

## MYTHS AND FACTS ON HOMELESSNESS

### **Definition of myth**

- MYTH 1: YOU HAVE TO LIVE ON THE STREETS TO BE HOMELESS.
- MYTH 2: WE DON'T HAVE SUCH A DEEP POVERTY IN THE U.S. THAT CREATES HOMELESSNESS. IT CAN BE A SITUATION IN THE THRID WORLD BUT NOT IN THE U.S.
- MYTH 3: THE NUMBER OF HOMELESS PEOPLE IS EXAGGERATED BY HOMELESS ADVOCATES.
- MYTH 4: HOMELESS PEOPLE IN MY COMMUNITY COME FROM SOMEPLACE ELSE.
- MYTH 5: HOMELESSNESS IS JUST A BIG-CITY PROBLEM.
- 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.
- MYTH 7: SOME PEOPLE HAVE CHOSEN HOMELESS LIFE STYLE, TO LIVE IRRESPONSIBLE BECAUSE IT IS COMFORTABLE.
- MYTH 8: ALL HOMELESS ARE JUST ALCOHOLICS AND DRUG ADDICTS. THEY REFUSE TO QUIT DRINKING OR DOING DRUGS.
- MYTH 9: HOMELESS PEOPLE LACK INTELLIGENCE AND AMBITION.
- MYTH 10: ALL HOMELESS ARE THE ONES WE SEE ON THE STREET.
- MYTH 11: ALL HOMELESS ARE SINGLE WHITE MEN STANDING ON STREET WITH CARDBOARD SIGNS.
- MYTH 12: MOST HOMELESS PEOPLE ARE PEOPLE OF COLOR
- MYTH 13: HOMELESS PEOPLE DON'T SEEM TO WANT HELP.
- 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.
- MYTH 15: WE SHOULDN'T HELP HOMELESS PERSONS BECAUSE THEY DON'T SHOW ANY IMPROVEMENT: IT IS WASTING TIME SEEING NO RESULT.
- MYTH 16: ALL HOMELESS PEOPLE PANHANDLE. THEY MAKE A LOT OF MONEY.
- MYTH 17: ALL HOMELESS ARE INFECTED BY HIV/AIDS
- MYTH 18: ALL HOMELESS VETERANS ARE VIETNAM WAR VETERANS
- MYTH 19: THERE ARE NO VETERANS AMONG HOMELESS POPULATION.
- MYTH 20: I WOULD NEVER BE HOMELESS. "DECENT" PEOPLE WOULD NOT BE HOMELESS.
- MYTH 21: THERE IS NO ELDERLY PERSON IN HOMELESS POPULATION
- MYTH 22: THEIR FAMILIES SHOULD TAKE CARE OF THEM.
- MYTH 23: ALL HOMELESS PEOPLE ARE MENTALLY ILL AND CRAZY.

- MYTH 24: OUR COUNTRY HAS SERVICES FOR THE MENTALLY ILL, SO THEY SHOULDN'T BE HOMELESS.
- MYTH 25: THE FEDERAL GOVERNMENT PROVIDES SUPPLEMENTAL SECURITY INCOME (SSI) AND FINANCIAL ASSISTANCE FOR ALL HOMELESS PEOPLE. ISN'T THAT ENOUGH?
- MYTH 26: THERE IS PLENTY OF HOUSING AND SHELTERS FOR THE POOR AND HOMELESS.
- MYTH 27: BAD KIDS RUN AWAY FROM HOMES AND BECOME HOMELESS.
- MYTH 28: OFFENDERS CAN BE KEPT IN PRISON PAST THEIR MAXIMUM RELEASE DATE IF THEY DO NOT HAVE AN APPROVED ADDRESS.
- MYTH 29: THE HOMELESS ARE VIOLENT AND DANGEROUS.
- 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.
- MYTH 31: GOVERNMENT POLICY HAS NOTHING TO DO WITH HOMELESSNESS
- MYTH 32: PEOPLE ARE HOMELESS BECAUSE THEY ARE SEPARATED FROM GOD, NO FAITH IN GOD AND THEREFORE, THEY NEED TO B CONVERTED. GOD HATES THE HOMELESS.
- MYTH 33: SERVICES SUCH AS EMERGENCY SHELTERS AND MISSIONS ONLY ATTRACT ADDITIONAL HOMELESS AND IMPACT ON CRIME IN NEIGHBORHOODS.
- MYTH 34: MARRY AND STAY IN MARRIAGE. YOU WON'T BECOME HOMELESS.
- MYTH 35: CONGREGATIONS CAN'T OPERATE A SHELTER BECAUSE INSURANCE COMPANIES WOULDN'T COVER SUCH MISSIONS.
- MYTH 36: IT IS IMPOSSIBLE TO END HOMELESSNESS.

