarcerated, jail time is seen as a normal aspect of the life experience, and the deterrent effect of prison is diminished.323

As Dr. Hilfiker suggests, when we, as Americans, look at such a social welfare system, our first response is, “With benefits like that, who would want to go to work?” We wonder how many people are simply playing the system. From his interview of social workers Dr. Hilfiker discovered that less than one person in a thousand was abusing the system. A high-level administrator in Helsinki agreed that such abuse was rare. In Finland, there is no racial or economic segregation. Rich and poor live in the same neighborhoods; their children go to the same schools. As consequence, the disparity in services like education, police protection, or trash pickup provided to rich and poor, so prominent in the U.S., is largely absent. The result of this system is that Finland has little poverty as we in the U.S. would define it. There are certainly inequalities, but low-income people's income is generally not allowed to fall below poverty levels. Even the most needy, then, would not be “poor” by our definition.324

Finland is a small country, but much larger countries like Germany and France have programs that provide similar social insurances for the needs of children, as well as for illness, maternity, retirement, and unemployment. While there is certainly poverty in these countries, it does not reach the level of destitution familiar to us here, and children tend to be the best-off demographic group, not the poorest, as in the United States. But not all developed countries are as homogenous as Finland. Canada, Germany, and England all contain diverse

323 Hilfiker. *Urban Injustice*, 42.
324 Ibid.111-112. Dr. Hilfiker suggests, “There is nothing intrinsic in this kind of social insurance that leads to lack of motivation or laziness. Given the proper support, most people will use the program appropriately. It is important to recognize, however, that the enormous physical and psychic damage already done to too many poor people in our country would demand much more intensive and expensive support for the first generation or two.” Hilfiker, *Urban Injustice*, 114.
populations yet manage to prevent destitution far better than the United States does. 325

**Values System:**

All of the above policies—social welfare, health care and incarceration—in the United States and Europe—appeared to be affected by people’s value system. When asked what values are extremely or very important to them, 95 percent of Europeans put helping others as the top of their list of priorities. 84 percent said they put a high value on being involved in *creating a better society*, putting financial success dead last of the eight values ranked in the survey. 326

In many respects, the European Dream is the mirror opposite of the American Dream. While the American Dream emphasizes unrestrained economic growth, personal wealth, and the pursuit of individual self-interest, the European Dream focuses more on sustainable development, quality of life, and the community relationship over individual autonomy, cultural diversity over assimilation, quality of life over the accumulation of wealth, universal human rights and the rights of nature over property rights, and global cooperation over the unilateral exercise of power. 327

According to Harvard professors, charity executives are puzzled why Americans do not seem willing to share more of their prosperity with the poor. Notwithstanding the outpouring of generosity demonstrated towards families of the victims of the September 11 tragedy, Tsunami and Hurricane Katrina, Americans seem less attuned to the needs of the poor living just around the corner. 328 Individuals or society in general seem to hold the same attitude.

The Europeans want to live in a world where everyone is included and no one is left by the wayside. According to a Pew survey conducted in 2003, solid majorities in every European country say they believe it is more important for government to ensure that no one is in need,

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325 Ibid. 113-114. Dr. Hilfiker suggests that while some European countries have limited their social programs in recent years, these cuts have been overemphasized in the American press. After the breakup of the Soviet Union, Finland experienced several years of severe recession as commerce with its major trading partner all but collapsed and the official unemployment rate reached 22 percent. Despite this extraordinary stress on the safety net, however, there were no significant reduction in benefits. Over the past ten years, Dr. Hilfiker, after reading in the American press, checked with Finns about each “cutback.” However, either no one knew anything about it or the cutback was a minor tweaking of the system. The European safety nets remain largely intact.


327 Ibid. 3.

than it is for individuals to be free to pursue goals without government interference. Only in America, among all of the populations of the wealthy nations of the world, does a majority—58 percent—of the people say they care more about personal freedom to pursue goals without government interference, while only 34 percent say it is more important for the government to take an active approach to guaranteeing that no one is in need. 329

Even today, after a decade of widening earnings disparities, members of the American Labor movement are significantly less favorable toward government action than their European counterparts. Fewer than half of American union members are in favor of the government providing a decent standard of living for the unemployed, as compared with 69 percent of West German, 72 percent of British, and 73 percent of Italian unionists. Even the poor in America are inclined to vote against expanding the government’s role in providing a decent standard of living for the poor. 330

**Tax Policies:**

We gather that the organization of such an egalitarian society in Europe which values everyone equally—economically and socially—are affected not only by their value system but also their value of the community as a home for everyone and their willingness to share the cost through their taxing policies. However, in the U.S., average federal and local taxation rates—exclusive of social security payroll taxes—are about 21 percent of income, and many Americans consider these rates high. Taxation rates in Finland and other Western nations range from 40 percent to 50 percent of income, although not all of the difference is due to social insurance programs. 331 Americans are hostile toward taxes because our struggle to maintain ground against the rising tide of income inequality *makes us feel less generous* toward the state. 332

Of twenty countries, the U.S. pays the lowest tax. The American predicament is in distinct contrast to Europe, where by dint of maintaining higher levels of taxes, citizens tend to view themselves as directly benefiting from government programs—whether in the form

330 Ibid.164.
of free health care, inexpensive college education, subsidized child care, or better maintenance of public facilities such as mass transportation. More equal societies will tend to have lower private transfer burdens—less private capital, less debt, and less conspicuous consumption. People are willing to pay higher taxes for social insurance. Public services come to be seen as collective assets—something from which the population at large benefits directly; for example, in the form of Canadian medical care, French trains and mass transit, and the German system of free universities.333

According to Geoghegan, Europeans pay more in taxes, but they are getting a lot more back. Up to a certain point, it’s rational to pay taxes if people are spending it on themselves. Over here (U.S.) only some of our taxes come back to us. A lot of them go to the private market— not just evil private insurance companies and drug companies, but also all the multimillionaire doc-in-a-box doctors and hospital executives who profit off the distribution of what should be public goods. Europeans know how to spend the money effectively.334

**Longevity:**

Impact of Economic Disparity on Longevity: Indexes of social health, as developed by Marc Miringoff and colleagues at the Fordham Institute for Innovation in Social Policy are: Children’s infant mortality, child abuse, child poverty, youth’s suicide, teenage drug abuse, high school drop outs, teenage births, adult’s unemployment, wages, health care coverage, elderly poverty, life expectancy, and all age’s violent crime, alcohol-related traffic fatalities, affordable housing, and inequality.335

Laissez-faire and unbridled competition threatens the health of us all. No society can indefinitely put off paying for the consequences of relentless competition, escalating consumption, plus all the social divisions and social exclusion that the American model of capitalism implies.336 The costs of our consumer culture are tightly linked with the societal price we pay for income inequality. The more unequal the

333 Ibid. 168.
335 Kawachi and Kennedy. The Health. 198.
336 Ibid. 201.
distribution of income, the longer and harder families need to work to keep from slipping behind on the economic ladder. The greater the disparities in wealth and income, the greater the effort expended by producers of goods and services in catering to the spending habits of the rich.

