

# Root Causes of Homelessness

The specific reasons that persons experience homelessness are as diverse as the persons themselves. Some of the major causes, however, are listed here.

## Lack of Affordable Housing/Lack of Housing Assistance Programs

- "A lack of affordable housing and the limited scale of housing assistance programs are the primary causes of homelessness. The growing gap between the number of affordable housing units and the number of people needing them has created a housing crisis for poor people."  
[\(National Coalition for the Homeless\)](#)
- The Low Income Housing Information Service estimates that there are twice as many low-income families searching for housing as there are units available.  
[\(National Law Center on Homelessness and Poverty\)](#)
- Only 30% of low-income individuals who are eligible for housing assistance ever actually receive it.  
[\(National Law Center on Homelessness and Poverty\)](#)

## Insufficient Income/Poverty

- "Homelessness and poverty are inextricably linked. Poor people are frequently unable to pay for housing, food, child care, 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 given up. Being poor can mean that one is an illness, an accident, or a paycheck away from homelessness."
  - 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."  
[\(National Coalition for the Homeless\)](#)
- "Slashed public assistance has also left many people homeless or at risk of homelessness. Several states have terminated or reduced General Assistance benefits for individuals, while Social Security Income (SSI) is inadequate -- and sometimes impossible to obtain -- for disabled individuals. Food stamps have also been reduced, leaving a gaping hole in the so-called safety net."  
[\(National Law Center on Homelessness and Poverty\)](#)
- "Since 1975, the real value of the minimum wage has fallen by 25%."  
[\(National Law Center on Homelessness and Poverty\)](#)
- "Declining wages, in turn, have put housing out of reach for many workers: in every state, no one earning minimum wage can afford a one or two-bedroom apartment at Fair Market Rent (FMR)."  
[\(National Law Center on Homelessness and Poverty\)](#)
- "If you earn the prevailing minimum wage in the U.S., you can't afford rent for the average two-bedroom apartment anywhere; in many places the equivalent of

two or three full-time salaries are not even enough."  
[\(Enterprise Foundation\)](#)

#### Lack of Health and Supportive Services

[\(The following information is taken from the Coalition on Housing and Homelessness in Ohio\)](#)

- Approximately 38 percent of homeless people suffer from a substance abuse problem
  - In 1996, Congress eliminated SSI and SSDI benefits for people diagnosed with an addiction.
  - There are currently no federal programs that target funds for substance abuse programs for homeless people.
- The mortality rate for a homeless person is 3-4 times higher than that of the general public.
- A national study indicated that 13 percent of homeless individuals became homeless due to health problems.
- Homeless individuals are 10-15 times more likely to suffer from gangrene, gout and ulcerations resulting in amputation; 2-3 times more likely to suffer from gastro-intestinal disorders; and 2-4 times more prone to hypertension.
- 20-25 percent of homeless people suffer from serious mental illness.
- Many mentally ill people are inappropriately discharged from hospitals to the streets. Nevertheless, only 5-7 percent of homeless people with mental illness need to be institutionalized. As many as 95 percent could live in community settings if appropriate supportive services and housing were available.
- Eight percent of homeless people suffer from AIDS or are HIV-positive.