

# Employed but Unhoused



© Rethink Homelessness/YouTube  
<http://www.uowblogs.com/ejm932/2017/03/16/103/>

For many people, the word "homelessness" evokes images of a disheveled person who is unable to hold a job, but the truth about homelessness is far more nuanced. A large percentage of people who experience homelessness **work part-time or even full-time jobs**. But if rents in an area are high and pay is low, an employed person still may not be able to afford permanent housing.

According to a recent study conducted by a team of researchers at the University of Chicago, about 40% of unhoused Americans are employed. Maintaining steady employment can be difficult for unhoused people, but hundreds of thousands of people in the United States manage to hold on to their jobs despite their housing status.

## Did You Know?

**About 40% of unhoused Americans are employed.**



"I've got economically zero unemployment in my city, and I've got thousands of homeless people that actually are working and just **can't afford housing.**"

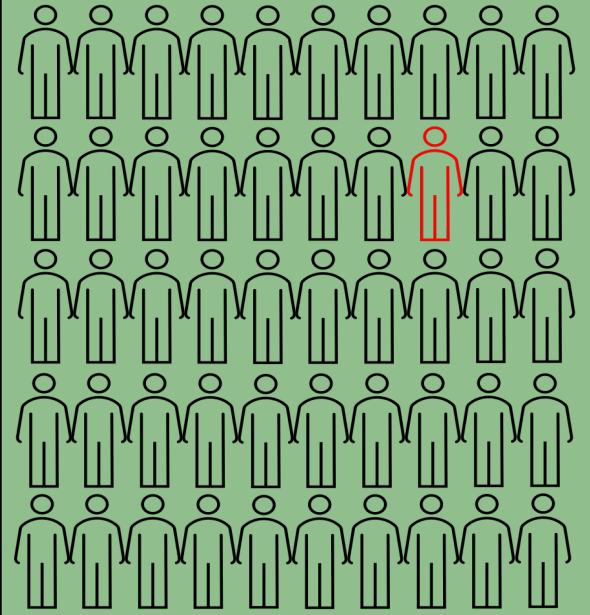
— Mike O'Brien, Seattle City Councilman (2010 – 2016)

**Employment is necessary for most permanent housing, but it isn't always sufficient.** Too many employers still don't pay a living wage, and millions of Americans working in low-paying jobs are teetering on the brink of homelessness. A 2019 study found that 59% of Americans are living paycheck to paycheck.

# Unhoused Children



[https://www.brickunderground.com/blog/theres\\_an\\_urgent\\_need\\_for\\_housing\\_for\\_homeless\\_lgbtq\\_youth\\_in\\_nyc](https://www.brickunderground.com/blog/theres_an_urgent_need_for_housing_for_homeless_lgbtq_youth_in_nyc)



**One in 50** American children experiences homelessness each year.

## Did You Know?

Nearly 20% of unhoused Americans are under 18.



Most of the unhoused people we see living on the streets are adults, but the sad fact is that children make up a large percentage of the unhoused population in the US. A 2021 federal study found that public schools identified **1.4 million students** who experienced homelessness for part of the year. Sadly, the number of unhoused children has grown over the past decade.

Unhoused children face many challenges that their housed peers don't. Children who experience periods of homelessness have more **social-emotional and physical health complications**. If they don't receive consistent schooling or if they move schools frequently, they are also more at risk for dropping out of school before graduation, which decreases their chances of escaping the cycle of poverty as adults.



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# Vehicle Residents



Tens of thousands of unhoused Californians live in their vehicles. In 2019, more than **16,500 people** lived in their vehicles in Los Angeles County alone. That same year, San Francisco counted 1,800 unhoused vehicle dwellers, and Oakland counted 2,800.

“Vehicle residency is one of the **fastest-growing forms of homelessness**. ... It’s the new form of affordable housing.”