A study of the relationship of income inequality to mortality rates across the U.S. found that greater inequality in the distribution of income was associated with rates of premature death from heart attack, cancer, murder, and infant mortality.\footnote{Ibid. 103.}

It is possible that both the poor and rich will experience worse health outcomes as a result of living in a society with more unequal distribution of income. For instance, if there is more violent crime in an unequal society, the rich who live there might be more likely to become victims of homicide than their counterparts who live in more egalitarian, less violent societies.\footnote{Ibid. 106. It reminds me of cartoon I saw; a boat in which a fat man and a poor skinny man were sitting on each opposite end. The side of a fat man was sinking. The skinny man’s side was gradually sinking too due to the weight of the other heavy side. The insight of the cartoon was that eventually both will die together. This is the consequence of our economic system, not only creating poverty but the wealthy eventually die with the poor. The wealthy become spiritually homeless and their souls will die and the poor become physically homeless and their bodies will die.}

When we measure economic well-being and quality of life, the European Union begins to shoot ahead of the U.S. The criteria for determining a good quality of life is access to a housing, food, clothing, education, health care, adequate care for our children, and living in safe neighborhoods and communities. In most of these particulars, the European Union has already surpassed the United States of America. While the average life expectancy in the European Union—excluding the ten new countries—is 81.4 years for women and 75.1 years for men, for a mean life expectancy of 78.2 years, the U.S. life expectancy for women is 79.7 years and for men 74.2, for a mean life expectancy of 76.9 years.\footnote{Rifkin. European Dream, 78-79.}

Money will buy better health, but only up to a point. Beyond that point, further growth does not produce more health, and the relationship between income and life expectancy flattens out. In spite of being the richest citizens on the globe, Americans do not enjoy the highest longevity in the world. Across twenty-eight countries belonging to the Organization for Economic Cooperation and
Development (OECD) in 1996, the range of life expectancies at birth ranged from a high of 83.6 years for Japanese women to a low of 65.9 years for Turkish men. If the level of affluence is the main determinant of health, we would expect Americans to rank near the top of this list. American men ranked twenty-second (72.7) and American women the 19th (79.4) out of twenty-eight OECD countries for life expectancy in 1996. Japan shows the highest in both men’s and women’s life expectancy among 28 countries.340

The U.S. and other wealthy countries with high levels of social inequality have lower general health than do more equitable societies, rich or poor. They dramatically demonstrate that growing inequalities threaten the very freedom that economic development is thought to bring about: freedom from want, freedom from ill health, freedom to exercise democratic choice, and freedom to pursue leisure and happiness.

Several other studies based on less developed countries have examined the relationship between the distribution of income and infant mortality rates. These studies found that countries with unequal income distribution have higher rates of infant mortality than countries with similar levels of national product per capita but more equal income distribution. The possibility that a poor person’s level of well-being depends not just on their own income but on the levels of income of others in society challenges conventional economic assumptions involved in making welfare comparisons. This implies then that the absolute standard of living may be a poor measure of social welfare: When incomes are unequally distributed, the true welfare of the poor may be lower than measured income suggests.341

Researchers also found that morale was actually higher among officers in the military, where promotion rates were very slow, compared with officers in the Air Force, where promotion was very rapid. This means that a person’s level of well-being depends not just on their own level of income, but on everybody else’s.342

For example, in major-league baseball, the wider pay gaps may instill feelings of unfairness, promote dissatisfaction and resentment, and ultimately diminish individual performance. Wider pay dispersion

341 Ibid. 49-51.
342 Ibid. 53-54.
creates disincentives against cooperation, especially in a game that frequently relies on teamwork. In sum, inequalities in compensation may lead to less cooperation, less team-oriented behavior, lower common goal orientation, and active erosion of social cohesion.

In manufacturing firms, wider pay dispersion has been found to result in lower product quality. In American manufacturing firms, the average compensation of a CEO can be up to 150 times that of the average worker, much higher than the salaries of their counterparts in Japan or Germany. Whereas American CEOs routinely lay off thousands of workers during economic downturn and reward themselves in the process for “increasing efficiency,” their Japanese counterparts have been known to take voluntary pay cuts to preserve jobs. And therefore, inequality can be quite dysfunctional in terms of an organization’s performance.  

Two American studies (by a University of Michigan team and a Harvard School of Public Health team) tested the relationship between income inequality and variation in premature death rate across the fifty U.S. states found: a highly significant correlation between the measure of inequality and premature death rates, which was present in both men and women, and in white Americans as well African-Americans. Even the Robin Hood Index that shows greater inequality in the distribution of income was associated with not just higher rates of overall mortality, but also rates of premature death from the heart attack, cancer, murder, and infant mortality.

More egalitarian distribution of income resulted in an increase in longevity, even though the average level of income remained same. It is possible that both the poor and rich will experience worse health outcomes as a result of living in a society with more unequal distribution of income.

Impact of Satisfaction with life on Longevity:

Longevity is affected by our satisfaction with life. In what kind of society do people feel more satisfied with their life? Eight out of ten Europeans say they are happy with their lives. However, Americans within every stratum of income were dissatisfied with what they

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343 Ibid. 90-92.
344 Ibid. 102-103.
345 Ibid. 107.
346 Rifkin. European Dream, 383.
earned. Sixty-four percent of Americans earning less than $10,000 per year responded in a survey that they “could not afford to buy everything they need.” In the same survey, 42 percent of Americans earning between $50,000 and $75,000 said the same, as well as 39 percent of Americans earning $75,000 to $100,000. Therefore, prosperity does not buy happiness. The absence of money can breed misery, but having it is no guarantee of happiness. Thus we can conclude that within societies, the lower our standing relative to others, the unhealthier we tend to be.

This phenomenon can be explained. As the consumption patterns of the rich become more normative, the more ordinary families need to spend to keep up with the average standard of living. The harder families work to pay for lifestyles beyond their means, the more pressure and stress they may experience spending less time in maintaining family and community ties.

One of the most focused definitions was presented by Leonard Sagan in his examination of the factors that influence health and wellness in the world’s various nations. His findings are: People who live a healthy and long life are not self-indulgent or preoccupied with their personal identity or welfare. Rather they are committed to goals other than their own personal welfare. Goals may be global in scope or quite modest. Most important, however, they are not egotistical in nature but will benefit others. Healthy people are compassionate; they have a strong sense of community. I believe that these qualities are in a state of decline in the U.S.—and it may not be a coincidence that evidence of worsening health is appearing at the same time that Americans are preoccupied with “self-realization.” When the California Department of Mental Health surveyed 1,000 Californians, they found that the healthiest ones cared most for others—and for themselves.

**Impact of Human Companionship on Longevity:** A number of studies showed that people in Japan—even though they smoke cigarettes, have high blood pressure, endure crushing stress, and live in polluted and crowded cities, factors characteristically considered to

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348 Ibid. 58.
349 Ibid. 77.
be factors leading to heart disease—live longer than we do. In fact, they enjoy the longest life expectancy in the world. Researchers finally decided that the Japanese are protected from ill health and death by their unusually close ties to friends, family members, and community. University of California San Francisco School of Medicine researcher Ken Pelletier believes the social aspect of human companionship is one of the most important factors in health.351

A case study of the community of Roseto in eastern Pennsylvania: The residents of Roseto suffered less than half the rate of heart attack compared with that of surrounding communities. The researchers could come up with only one thing seemed to differ from people living in surrounding area: The men and women of Roseto expressed a striking degree of solidarity with their community. There was a strong tradition of helping one’s friends as well as friends of one’s friends. The social emphasis of the community was on interdependence, which could be traced all the way back to the time when the town had been settled by immigrants who originated from the same village in rural Italy.352

**Why is Costa Rica Smiling?**

The New Economics Foundation’s Happy Planet Index determined that Costa Rica is the greenest and happiest place in the world. The HPI considers three variables: happiness, ecological footprint, and life expectancy. A child growing up in the Costa Rican countryside is surrounded by some of the most beautiful and biodiverse landscapes in the world. The government of this tiny Central American country aims to keep it that way. But preserving this land of tropical rainforests isn’t Costa Rica’s only accomplishment. The

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351 Ibid. 277. Another research was conducted by Dr. Gunnar Biorck, who studied more than two hundred cardiac patients in the town of Malmo, Sweden. Biorck found that the patients gained physical and psychological strength in the hospital where teams of nurses and physicians were at close hand and where there was plenty of human contact. The most serious medical problems among Biorck’s study patients occurred after the patients left the hospital—a time when “many patients feel deserted and very lonely.” When the social support drops off, the protection is often lost. In another Swedish study, 150 middle-aged men were studied for ten years to determine the effects of various factors on ischemic heart disease. The greatest factor in who lived and who died was not necessarily the presence of disease or the presence of risk factors, but social isolation. The men who had the greatest social isolation also had the poorest survival rates. Studies have shown that human interaction itself has a biological value, causes changes in blood pressure, heart rate, and blood chemistry, the changes that promote good health for the heart. Haefen, Karren, Frandsen & Smith, *Mind/Body Health*, 279-280.

government ensures all citizens have access to health care and education, and the country actively promotes peace around the world. So when the New Economics Foundation released its second Happy Planet Index, a ranking of countries based on their environmental impact and the health and happiness of their citizens, the No. 1 spot went to Costa Rica, population 4 million. The United States’ ranking: No. 114 [among 120 countries]. What can our neighbor to the south teach us about happiness, longevity, and environmental sustainability?