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## **Definition of Myth**

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

Many people in our society do not understand why people are homeless. They usually blame the homeless for the situation they are in. I surveyed nearly 60 people to compile the most common myths on homelessness asking a simple question "what are some common myths on homelessness as you know or heard about?" Quite often myth didn't come with facts. I, therefore, had to build the facts on the myths.<sup>1</sup>

### **MYTH 1: YOU HAVE TO LIVE ON THE STREETS TO BE HOMELESS.**

**FACT:** According to the Stewart B. McKinney Act, which was adopted by HUD, "homeless person is the one who lacks a fixed, regular, and adequate night-time residence. Individual who has a primary nighttime residence that is: (A) a supervised publicly or privately operated shelter designed to provide temporary living accommodations (include 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." However, the term "homeless individual" does not include any individual imprisoned or otherwise detained.

However, there are many homeless in the country/rural areas also, where there are few shelters. People experiencing homelessness in these areas are less likely to live on the street or in a shelter, and more likely to live with relatives on overcrowded or substandard housing or live in a dangerous situation (drug abusing or abusive spouse). 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.

### **MYTH 2: WE DON'T HAVE SUCH A DEEP POVERTY IN THE U.S. THAT CREATES HOMELESSNESS. IT CAN BE A SITUATION IN THE THRID WORLD BUT NOT IN THE U.S.**

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<sup>1</sup> Statistics quoted in this report derive 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*

**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 276 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:** 3.5 million people experience homelessness every year and nearly a million on any given night in the U.S. Over a million (40%) are children and youth. In King County, WA., on any given day in 2004, there are more than 8,300 individuals who do not have permanent homes -- they are sleeping on the street, in cars, in shelters, or in temporary housing. That number represents the best point-in-time count available from human service usage statistics at the time that King County's 10-Year Plan was issued. Providers believe it actually undercounts the real number of homeless, some of whom remain "invisible" if they do not access services. 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 ample documentation that homelessness is increasing. In 2004, 66% of nationwide emergency shelters surveyed reported that they had increased requests for shelter from 2003, and 77% had to turn applicants away due to lack of resources.

**MYTH 4: HOMELESS PEOPLE IN MY COMMUNITY COME FROM SOMEPLACE ELSE.**

**FACT:** Conditions in our own communities create and sustain homelessness. 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. Each community seems to have new homeless people every day.

**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. However, there are far fewer shelters in rural areas, 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:** Statistics report that nationally 40% of homeless people are working poor. But their income is not enough to afford housing, and force them to fall into homelessness. With paychecks in their hands, many people become homeless. As housing costs have continued to rise, the minimum wage has remained at \$5.15 in many states since 1997. There are currently 9.8 million minimum wage workers nationwide. Many minimum wage workers are either among the homeless or are at risk. Over 60% of minimum wage workers are family heads or spouses of family heads. Those who are working under the current minimum wage, \$5.15, even full time, cannot afford to rent an apartment at fair market rate. Nationally, in 2004, one must earn \$15.37 (housing wage) an hour or \$31,970 a year – almost three times the federal minimum wage to afford 2 bedroom apartment at a fair market rate and still meet basic subsistence needs. To keep a job it takes more than just physical strength; one needs job skill, experience, discipline to get up at a certain hour regularly, patience to repeat the same duty every day, ability to get along and cooperate with others. Without an address, phone number, place to clean up, clean clothes, food and rest, looking for work is not an achievable reality. Many homeless people also suffer from mental illness or chronic chemical dependency or other kinds of medical condition and cannot work. 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 gives up hope. They need treatment and comprehensive rehabilitation with physical, spiritual, life skill, job skill, housing and health care before getting into job market. Today's job market isn't easy even for a skilled person with a college education; those, whose education was interrupted by family crisis, etc., have an even harder time competing. 40% of homeless people are children who cannot work.