— Sara Rankin, associate professor of law and director of the Homeless Rights Advocacy Project at Seattle University



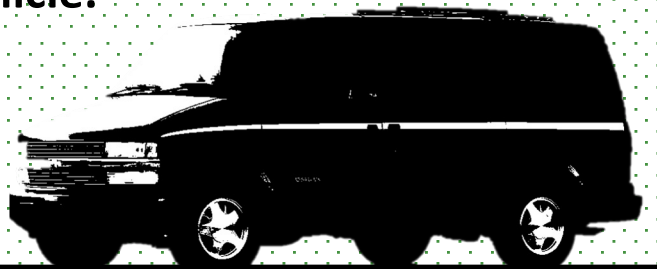
<https://www.carsguide.com.au/car-advice/is-it-illegal-to-live-in-your-car-in-australia-76283>

Parking laws that lead to impoundment pose a serious threat to vehicle dwellers. Impoundment fees can be prohibitively expensive, and if a person can’t raise the money to pay the fees, they can lose their vehicle, their home, and their belongings.

Many cities have made it illegal for residents to sleep in their cars, which means that desperate vehicle dwellers often face fines and other legal consequences. To accommodate the increase in vehicle residency, some cities permit vehicle dwellers to park in designated parking lots so they can **sleep at night without fear** of break-ins. Some of those parking lots have security and restrooms. Safe-parking programs run by nonprofits, churches, and government agencies can also help unhoused vehicle owners find permanent housing.

## Did You Know?

The average monthly rent for a two-bedroom apartment in San Francisco is about **\$4,100**. Some people who can’t afford that bill are forced to live in a vehicle.



Vehicle residency is known as the **“hidden homelessness crisis”** because unhoused people sleeping in their cars aren’t as visible as those who sleep in parks or on sidewalks.

# Unhoused Families



Of the world's developed countries, the US has the **greatest number of unhoused women and children**. The causes of homelessness are multifaceted (e.g., a shortage of affordable housing, an overabundance of low-paying jobs, addiction issues, a lack of education), but for unhoused families headed by women, intimate partner violence is the primary reason for homelessness.

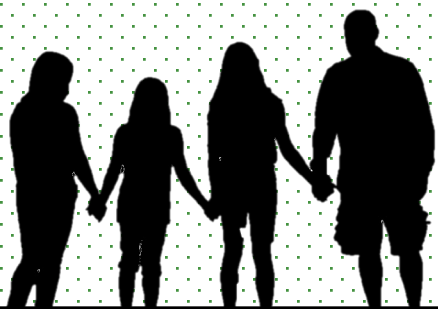


Women aren't the only victims of intimate partner violence. Their children also suffer the consequences. A staggering **83% of unhoused children** under the age of 13 have witnessed one or more serious acts of violence.

Education and marital status are significant contributing factors to homelessness among women. Approximately 85% of unhoused families are headed by a single mother. A typical unhoused family in a shelter is made up of a single mother in her late twenties and her two children. About 53% of unhoused mothers didn't graduate from high school.

## Did You Know?

**Families with children comprise about 33% of the unhoused population in the US.**



According to the US Department of Health and Human Services, more than **one million children** aged six and under experience homelessness in the United States each year.

Children who experience periods of homelessness are likelier than their housed peers to face hunger, learning challenges, physical and mental health problems, social-emotional issues, violence, and school interruptions. Those difficulties make it hard for unhoused children to **complete their education** and to move up the socio-economic ladder as adults. In other words, the consequences of homelessness during childhood can follow a person for decades after they find permanent housing.



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# Sofa-Surfing Students



College has become a must for socio-economic mobility, but **tuition and housing fees have become prohibitively expensive** for so many aspiring students. Some students are completely priced out of a college education, and many who do enroll face a financial burden during their college years. Even students who receive financial aid often have economic challenges because their aid packages only help with tuition. Too many students struggle to find affordable housing, and they end up crashing on their friends' sofas.

The term "sofa surfing" may evoke thoughts of youthful adventures, but the truth is that it's a type of homelessness. And there are a shocking number of sofa-surfing students in the Bay Area. About **13,000 or 17% of Silicon Valley high school students** struggle with homelessness. Another **18,000 community college students** in the area sleep on friends' couches. Those sofa surfers are one argument away from sleeping in a public space.

It's not always easy to land a sofa for a night, so students must often find backup shelter. Some students who can't find a sofa **sleep in all-night university libraries** to keep out of the elements and to get a few hours of rest before morning classes.

**Education is one of the surest routes out of homelessness** and food insecurity, but it's difficult for a student to concentrate on their studies when they spend much of their day worrying about where they will sleep that night or trying to find enough food to fuel their bodies and brains.