“Costa Rica enjoys a privileged position as a mid-income country where citizens have sufficient spare time and abundant interpersonal relations,” says Costa Rican economics professor Mariano Rojas. “A mid-income level allows most citizens to satisfy their basic needs. Government intervention in the economy assures that all Costa Ricans have access to education, health, and nutrition services.” Costa Ricans, he added, have not entered the “race for status and conspicuous consumption.”

In short, the reason European countries offer everyone a decent life is not because they are communist or socialist, as Dr. Hilfiker pointed out, or not because they are all Christians, but because they, as peoples, governments and nations, place their value on an egalitarian social system and are willing to share the cost in building an equal, livable society for “everyone” by paying higher taxes for common good. If the same capitalist system in Europe could do it and why can we not do it? We know how, have economic resources and good hearts. The only thing that will help us do will be our willingness, desire to do it and share the cost.

We Americans might not be so proud of our democracy because it appears not the superior one in the world because political democracy without economic democracy is not a total democracy for the wellbeing of all citizens. It seems that what the Europeans value and share is much closer to the democracy and the policy of God in the Old Testament and Jesus Christ in the New Testament. One can lament that we are not as close to God’s policy as the Europeans are. I hope this little booklet can serve as a wake-up-call for all of us to look at our way of treating the poor in our midst and to create a just society.

353 This Central American country tops the Happy Planet Index [among 120 countries] by Lisa Gale Garrigues posted in Yes Magazine, Dec 15, 2009
for all, which then will bring us better health, happiness and longevity as the many researchers asserted above.

**Geoghegan saw three things in Germany:**

- **First**, countries like Germany do not let private vendors profiteer of the distribution of public goods. Health care, for example – 90 percent of it is not-for-profit. By contrast, in the U.S. even our “not-for-profits” are in effect for profit. In Chicago, the CEO of our charitable hospitals can make up to $3million or more a year just in salary, never mind bonuses. In Germany, the same CEO might make about a tenth of that. And the Germans hold down the salaries of doctors too. No doctors with private jets, no private insurers profiteering off health care, no drug companies pillaging the public. Unlike our economic model, a European social democracy is much better at holding down the costs of health care and other public goods. 354

- **Second**, in countries like Germany, human capital has some control over financial capital: If they move something to Bangladesh or Chattanooga, the condition is to put more money into a production line in Mainz.

- **Finally**, in countries like Germany, all three of the major political parties – the CDU and SPD, even the Greens – look out for labor and have a “mercantilist” commitment to the rule that exports must exceed imports. In the U.S., instead of three parties with that point of view, we don’t even have one. And that’s one reason why labor here is in collapse and we’re the biggest debtor country in the world. The “German model,” this particular form of European social democracy, knocks down so many of the glib things we tell ourselves about globalization. 355

Geoghegan makes a significant conclusion for the poor: The bottom two-thirds of America, would be better off there [in Europe]. I mean the people who have not had a raise, an hourly raise, in maybe forty years, and who do not even have a 401(k), nothing but Social Security, and either have no health insurance or pay deductibles of $2,000 or more. Sure, they’d be better off in Europe. When unemployed, they’d certainly be better off in Europe. Over there, even

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355 Ibid. 308.
single men can get on welfare. And in much of Europe, contrary to what we hear, unemployment is much lower than over here [US]. I am a lawyer. I’ve known ever since law school I was born on the right continent [America]. For people I represent, i.e., hourly workers, I know where they’re better off. People in the bottom half of the U.S. (by income) would be better off in a European-type social democracy. I speak here as their labor lawyer- and yes, I do think I know what’s best for my clients. So let us suppose it is true that half of America, the bottom half, would be better off in Europe.

356 Ibid. 53.
357 Ibid.48.
358 Ibid 52
MY STORIES

I begin each volume with my stories because many people have asked, what in the world motivated this little 5-foot-Korean immigrant woman to serve the poor/homeless in this country. At the outset, I will testify that we don’t need to be chained to our life troubles, tragedies and illness forever, but can turn all of them into a motivation to do something good for others and society with the help from God.

When I stand before my audience, I usually start my talk by saying the followings: I am standing before you as your mission product from Korea. I met Jesus at Ewha Girl’s Junior and Senior High School (1949-1955), which was founded by American Methodist missionaries. I am standing before you as one of million Koreans whose lives were saved in the Korean War by the sacrifice of American soldiers. I am standing before you as one who cannot take for granted for the abundant blessings I have received in this country. I am deeply grateful, and thus share my life with the poor/homeless around us. I am standing before you as a voice of our homeless sisters and brothers whom I love and serve because we reside in each other, and they go with me everywhere I go because I am one of them. Thus, they speak through my voice and I speak from their pain-stricken-hearts.

Here are some of my stories:

My early life stories led me to who I am and what I do today:

In 1935, I was born as a last of three children in a materially wealthy family in North Korea and was raised like a little princess: eating special food, wearing beautiful clothes and living in a beautiful home. But emotionally, my childhood was filled with my mother’s tears, grief and anguish: they were my daily food for she was severely abused by my father who had always sought after other women. When he came home sporadically he beat on my mother.

I remember my father as a wealthy, educated, but an abusive and threatening man who assaulted my mother and punished my two older brothers for unsatisfactory school reports. His expectations were very high, and if any one of us received a poor grade, my mother got
punished for it. He would blame my mother for not disciplining us to get better grades at school. Ironically, our education was very important to her because she came from a highly educated family: my grandfather was a highly educated, noble scholar in North Korea who was also a teacher. During this period in Korea, the girls did not attend school. I remember my mother always grieving her lack of education. For this reason alone she would encourage us to do well in school without my father's threat to do so.

One nights that he came home, he would always check my brothers' report card. When he wasn't satisfied with them he would blame my mother. He'd start by beating her first, then would drag her by the hair from one room to the kitchen, all the while threatening to burn her in the oven. We would all scream in horror and try to stop him from burning our mom. It was most cruel, cold-blooded and hair-raising experience. Whenever I recall that incident, to this day I can still feel the chill, horror, and can hardly breathe.

At another time, while my mother was working on her vegetable garden he beat on her, kicked her back so hard that he broke her back. At that time, as later I heard, she was determine to end her life by starving despite the neighbor's help. So I got a bowl of gruel in a tightly closed container which our neighbor lady put on my back and tied it with a towel. I brought it to my mom to eat. Looking at me, she felt compassion for me and couldn't die leaving me behind; I was five years old then. So she began to eat the food I brought for her.

