

# The Root Causes of Homelessness

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Providence St. Joseph Health is a health and social services organization that develops and advocates for sustainable solutions to homelessness. We are deeply concerned about the growing numbers of people experiencing housing loss in the United States. In 2018, 552,800 people were homeless,<sup>i</sup> and an estimated 6.7 million households are currently at risk of homelessness.<sup>ii</sup> This erosion of our social fabric and safety net is unacceptable for the wealthiest country in the world.

Homelessness is one of the most pressing public health crises in our nation. Someone experiencing homelessness not only faces the daily challenge of searching for a safe place to sleep or use the restroom but also is unable to get regular health care and nutritious food. When such basic needs are not met, there is an escalation of health conditions that are sometimes life-threatening.

Connecting those who are profoundly vulnerable to housing is a gateway to a foundation of health and well-being and a necessary investment toward better and more productive lives.

Americans experiencing homelessness today are living evidence of decades of inequality, discrimination, racism and poverty driven by a combination of deeply embedded social, cultural and financial factors. Local jurisdictions working to resolve such a complex set of issues are often grappling with the downstream consequences of systems and structures that are established upstream of their control. We believe homelessness can be significantly reduced, but it requires broad partnerships that invest resources in proven and new ways to make a lasting impact. Yet, if our country is to finally solve homelessness, it will demand a comprehensive reconsideration of the role of public and private institutions as they relate to the poor and vulnerable in our society.

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## Factors contributing to housing instability or loss

### A shortage of affordable housing stock

The U.S. has a shortage of more than 7.2 million rental homes that are affordable and available to extremely-low-income renter households. Only 35 affordable and available rental homes exist for every 100 extremely-low-income renter households.<sup>iii</sup>

### Lack of access to health care coverage

More than 27 million Americans were uninsured in 2017.<sup>iv</sup> People experiencing chronic homelessness are disproportionately uninsured compared to the general population. The lack of safe, affordable housing often worsens pre-existing diagnoses and conditions and may precipitate new health concerns.

### Major gaps in mental health and substance use disorder services

A total of 53 million Americans report having wanted to see a mental health professional at some point but were unable to do so for reasons outside of their control.<sup>v</sup> The correlation between chronic homelessness and behavioral health challenges suggests that improved access to and delivery of mental health services are critical to ending homelessness.

### Domestic violence

A domestic violence experience is common among youth, single adults, and families who become homeless. For many, it is the immediate cause of their homelessness.<sup>vii</sup> Safe and affordable housing represent the two greatest needs among this population.<sup>viii</sup>

### Slow wage growth

The number of homeless shelter residents who are employed rose [57 percent](#) between 2010 and 2013.<sup>x</sup> Housing cost-burden has been increasing in nearly all of our markets and has outpaced wage growth, even in a strong labor market.

### Inadequate support for at-risk youth

Youth released from the foster care system, juvenile justice system and LGBT youth are disproportionately represented among youth experiencing homelessness.<sup>vi</sup> Dedicated programming and housing resources to support the unique needs of youth experiencing homelessness are in short supply.

### Income inequality

Among countries in the developed world, the U.S. has the highest rate of income inequality. During the past four decades, wage inequality between high and low wage workers in the U.S. has grown. From 2007 to 2018, the top 10% of earners have seen the strongest wage growth.<sup>ix</sup>

### Racial disparity

Unconscious bias, institutionalized racism and discrimination contribute to disproportionately high percentages of people of color who are homeless and housing insecure. By developing inclusive housing practices, institutions can address principles of equity within their own operations.<sup>xi</sup>

## Everyone deserves a safe place to live

The factors influencing homelessness are also subject to historical and contemporary pressures. The legacy of discriminatory lending practices - known as redlining - that segregated communities from the 1930s through 1968 continues to have economic impacts for minorities to this day. The early 21<sup>st</sup> century reversal of mid-to-late 20<sup>th</sup> century “white flight” to the suburbs has added gentrification pressure to traditional lower-income and middle class inner city communities, further contributing to the erosion of affordable housing stock. The mortgage interest deduction intensifies these forces by subsidizing those with the resources to purchase homes at the expense of those relegated to an increasingly unstable rental market.

In communities where the cost of living has grown exponentially neither wages, benefits or entitlements have kept pace, forcing millions into housing instability and greater risk for becoming homeless. This is especially true for retirees and people with disabilities - many of whom rely on social security as their sole or

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primary source of income. As the U.S. economy has shifted from manufacturing to technology, lesser-educated and lower-income earners, including many communities of color, are disproportionately affected and therefore are also at greater risk for experiencing housing instability. When economic downturns occur, the inconsistent safety net leaves those with lower incomes far more susceptible to housing instability and loss.

In the end, homelessness and housing instability represent the culmination of entrenched systems and structures that promote poverty and racial inequality. Loss of housing represents the most egregious manifestation of poverty in the U.S. While creating more affordable housing is needed and commendable, only systems change and a reconsideration of the role of public and private institutions are capable of ending homelessness in the U.S. For our society, understanding the forces that have helped contribute to the plight of millions of poor and vulnerable citizens in our communities is an important step toward change.

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In the richest country in the world, everyone deserves a safe place to live.

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## The way forward

We will need to have honest and transparent conversations that lead to new models of collective investments that address this public health crisis. As a not-for-profit health system, we know we must be an integral part of the solution because housing and health are inextricably linked and because it is the right thing to do. In the richest country in the world, everyone deserves a safe place to live. This is the moral imperative before us.

## End notes

<sup>i</sup> [The 2018 Annual Homeless Assessment Report to Congress, Part I: Point-in-Time Estimates of Homelessness](#)

<sup>ii</sup> [2019 County Health Rankings Report](#)

<sup>iii</sup> <https://reports.nlihc.org/oor>

<sup>iv</sup> <https://www.kff.org/uninsured/fact-sheet/key-facts-about-the-uninsured-population/>

<sup>v</sup> <https://www.cohenveteransnetwork.org/AmericasMentalHealth/>

<sup>vi</sup> <https://endhomelessness.org/homelessness-in-america/who-experiences-homelessness/youth/>

<sup>vii</sup> <https://endhomelessness.org/homelessness-in-america/what-causes-homelessness/domestic-violence/>

<sup>viii</sup> <https://journals.sagepub.com/doi/abs/10.1177/1473325013503003>

<sup>ix</sup> <https://www.epi.org/publication/state-of-american-wages-2018/>

<sup>x</sup> <https://www.coalitionforthehomeless.org/todays-read-low-wages-leaving-millions-workers-behind/>

<sup>xi</sup> [http://www.funderstogether.org/equity\\_and\\_advocacy\\_resources?utm\\_campaign=16\\_fi\\_fllwup2&utm\\_medium=email&utm\\_source=funderstogether](http://www.funderstogether.org/equity_and_advocacy_resources?utm_campaign=16_fi_fllwup2&utm_medium=email&utm_source=funderstogether)