**MYTH 7: SOME PEOPLE HAVE CHOSEN HOMELESS LIFE STYLE, TO LIVE IRRESPONSIBLE BECAUSE IT IS COMFORTABLE.**

**FACT:** A homeless life is not a comfortable one. On 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.

**MYTH 8: ALL HOMELESS ARE JUST ALCOHOLICS AND DRUG ADDICTS. THEY REFUSE TO QUIT DRINKING OR DOING DRUGS.**

**FACT:** Not all substance abusers are homeless; 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 would 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.

**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.

**MYTH 11: ALL HOMELESS ARE SINGLE WHITE MEN STANDING ON STREET CORNERS 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 any more. Homeless people are single men and women, families, children, workers--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.

**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. Homelessness among Native Americans and migrant workers is also largely a rural phenomenon. Homelessness in urban areas is proportionately higher among racial minorities than among whites, due to continuing socioeconomic disparities. In King County, although people of color represent approximately 20% of the general population, they represent 61% of all people who are homeless. Nationally, 62% of homeless families are people of color; 43% are African-American.

**MYTH 13: HOMELESS PEOPLE DON'T SEEM TO WANT HELP**

**FACT:** 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, 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, and side effects from medications and 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 experience paranoia, are unable to sleep with crowds, refuse to sleep at shelters and have no other place to sleep but outside. Many of them 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.

**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:** 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 following 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 the war economy along with tax cuts causes excessive spending on military and national security, a federal deficit, unemployment, and increased poverty and homelessness in the U.S. Most of them are victims of the circumstances without much choice.

**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 walk through painful life, it will also take an equal amount of time for them to get up and function. 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. Society must care for those who never make it.

**MYTH 16: ALL HOMELESS PEOPLE PANHANDLE. THEY MAKE A LOT OF MONEY.**

**FACT:** Not all homeless people are pan handlers. Pan handlers don't represent the homeless population. There are many more hidden homeless who are not on the streets. Only handful of those does 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.

**MYTH 17: ALL HOMELESS ARE INFECTED BY HIV/AIDS**

**FACT:** All homeless people are not AIDS/HIV patients. 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 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.

**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.

**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.

**MYTH 21: THERE IS NO ELDERLY PERSON 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.

**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 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 SUPPLEMENTA SECURITY INCOME (SSI) AND FINANCIAL ASSISTANCE FOR ALL HOMELESS PEOPLE. ISN'T THAT ENOUGH?**

**FACT:** It is not enough to sustain life. Nor do all homeless people qualify for SSI or financial assistance. SSI is for US citizens or permanent residents who are aged or permanently physically or mental disabled; those conditions must be endorsed by a physician or psychiatrist and the qualification process is lengthy. Although some homeless do qualify, many do not. In addition, receiving services does not always save you from homelessness. Often women with children who receive Temporary Assistance to Needy Families (TANF, or "welfare") are homeless due to the lack of low-income housing and affordable daycare. In 2004, SSI provided \$564/month, not even enough to rent a studio apartment, much less pay for other necessities.

**MYTH 26: THERE IS PLENTY OF HOUSING AND SHELTERS FOR THE POOR AND HOMELESS.**

**FACT:** More than two-thirds of federal housing benefited goes to homes 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 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. 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.

**MYTH 27: BAD KIDS RUN AWAY FROM HOMES AND BECOME HOMELESS**

**FACT:** 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.<sup>2</sup>

**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 housing resources, they are at an increased risk to re-offend, become homeless and are a significant risk to community safety.

**MYTH 29: THE HOMELESS ARE VIOLENT AND DANGEROUS.**

**FACT:** Young homeless people are often seen as the perpetrators of both property and violent crime. In fact they, including homeless women and children, are more often the victims of crime; assault, sexual assault, robberies, rape and even murder.