I remember from early on I thought I would never marry a man. I even regretted being born a girl, although I wasn't physically abused by him except for witnessing his abuse on my mother and brothers. Therefore, when he was not home with us we were happy and at peace. But when he came home, we were swallowed up by chaos and fear. I don't ever recall doing anything fun or memorable with my father as a family. We didn't want anything to do with him. He had never talked to us except for to punish us. Oddly, I was the only one he called out by my name and not physically abuse. Sometimes, even in hatred I thought he must have liked me. All of us were very angry with our father. Early on, I was ill with whatever my mother was sick with: such as indigestion, headaches, etc. At the age of 5, I had developed asthma, a condition that afflicts me to this day.

My mother was a bright, diligent, honest, strict, and a faithful
woman who was very supportive of all of her three children. She taught herself how to read and write. She was a fair woman with a sound judgment. She would always say to me, “You don’t have to get married; you don’t have to learn how to cook, saw, clean the house or even bear children; first and foremost, the most important thing for you is getting all the education, become independent, stand on your own feet and never ever be abused by any man as I was.” It is because of my mother’s credo that set me out to be a student forever; I went to school up until I was 71.

When I was 7 or 8 years old, I was often sick with Malaria. I suffered from fever and chills, which were typical symptoms. This usually happened in the hot summer months. When the fever started at school, my teacher would send me home. I had to walk over two miles to come home. On the way home, I would sit on the roadside and rest under the hot sun which made me feel good. When I finally reached home, I’d nearly pass out from the fever. My mother would carry me on her back, and the feeling of comfort would make me sleep for several hours. When I’d wake up on her back, I’d feel better with the fever long gone. Whenever I was unhappy or would cry, she would carry me on her back. Her back was my warm bed and my comfort. A confession has born out of this experience that God carries me on Her back when my heart aches in a heavy grief or despair. This time I use a feminine noun for God because I feel my mother’s warmth and comfort from God. I often confess that God has been carrying me on Her back when I was on a speaking tour on behalf of the Presbyterian. Otherwise how could I have boarded the plane 184 times and speak to 430 groups in 6 years. This means I boarded the plane 31 times per year and spoke to 71 churches/groups per year. My confession is that God flew me on Her back to so many places at God’s speed. I give all my accomplishment to the grace and mercy of God. God carried me on Her back and placed me where I am today. My father’s abusive behavior ruined my masculine image of God. This means that many children who are abused by fathers or witness to their abuse find it hard to relate to God as the father God.

During 1935-1945 the political climate I was born into in Korea at the time was during the Japanese invasion and occupation (1919-1945) of Korea. We were all given a Japanese name. We were forced to speak Japanese. We all lost our identity and nationality. We were forced to
sing the Japanese national anthem. If we sang our own national anthem, we were arrested and punished. We couldn’t own or fly our own flag. If we were found with one, we were arrested and punished. Early on I learned all about “oppression.” I lived under such political system for the first ten years of my life.

August 15, 1945 when the WWII ended, I was ten years old. Korea regained her independence from the Japanese occupation. We got our own name, language and flag back. However, all the while our joyful scream for the liberation was echoing throughout the heaven and earth, a Communist regime had settled in Northern part of Korea. As highly educated and wealthy class, my family was at risk of being punished on top having lost all of our land and crops. Except for our abusive father my family escaped to South Korea because my oldest brother was at risk of being arrested; we made the getaway two by two. Even though we owned vast land and orchards, we left North Korea with empty hands, with no cash in our pocket. We couldn’t carry lands, orchards, or crops on our back. Each one of us had just one backpack on our back for we each faced many days of walking in hiding since crossing the border was illegal then by the Communist’s policy. This policy still remains intact even up to this day. At the time we had no option but to risk our lives by seeking freedom in South Korea. An iron curtain was drawn between the two Koreas and we were separated from our relatives in North Korea forever since.

Somehow my second oldest brother and I were the last crew to leave the North Korea in the fall of 1946. He was 19 and I was 11. He and I were under the North Korean regime for one year before we made our escape to South Korea. In School, the Japanese national anthem was replaced by a song, “General Kim, Il Sung” of North Korea.

At the tender age of ten I went out to the labor field representing my family. I took on the responsibility sensing that no one else from my family would do it. Every family was forced to do labor work for the community—road work or sowing rice plants. My frail 10 year old frame carried a little basin on my head, which was filled with dirt, to a designated spot and dump it there. I also had to learn how to sow rice plant in the muddy field with my bare foot.

In 1946, it was in late fall, when my brother and I arrived in Seoul, South Korea, safely on foot. In Seoul, we no longer owned a home;
we fell hard into poverty, moving around from different room to room as a refugee family. We began to experience cold and hunger. In North Korea, I was the wealthiest child in school. All of a sudden in South Korea however, I was the poorest child in the whole school. I was a fourth grade child who was displaced with a bunch of strangers.

In 1949, I signed up to go to a public junior highschool, which was cheaper and second class among schools at the time. But my home room teacher suggested on taking a test to Ewha Girls Jr. High School, which was the most prestigious private high school in Korea. The competition was as high as entering Harvard or Yale by today’s standard. At the time I hadn’t a clue about the sky-high-tuition to the institution. I took the entrance exam as the teacher suggested, and passed all the tests. I can still recall my mother and my eldest brother having mixed emotions; they were elated for me that I passed, but sad that they could not pay for my high tuition. They tried and tried but could not come up with the full amount of tuition. My eldest brother, an army officer then, went to see the school principal and told him how my family cannot pay the full tuition. To everyone’s surprise, the school principal accepted my enrollment with half the amount of tuition. He was the first Christian I encountered, and my first taste of Christ’s spirit. The school was a mission school built by American Methodist Missionaries. That school turned my life around from a life with no-Jesus to a life with Jesus. From that day on I was destined to live in the Spirit of God.

June 25, 1950, on a Sunday, a year after happily entering Ewha, the Korean War broke out. I was fifteen then. It was an unfair price to pay for our deadly struggle to survive for the next four years. June 25 of 1950, a Sunday, when my eldest brother walked out the door to enjoy his day off, was going to be the last time I was to see him alive. I still remember vividly his last image; a well-groomed and neatly dressed 30 years old young man, a husband of a 26 years old wife, a father of two sons (4 and 2), a dearest son of my mother and a dear father figure for me. I still grieve and miss him all of my life!

In the third day of the War we were shocked to see the Communist army had already marched in to occupy Seoul, our Capital City. We had no chance to escape from Seoul. We had left the front and back door open to escape anytime when the enemy showed up. My second eldest brother tried to escape and was caught and arrested to be sent
to the battle field. He pretended to go to the restroom and made his escape. On that very day, we had to leave our home because we were subjected to be arrested or even murdered since we defected North Korea. Moreover, not only were we a family of a South Korean military personnel but my brother was a fugitive running form the North Korean Military. So the six of us - my mother, second oldest brother (single), the wife and two toddlers of my eldest brother, and I - escaped to countryside, which was 50 miles from Seoul. We were going to stay with a friend of my eldest brother. It took two days on foot. We couldn’t walk very fast because we had two toddlers and luggage/bags to carry on our back, head and arms. When we got there we found an old empty house. We dug a bomb shelter underneath the earthen kitchen floor and kept our brother in there covering up with fire woods. He was at a high risk of being rearrested and sent to battle field, and he was a fugitive now since he escaped once. My sister-in-law went back to Seoul to look for work, so my mother took care of the two toddlers. The younger one got so sick with dysentery that he was left with only skin and bones. I was 15 then. But I felt I was the one who must do something to make our ends meet. I joined a group of women who carried 25-50 pound of rice to Seoul market and bought something else back to barter for food in the countryside. In those days white rice was scarce in the cities. My mother sold some clothes and bought 20 pounds of rice for me to take to Seoul. They were so heavy that I had to alternate from carrying it on my head to shoulder. It took two days to get to Seoul. I sold them to merchants in the market, and bought over a dozen pairs of robber shoes, which farmers needed for farm work. It was a long and fast walk for a 15 years old to keep up with the grown women. I made 8 such round trips.

It happened on my 4th trip to Seoul on foot. I faced the 9.28 (September 28, 1950), the time for the U.N and the South Korean military to recover Seoul from the Communist occupation. On that night there was a fierce fight between them. I remember the heavy bombing in the Inchon harbor by the UN to chase the Communist army out of Seoul. The retreating North Korean military set the city on fire and was shooting people down. On that night, the little of all that we accumulated burnt down to ashes.

In the middle of January 1951, our South Korean military was defeating and retreating from the front line again and Seoul was going
to be taken again by the Communists. This time all military families were told to leave Seoul by train. When we got to the train station, all the cabins were so full that we had to crawl in through the windows. Each cabin looked like canned sardines or bean sprouts. So that day we escaped to Pusan, the most southward port in Korea, away from the battle filed.

The winter night that we got off the train in Pusan, there was no room in the inn for us because hundreds of people had already fill the inns. We slept in the parking lot of the train station for four nights until an old man invited us to sleep in his yard. Throughout the three years of our exile life, the five of us lived in a small one room-shag in his yard with no heat. Looking back it was a miracle that we had survived the circumstance. I continued attending my Jr. High school in exile which was established in a tent on Young Do Island, in Pusan. At home, a wooden apple box covered with a newspaper was on my desk. I helped my mother’s small peddling business on the street and continued to study on that small desk. I studied English grammar diligently and memorized English vocabularies day and night, even in my sleep.

It still makes me grieve with aching heartache to remember the War; the sounds of the gun fire, the killing, bombing, fire, chaos of running and hiding for life, the hunger, homelessness, displacement, exiling and most importantly the emotional anguish of losing my eldest brother. I have never grieved from separating with my scary father but I grieved for my deeply caring and highly supportive eldest brother all my life. I saw him in my dreams often asking him every time, “Where have you been? We waited for you every day.” I longed for and missed him all my life because he was my father figure who supported me and gave me all the strokes and encouragement. When I was very young, he’d lift me up with both hands and say, “do you see Seoul? I am going to send you to school in Seoul when you grow up.” And when we finally got to Seoul, he’d promise to send me to the United States to study. It still breaks my heart that he never got to see me study and live in the United States. At the time, going away to attend school in Seoul, the Capital City of Korea, was a huge privilege not only in the Northern part of Korea where I was from, but all of Korea. And going to the United States for education was the highest aspiration of Korean people. He himself studied at Bosung High school in Seoul and
Waseda University in Japan. He didn’t look like or act like a son of my scary and abusive father. His caring and loving personality came from my maternal side of the family. But my second eldest brother turned out to be a lot like my father, who often abused his wife and didn’t know how to verbalize his love and support. But I knew he loved me dearly too. Both brothers always introduced me affectionately to their friends by saying, “This is my little sister.” They were 15 and 8 years older than me.

In 1953 the armistice was signed between the two Koreas. Ever since the cease fire of 1953, we lived in fear of yet another war, even to the present day (2014). In the winter of 1953, we were able to return to Seoul from our three year exile. We didn’t have our home in Seoul anymore because it was burned in the war. We lived temporarily in someone’s empty house with no heat, in the dead winter. The winter in Pusan was mild but it was bitter cold in Seoul. Living in a house with no heat left all of my ten fingers were frostbitten.

Once back in Seoul, I went back to my studies at the Ewha Girls High School, in the original campus in Cheong Dong, Seoul. Again, I was the poorest child in the whole school. I never had a regular winter Ewha uniform of high quality fabric in a navy blue color. Mine was a woman soldier’s uniform top dyed in dark navy color with white Ewha collar. I only had one winter school uniform and one summer uniform. I had to wash and dry it overnight to wear it the next morning. I never wore shiny leather shoes as the other Ewha girls did. Mine was old sneakers with holes but I was never ashamed. I only concentrated in studying hard.

All of my early troubled life makes me consider myself as one of the poor/homeless I serve today because my story is their story and their story is my story.

1954-1955: In exile in Pusan, I didn’t go to church at all. I wasn’t interested in it. And I was too busy helping my mother’s peddler business and studying in between any free time. However back in Seoul, my faith in Jesus was reignited. I liked the Bible class taught by then Bishop of the Methodist Church. I faithfully attend the morning service at the school chapel. I ended up joining a Christian group in school, and quickly became a leader of my class. I was even baptized by the same bishop at the school chapel. That was the first time God came into my life, at 17.
In my late teen years, I became profoundly attracted to the image of Jesus; who himself was poor and homeless and walked among the poor/homeless, sick and outcasts in his days. I began to attend a local Presbyterian Church in my neighborhood with another a girlfriend of mine. I was actively involved in the youth group at the church. I didn’t know really know or understand the difference between a Methodist and Presbyterian Church; so I grew up with both tradition.

For our graduation picture, all the other girls a chose fancy place to take their class picture, such as a park or a palace, but I led my group to take a picture of us singing from a hymnal and holding the Bible. The picture below shows just how very old fashion and odd it was to do that, even in that period. (See photo below taken from my yearbook).

(I am the second one from the left, kneeling on my knees). The one in the center was the girl who used to take me to Church from when I started Jr. High, but I wasn’t interested in church at the time.

In winter of 1954, I experienced my first mysterious calling: in the last quarter of my last year in high school, in the winter of 1954, our home church started a 100 day dawn prayer service. My prayer at the time was asking God what college I should attend. The answer to my prayer didn’t come until towards the end of the 100 day prayer meeting. One early morning while I was praying, my heart was telling me to go
to a theological seminary. All along, my family had been urging me to go to either a medical or law school. They had a distorted idea that I was a brilliant girl. Studying theology was completely contrary to their wish for me. When they learned about my vision, they were all shocked and grieved as if I were dead. This was my first awakening to the calling by God at 18. The church leaders, however, loved to hearing the news, and guided me to go to a seminary.

In 1955, as soon as I graduated from High School, I passed the exam to enter Han Kuk Theological Seminary (Today’s Han Shin), which was a Presbyterian Seminary. I remember the Holy Spirit was especially strong in presence in my life at this period, and have been ever since.

In 1959, four years later, I graduated with the highest honor in a co-ed class, which was very unusual in South Korea. In those days, a woman coming out of seminary became a Jeon Do Sa, which roughly translates to a “missionary”; a lower and non ordained position that serves ordained male pastor and church members. It didn’t matter how bright the student was, female graduates were not ordained. Since I was at the top in my Seminary class, my pride didn’t allow me to accept the inferior position in the Church. Out of my protest to the church’s discrimination against women, I decided to get a MA in social work in order to work with the poor, just as Jesus had done in his days. And I got another BA degree in order to go to the United States to study theology, as two BAs were required to study M. Div. course.

In 1960, I took an exam to study abroad. Passing the National Exam was like passing the Bar in today’s standard. I passed once again, and was able to attend the University of Chicago Divinity School for one year. Unfortunately, however, I had to return to Korea because my scholarship ended. I promised myself I would return some day. I can still remember Dr. Marcus Barth who was the son of Karl Barth.

So three events – Getting into Ewha Girls Jr. High School, graduating with the highest honor from Seminary and passing the National Exam to study abroad were the highlights for me in those days. I had achieved my mother’s credo for me.

3 for the detail). My team also helped various orphanage, war widows and elderly people who lost their children in the War. Working for these people was an eye-opening experience to the great need by the poor. And because I myself was poor, I was able to understand and relate to the people I was helping. In 9 years of my married life, my husband and I were so poor that we moved every year from one rented room to another. All the moving around was very difficult with two young children. I remember this time to be the most difficult and unbearable.

All through the rest of 50s and 60s, we suffered the aftermath of the devastation of the war. I didn’t have proper food for nourishment, clothing or housing all through my teen years up to my twenty’s. This is a primary reason why I am so short; I didn’t have a chance to grow physically.