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<sup>2</sup> Report from Home Base, Tucson, AZ.

*“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, should participate in the solution, including advocating for adequately-funded, tax-supported programs to raise Americans out of poverty and keep others from sinking into poverty and homelessness. That takes more than charity; it takes building political will.

**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. And 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. Ending homelessness is a policy issue.

**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 served 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. Christian God created the world as our home and ends with 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 doors to keep them away. The New Testament texts tell us that Jesus, who was born, raised, lived, worked and died homeless, welcomed, fed the hungry, and healed all the sick, rejected, abandoned, despised and homeless in

his own society. In the sermon known as Jesus' first one, the purpose of his ministry was to bring good news to those who suffer in poverty, to proclaim release to the prisoners in physical and emotional captivity, to help recover sight to those who could not see any hope and future, and to let all the politically, economically, and culturally oppressed go free, and finally bring the year of Jubilee of the Lord (Luke 4:18-19). In the sermon known as his last one as Matthew witnesses, Jesus tells us about the deadly consequence when we DO NOT help the poor, hungry, sick, imprisoned and homeless.(Matt. 25: 36- 41). 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.

**MYTH 33: SERVICES SUCH AS EMERGENCY SHELTERS AND MISSIONS ONLY ATTRACT ADDITIONAL HOMELESS AND IMPACT ON CRIME IN NEIGHBORHOODS**

**FACT:** People are not traveling across country to spend time in a shelter. Some many come to the city in search of jobs and opportunities. Homeless people are not the cause of the neighborhood crimes. Most murders reported on TV screen have been done by those who have places to live, not the homeless. Emergency Shelter does not endanger the safety or the values of a neighborhood. In a study done in 1997 by the National Law Center on Homelessness and Poverty, it was discovered that 76% of the 59 cities surveyed had a "shortage of emergency shelter beds and transitional housing slots to accommodate their homeless residents". One hundred percent of the cities did not have a sufficient supply of affordable housing to meet the needs of its citizens. Yet despite this overwhelming need for shelter and housing communities, neighbors, and local governments continue to oppose the setting of service facilities in individual neighborhoods. The concern and opposition stem from a fear of increased crime, a perceived decrease in property values, an expected increase in traffic or parking problems, and/or the potential for an unsightly or unattractive facility. Research demonstrates that in fact, emergency shelter is able to coalesce in neighborhoods and potentially improve neighborhood conditions. The program called Evangel Home in Fresno, CA. 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. 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 and with food to eat; the homeless 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 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, etc) cannot go with either parents and must go to somewhere else apart from parents. It is 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. Wealthy people don't become homeless even when they break up their marriage.

**MYTH 35: CONGREGATIONS CAN'T OPERATE A SHELTER BECAUSE INSURANCE COMPANIES WOULDN'T COVER SUCH MISSIONS.**

**FACT:** Usually the insurance coverage for an individual congregation would cover the program. However, for those congregations that have trouble in getting insurance coverage, the following insurance resources are available although they are subject to change.

Accordia Insurance Habitat for Humanity Insurance Unit 1300 Mt. Kemble Avenue PO box 1919 Morristown, NJ 07962	Hentschell and Associates, Inc. 621 Pacific Avenue, Suite 400 Tacoma, WA 98402 1-253-272-1151
Property/General Liability & Auto Philadelphia Insurance Companies One Bala Plaza, Suite 100 Bala Cynwyd, PA 19004 1-800-759-4961/1-800-765-9749	Hilb, Rogal, and Hobbs Rockville, MD 1-800-800-2860
Liberty Mutual Group PO Box 8090 Wausau, WI 54405-8090 1-800-653-7893	D.H. Lloyd & Associates 1625 K Street, NW, Suite 400 Washington, DC 20006
Cornerstone Insurance Associates 8333 Ralston Rd, #7 Arvada, CO 80002 1-800-848-8686	Church Mutual Insurance company 2852 Remington Green Circle Tallahassee, FL 32308-1507 1-800-554-2642

**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."