April 18, 1970, after suffering so much for all of my thirty-five years, in two Koreas from 1930s - 1960s, finally a change had to come; I immigrated to the United States, and a year later my husband and children joined me in later in October of 1971, all to pursue the American Dream which was an aspiration for the rest of the world in those days. Thus, the United States became a country of refuge for us.

However, my life journey in the United States have been a series of God-led vision for me: 1) From the American dream to Jesus dream; 2) Pursing social work degree. 3) Despair/hopelessness to surrender. 4) My second vision from God: 5) Move to Seattle. 6) wake-up call through Kwangju massacre. 7) Ordination. 8) God’s speaking out of fire; 9) a birth of the homeless women’s church; 10) 6 years of speaking tour; 11) D. of Min from SFTS. 12) God’s mysterious and systematic disciplining. 13) Organizing homeless missions; 14) writing 5 books.

1) 1970- 1973: From American Dream to Jesus Dream: When I got here everything was beautiful, abundant and comfortable. It was entirely a different world. There was a promise of this American Dream for any person if he/she wanted it. However, at my surprise, my pursuance of the American dream gradually faded away from me. Because following the American dream scared me that I may distance myself farther and farther away from Jesus; who was born, lived, loved, served and died homeless and left his legacy for us to follow. I did not want to forget or let go of the image of Jesus had inspired me profoundly in my teen years. Therefore, somehow the pursuance of
the American Dream made me feel as if I were betraying Jesus. To pursue the American Dream, rather to survive, my husband engaged in a small business. Whenever I step in to help, the sales went up. If I partnered in the business, we could have achieved the American Dream faster. But I remember I was scared of making lots of money in fear that it could take me away from the Jesus’ dream. I was equating the American Dream back then with the wealth like everyone else around me.

**What is the American Dream anyway?** Why did it scare me? According to scholars, the term "American Dream" first was used by the American writer and popular historian James Truslow Adams (1878-1949) in his book "The Epic of America" published in 1931. At that time the United States were suffering under the Great Depression. Adams used the term to describe the complex beliefs, religious promises and political and social expectations. He stated that the American dream is "that dream of a land in which life should be better and richer and fuller for everyone, with opportunity for each according to ability or achievement."\(^{359}\) Originally, the idea of the American Dream is rooted in the United States Declaration of Independence of [July 4, 1776].\(^{360}\) However, in his essay John E. Nestler reflects "Whereas the American Dream was once equated with certain principles of freedom, it is now equated with things. The American Dream has undergone a metamorphosis from principles to materialism. ... When people are concerned more with the attainment of things than with the maintenance of principles, it is a sign of moral decay. And it is through such decay that loss of freedom occurs."\(^{361}\)

**What is Jesus’ dream then?** For me, he came to the most lowly place as the poor/homeless, lived homeless, served and loved the most poor/sick/abandoned homeless as a homeless himself by entirely emptying all of himself and died the most lonely death of the homeless (although God raised and vindicated him). I see my homeless friends in the homeless life and death of Jesus; one who died an unfair and premature death on the cross. Spong helps me to express who he was much better:

When his disciples forsook him, he loved his forsakers. When one of them

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361 John E. Nestler. *The American Dream*. Published, October 1973 issue of The Freeman, John E. Nestler
denied him and another betrayed him, he loved the denier and betrayer. When his enemies abused him, he loved his abusers. When they killed him, he loved his killers. He was the one condemned to die, but he gave his life away even as they took it from him. He gave forgiveness to the soldiers (Luke 23:34). He gave assurance to the penitent thief (Luke 23:43). Here was a whole human being who lived fully, who loved wastefully, and who had the courage to be himself under every set of circumstances. He was thus a human portrait of the meaning of God, understood as the source of life, the source of love, and the ground of being. 362

For me, learning the footsteps of this Jesus is following Jesus’ Dream. The American Dream would have kept me away from this image of complete love, and a sacrificial sharing.

2) 1977: Pursing MSW degree: Instead of pursuing the American Dream, I enrolled in Social Work School at St Louis University in St. Louis, Mo in order to train myself to be an efficient social worker to help the poor. With my English as a second language, it wasn’t easy but I made it and got a MSW degree in May of 1977, focusing on mental health.

3) April 30, 1978, Despair and hopelessness: By immigrating to the United States, I lost my native country, culture, relatives and friends. But my husband, I and the two sons were happy and hopeful to build our life anew. For the first seven years, we were working so hard to survive that we didn’t realize when the flowery spring came and went. The seven years had gone by like 7 days. In the eighth year, on April 30, 1978, I lost my oldest, 17 years old son when we lived in St. Louis. Of all losses, my mother, eldest brother, my second nephew, some relatives in the War, the loss of a child was most devastating. My pain was heart-piercing and was like a piece of bombshell stuck in my heart. I woke up weeping, cooked weeping, ate weeping, went to work weeping, went to bed weeping, worshipped weeping and sang weeping. I even experienced child delivery pain for one whole year from severity to gradual mild pain. I was hallucinating; sensing some invisible movement moving along with me whenever I was moving around in the house. I was hearing movements and sound out of the closet from my son’s room. I was delusional that some men in black suits were hiding behind every door in the house. I felt someone’s presence

behind me all the time. I was so scared that I had to sit leaning on the wall so that nothing was behind me. All this led me to active suicidal ideation; I didn’t want to live any more. I had enough pain and anguish in my life. I told God, “This is IT! I can’t take any more pain. My life must end here. You take my life away. Cancel my existence and blot me out of this world. Let the earth next to my son’s grave open its mouth and swallow me. Don’t love me, or forgive me, or feel sorry for me or comfort me, or save me. I don’t want to live any longer in this world unless you bring my son back. I am not worthy as a woman, as a mother or even as a human being after burying my dear child under the ground. Please kill me, take me away, O God.” I became emotionally and spiritually homeless. Kierkegaard would name such a profound despair “sickness unto death.” Yes, I was sick unto death!

One late afternoon I was crying my heart out at my son’s grave site. I sensed someone touching my shoulder. I lifted my tear-running face and saw a gentleman sitting next to me. His face, too, was covered with his tears. He asked me why I was crying like that and I answered that I buried my child there. I asked him why he was crying. He said his father was buried right next to my son. He then asked if I went to church. I told him “Yes, I go to an English speaking and Korean speaking church.” He asked again, “Then how come you are alone like this?” I told him “Today I feel all alone under the sun.” That afternoon, his tears appeared to be Jesus’ tears as if he was crying with me. Ever since this experience, it became my confession that I had seen the weeping Jesus. Truly I felt that Jesus was crying with me. Yes, I felt his heart ache whenever my heart was broken and pierced.

All along God didn’t want to hear me out and do what I was requesting. God confronted me with a message, “You are denying my existence by your insensible request.” I said, “No, that’s not true. Hadn’t I recognized your being how could I have requested you do these things for me?” I kept wrestling with God pushing God away from me with all my strength. The Bible says Jacob wrestled with God one night to be blessed, but I wrestled with God for 365 days and nights to be condemned to death. However, God grabbed me tight, wouldn’t let me go and confronted me with a message, “Yes, you are denying me because love, compassion, mercy and forgiveness are the very essence of me. If you deny to accept these you deny my existence.” This challenging message awakened me. In the end, God’s
steadfastness and perseverance won the fight over me. I finally surrendered allowing “God to do anything with me because this life of mine I didn’t want and even dogs wouldn’t eat it.” Ever since, God has been dictating my life and I didn’t have anything to do except for an absolute obedience as an absolute loser. God possessed and enslaved me. If God says “go” I went. If God says “do” I did. Therefore, I no longer existed but only for God. If I lived, I live for God. If I must die, I would die for God. I didn’t know where this confession would lead me.

4) July 1979: A second vision from God: The night before our departure from St. Louis— I called it the dead city— because I lost a son there – for Seattle, I had a dream: A tall tree (refer to photo) with full branches was set on fire. This burning tree looked exactly like the one behind my son’s grave site. Next minute, the tree turned into ashes and then out of the ashes flowers were blooming – fire to ashes to flowers. It was awesome. All the way to Seattle, in my mind, I carried a vision of having a church in the living room of our new home in Seattle. But I kept it to myself.

5) July 1979 we moved into our new home; my husband went to Seattle ahead of me to find a new house, and after finding one, came back to St. Louis to get me: We took time to travel to Seattle in our Toyota wagon because it was the time when the nation suffered from the gas shortage. We couldn’t buy gas at night. So we drove only during the day. It took seven days from St. Louis to Seattle.

After our arrival in Seattle, my visions faded away because we were too busy setting up our small business. So were all of my hallucinations in a new environment, although I kept crying as ever!
However, some power was forcing me to read the Bible day and night for a couple of years. I had never read the Bible that much in my entire life: I read the whole Good News Bible, the whole Living Bible, the whole Revised Standard Bible, the whole International Version Bible, and the whole New Revised Standard Bible plus a few Korean versions. I ended up exclaiming “Now I see the light, I see the light!” In the past I felt I had no vision except for the darkness. A few years had gone by without anything else happening after that awesome dream I had in St Louise. Quite often God spoke to me but I did not understand what the message was! It took much longer to understand the meaning of this vision.

6) In May 1980, the third vision came; a wake-up call to ordination. It was May of 1980 when many young people in Kwang Ju, Korea took to the streets their protest against the dictatorship of Chun Doo Hwan, then President. He sent paratroops to Kwang Ju to mercilessly butcher demonstrators as the photo shows. The dead kids in the photo looked just like my own deceased son. My husband and I were so devastated that we organized the Korean-American Human Rights Council in order to support and stand in solidarity with the grieving people of Kwangju for the loss of their precious children. We also planned a
memorial service for the victims. Although my husband and I could officiate the service as theology graduates, we invited Seattle area Korean pastors to officiate the service. None of them showed up. Probably they were fearful of being accused of being sympathizers to communists. Kwangju victims were so condemned by then Korean President and his administration. So my husband and I led the memorial service. Of course our efforts to support the struggle of Kwangju people brought us a harsh accusation that we were sympathizers of communists and therefore were harassed by Korean immigrants who were supporting Korean government blindly. We ended up losing everything including our home and our small business to bankruptcy. In grave disappointment with the Korean pastors, a vision for my own ordination was creeping in to my heart.

On the conscious level, I was thinking that I might have to do what ordinary pastors wouldn’t or couldn’t do without any concrete idea what that could be. It was just mysteriously invading thoughts rising in my heart. And up until then, I had never dreamed of being ordained. In the past there were several occasions to be ordained in St. Louis, but I had no interest in it at all. But this time, I let Rev. Jack Wilson, then pastor of my church (Maplewood) know about this mysterious vision. He supported it wholeheartedly. Before I knew it, the ordination process had already begun. He then had the Maplewood Presbyterian Church session to take me under care and began to work with the Committee on Ministry (COM) of the North Puget Sound Presbytery. Now it is being changed to Northwest Sound Presbytery.

7) 1986, on the day that the North Puget Sound Presbytery took me in as an inquirer, my confession to the whole Presbytery in ever-running tears was that “if I live, I live for the Lord, and if I die I die for the Lord; whether I live or die, I am the Lord’s.” I had already gone through and lost a lot, and nothing seemed to be left for me any more except to serve the Lord and die for Lord Jesus. On that day, there was no dry eye in the Presbytery gathering.

After taking some courses on M. Div. level and passing the oral and written ordination exams, the ordination became a reality on April 12, 1987 at the tender age of 52.
The photo was taken on the day of the ordination. Could it be the answer to the dream in which flowers were blooming out of ashes? Some of my friends interpreted it as “a resurrection from my death.” After the ordination I experienced absolute peace of mind as if I was on morphine. I had never experienced such a peaceful state of mind before or after this event. It could have been the outcome of complete laying-down, or emptying all of me to only let Jesus Christ live in me.

My first call came from the Campus Christian Ministry at the University of Washington to start a ministry with the international students, which I created and served for seven years.

8) **April 3, 1988, the fourth vision:** God was speaking out of huge fire. It was exactly a year after my ordination, while I was serving students at University of Washington: In my sleep, it was 1988 Easter morning (April 3, 1988) I had a dream. It was so crystal clear and awesome that I still remember it vividly. In a dream, out of huge fire, a size of a dining table, God was speaking. This experience resembled Moses’ burning bush in Mount Sinai. Next moment God took me to a tiny one room church. I was standing inside the front door of the church. God commanded me to “plant a cross” on the floor where I was standing and said “it will grow through the roof.” It was so awesome and I was deeply moved and trembled. In response to the dream, although not fully understanding the meaning of it, I added more spiritual programs at Campus Ministry. I did not know how else to respond to the dream. Dreams are usually very symbolic for me and I treated them very seriously. But I kept that dream deep in my heart and kept wondering what God could have been saying to me.
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9) January 19, 1991, the fifth vision: Birth of the homeless women’s church: One day I was admitted to the Stevens Hospital with a blood pressure of 220 and a severe chest pain. In the hospital bed, I mumbled to God that I didn’t have time to lay in a hospital bed, and also what exactly was the meaning behind planting a cross. In a dozing state, the whole room turned snow white and the meaning of the dream became crystal clear; that I must do ministry with the homeless women. I thought to myself, had God taken my life last night, what good is it to have a well-paying job with good benefits. Then I surrendered to God responding, “Yes, yes, I will do it.” I thanked God for clarifying the meaning of the awesome vision. This vision meant that God picked me up from the ashes and revived me to full life. Because when I lost my child, I pushed God away refusing to be comforted and only demanded to be let go, to be abandoned and nullify my existence. Therefore, this was a moment I was welcoming God to come into my life a back into my life. After I came home from the hospital I developed the Church of Mary Magdalene, a homeless women’s church (1991) in Seattle, on weekends because I was working full time. All the ministry programs and activities had one solid goal of freeing homeless women from their sufferings, abuse and homelessness and leading them to a joyful dancing as the logo clearly displays. (Refer to volume 4 for more details).

My amazing experience with this church is a clear witness to the fact that God transformed all my losses and traumas into compassion to serve the homeless people who were profoundly injured by losing everything – homes, jobs, families, friends, hopes, health including their own mind - just as I had. They were all sick in despair unto death just as I was. Therefore, I would say, all the wounds, hurts, pain, tragedy, illness and loss can never bind us to chain of despair forever, but they can become a strong foundation to do something good for others – we must serve other hurting people because we know how all that pain feels like. If we
surrender to God everything becomes possible.

At the Church of Mary Magdalene, I highlighted worship service and singing with the homeless women. I brought singing from my own experience. When I lost my 17 years old boy and I hit rock bottom of my life, I didn't want to live any more. Whenever grief, guilt and pain crushed, choked me and I could not breathe, I would sit down with a hymnal and began to sing from the first page on. My singing at that time meant crying out, screaming, groaning and mourning, and praying. By the time I reached the last page of the hymnal, I experienced relief and was able to breathe, get up to go cook or go to work or go to bed to sleep. From this experience I learned that music can be a powerful instrument of God's healing power.

Therefore, I used the same power of healing through singing. So I encouraged my congregation to sing. Even a woman who was sick with catatonic schizophrenia and never talked to anyone was shaking her head and body along with music and melody. We shook scarves, tambourines, banged on drums, and whatever we could grab along with our singing. We even danced while singing. We sang emotionally, physically and spiritually. Healthy women, sick women, angry women, depressed women all sang together. Women experienced relief, joy and peace after singing out all of their frustrations, anger and depressive feelings. Women also witnessed that they could not be angry and sing at the same time. In singing time there was no room for anger to creep in. It was a very joyful experience. We experienced the presence of the Spirit and built a cohesive community among ourselves. An hour long singing prepared the congregation to get ready spiritually to worship God. It was an amazing songfest! They enjoyed it so much that no one wanted to stop singing even after an hour. I had to stop them in order to proceed with the worship service or to meet the lunch schedule. (To find out more about this church, read volume 4).

10) 1998-2004, as I was getting ready to retire (Feb'98) to prepare for my death, as I was suffering from severe asthma, my unexpected and unscheduled speaking tour came. Rev. Barbara Dua, then Director of the [national] Women’s Ministries Program Area of the Presbyterian Church (USA), had a dream; in it she had a vision of God telling her to talk to me. Her department, after having a vision by God in her dream to talk to me. Upon hearing about this vision and dream, her department hired me and commissioned me out to the whole nation.
to raise consciousness among the Presbyterians and urge them to open rooms in the church to welcome the homeless women and children. Later we added to wear purple homeless shirts to spread the message “End Homelessness for all women and children,” and later we changed to “All people.” Two years later the Hunger Program of (PC, USA) inherited me and the project and kept me on for four more years. The whole process seemed to be the result of being pushed by the irresistible power of the Spirit. In a six year period, I boarded the plane 184 times and spoke to 450 churches/groups. (Detail may be found in Volume 3).

In May 2000, my handout for my audience grew from one page to 300 pages. The (national) Hunger Program of the Presbyterian Church (USA) printed one thousand copies of it. My supervisor made me talk in a form of report of two years speaking tour and developed 18 minute video with many slide shows included. The Hunger Program published both resources and distributed to the whole Presbyterian Church in the nation. So the speaking tour lasted for six years. After my retirement from the speaking tour, we organized the national Presbyterian Network to End Homelessness. I served as an interim Director for it one year.

11) 2004-2006, D. Min from SFTS. I was 70 years old. My husband saved up $10,000 to buy a car but his Dr. told him he couldn’t drive any more due to his full blown diabetes. He told me if I worked on a doctorate degree he would give me that money. So I said, “Ok, I will do it.” That’s how I enrolled in a D. Min program at San Francisco Theological Seminary. I drove from Seattle to San Francisco. It took me two full days. I worked laboriously on the theme, “Root Causes of the Homelessness in the U.S. and the Church’s Response.” I had great fun writing this dissertation. Many people seemed to have enrolled in the classes for a degree per se, but at my age I didn’t need another degree. I wanted to write a good resource book for the church. I read through hundreds of books which was unnecessary for the D. Min course. In my second year, I fell in a parking lot, and broke my ankle. But I went back to SFTS with a cast on my leg. I couldn’t sit on the chair too long so I used to sit on the floor of my classroom, leaning my back to the wall and the laptop on my lap. That’s how I wrote my papers until my ankle healed. It was difficult, but joyful and I was grateful for the opportunity. I
know I made it through with God’s Grace and help.

My whole family, my son, daughter-in-law and the three grandchildren came to my graduation at the San Francisco Theological Seminary. I wanted them to witness the fact that regardless of one’s age, one can pursue any level of education if one so desires. God will help. I thanked my husband and God for opening up this opportunity for me. I was 71 when I got the Doctor of Ministry degree. I was very glad that I did it.

12) 1980-2005: Reflecting upon my past experience, I confess that my life journey was in God’s mysterious planning: First, in 1980, I was hired by Harborview Community Mental Health Center’s inpatient unit where each of us – social worker or nurse – was assigned to treat 2-3 severe patients. A year after, I was transferred to the “Intensive Community Support Treatment Program,” – an outpatient program – which was a pioneer case management program for the chronically mentally ill and most non-compliant patients in the same community. We had 6 teams of Psychiatric nurses and social workers on the Master level. Both were referred to as a “Mental Health Practitioner” by the Washington State Health Department. In the program, each counselor carried a case load of 12-13 patients. Five years later, I was transferred to Health Care for the Homeless program. I was assigned to three homeless women’s shelters to treat the mentally ill. My case load expanded to 30-40 mentally ill women per week. Five years after that, when I founded a homeless women’s church, my case grew to 100 per week. And 7 years later when the General Assembly put me on a speaking tour for 6 years, the whole country (several hundred churches) became my responsibility to motivate to end homelessness. My confession is that God had disciplined and trained me systematically, raising my case load from small to huge crowd. God’s plan to walk with me through this journey has been amazing! In God’s careful plan I became who I am today. Everything has been and will be in God’s hands. Therefore, “Amazing Grace” became my song ever since.

13) 2006–2010: Organizing the homeless mission: Serving on a national Network to End Homelessness, I kept organizing a local mission within the church community to end homelessness. The longest years I have served is at the Nest Mission in Seattle (detail will be found in volume 3 and 4).
14) **2008-present (2015)** I continued to serve the homeless brothers and sisters through Nest Mission I co-founded with my colleagues in Seattle, Washington.

I can conclude that God transformed all my toils and troubles into motivation to serve the Lord by serving the poor/homeless. It is my turn to share some of the abundant blessings I have received in this country with the poor and homeless around me. Thus, I have been serving the mentally ill homeless and substance addicted people for the past 4+ decades as a mental health counselor/social worker/case manager and a Presbyterian minister up to this date (2015). It was my way of following my Jesus’ Dream. I will go on until my last breath because following the Jesus Dream is the core purpose of my life. Finally “Here I am Lord” in the Presbyterian Hymnal became my lifelong song: “Here I am Lord, is it I Lord? I have heard you calling in the night. I will go, Lord if you lead me. I will hold your people in my heart.”

14. In **2014-2015**, Writing the five volumes: After four+ decade I recognize my painful stories are the homeless’ story. With so many of my stories behind me, I am now ready to move onto their story. Their stories are so many that they are compiled in five volumes. I started volume one with the most frequent question raised, “why and who are the homeless.” That is the title of volume one. I answered that question with another question and answer, what is “homelessness”? While many people look at the homelessness only from a physical standpoint, I added emotional, social and spiritual perspective of the homelessness. Homelessness is quite complex and multidimensional.
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ABOUT THE AUTHOR

Jean Kim is an immigrant from Korea to the United States in 1970. Ever since most of her career life in the U.S., she has been serving the homeless people up to the present.

Jean Kim is a graduate of Han Shin Graduate School of Theology, Korea (BD in 1959), Dan Kuk University, Korea (BA in 1960), St. Louis University (MSW in 1977) and San Francisco Theological Seminary (D. Min in 2006).

Jean Kim is a retired minister and a former staff of (national) Presbyterian Church (USA) for the issue of homelessness. She is also a Washington State certified social worker and a certified mental health counselor.

Jean Kim is a founder and co-founder of 10 mission programs: Founder of Olive St. Social Club (a day center for the homeless), Cherry St. Social Club (a day center of the homeless), the Church of Mary Magdalene (of homeless women), National Korean American Coalition for the Homeless, National Presbyterian Network to End Homelessness, Nest Mission for the homeless, Regional Presbyterian Networks
to End Homelessness (Washington State) and International Ministry at the University of Washington Campus Ministry; co-founder of the Agape Church for the Homeless, New Haven, CT and Korean Community Counseling Center, Seattle. She received 20 Community Service Awards including Woman of Faith Award from Presbyterian Church (USA), Medal of Honor from Korean government and Hero of the Homeless from the Nightwatch in Seattle. She is an organizer, preacher, lecturer, workshop leader and writer on homelessness, domestic violence, women’s issues, and clergy sexual misconduct.

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