## Did You Know?

**44% of community college students reported that they had sofa-surfed or knew a classmate who had sofa-surfed in the past six months.**



# Unhoused Veterans



Our military personnel volunteer to fight our battles overseas and to protect us from the threat of foreign invaders. When those citizen soldiers return to the US at the end of their service, they often face many obstacles to social re-integration. Some of those obstacles are overwhelming for veterans, and too many experience homelessness. Sadly, about **20% of unhoused men are veterans.**



<https://community.solutions/press/all-washtenaw-county-wants-for-christmas-is-apartments-for-homeless-veterans/>

## Did You Know?

**An estimated 40,000 veterans are unhoused on any given night in the US.**



Veterans who return home from war zones often bring physical and emotional scars back with them. Physical injuries and mental health conditions like post-traumatic stress disorder (PTSD) can make it difficult for veterans to hold a stable job. Those employment struggles can cause veterans to become socially isolated, which can lead to depression and substance abuse. An addiction may be the most immediate cause of homelessness for some veterans, but that addiction can usually be traced back to untreated traumas and a lack of adequate social and emotional support.

About **88% of the unhoused veterans in the United States are men.** While women make up a relatively small percentage of that population, they are about three times likelier than non-veteran women to experience homelessness.

As painful as it may be to read about veterans who are experiencing homelessness, the news isn't all bad. Thanks to the tireless efforts of veterans' rights advocacy groups, nonprofit organizations, and government agencies, **the number of unhoused veterans has decreased by about 43%** since 2011.



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# RV Nomads



Some people don't believe that folks who live in an RV full time should be considered unhoused because they have a roof over their head, a functioning restroom, and a cooktop for preparing meals. But "RV nomads" still face many challenges that traditionally housed people don't.



Although RV nomads do have a place to sleep every night, sleep can still be difficult to come by in an RV. Many states and cities have banned sleeping in RVs or cars parked on residential streets. In cities like San Francisco, where it's difficult to find parking even for compact cars, searching for a place to park an RV overnight can be time consuming and frustrating. It's also illegal to park in most Walmart or mall parking lots. To address the issue, some cities have created **Safe Parking programs** for people living in RVs or cars.

RVs are complicated machines built from thousands of parts. Tires, carburetors, radiators, air conditioners, waste-disposal systems—they all have limited lifespans, and repairs can be costly. For someone living below the poverty line, repairing a blown-out tire can eat into a food budget.

## Did You Know?

**An estimated one million Americans live in their RVs full time.**



**Health and safety can also be issues** for RV nomads, who must often park outside of city limits, far from the protection of police departments, ambulances, and hospitals.

Finding a place to safely dump an RV's **waste tank** can be difficult. Worse yet, in snowy regions, waste can freeze into a solid block that clogs the system. Oh poop!

# Unhoused Couples



Having a partner while experiencing homelessness can be both a blessing and a curse. On the upside, a partner can make the difficulties of the unhoused life more bearable, but it can also create additional burdens for the couple. Many homeless shelters don't allow unhoused couples to stay together. They give the couple the option of separating to find beds in the shelter—often in different buildings—or staying together on the streets.



<https://images.pexels.com/photos/1483024/pexels-photo-1483024.jpeg?auto=compress&cs=tinysrgb&h=650&w=940>

## Did You Know?

In 2016, a community donated a \$20,000 wedding (in-kind donations) for an unhoused couple that hadn't been able to get married for 22 years because they couldn't afford the \$93 marriage license.



The systems that provide services to people experiencing homelessness are far from perfect. One of the major systemic flaws is that organizations don't track unhoused couples. That lack of data can make it difficult for organizations and government agencies to address the issues that couples face. It's difficult to solve a problem if no one understands the scope of that problem.

"Supporting couples who are homeless is worthwhile. Homelessness is **incredibly lonely.**"

— Stephen D'Souza, Executive Director of the Homelessness Services Association of B.C.

Finding a place to be intimate can be especially challenging for a couple who can't find a room of their own. If they aren't allowed space to be together in a shelter and if they can't legally be together in public spaces, then **where do they express their love?**



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# Unhoused with Physical Challenges



<https://stock.adobe.com/images/a-disabled-person-without-a-leg-sleeps-on-a-yellow-bench-crutches-homeless/188597861>

Homelessness is a physically and emotionally demanding experience for anyone, but it can be especially difficult for people with physical challenges. Homelessness can also compound challenges because **it's usually a barrier to healthcare**. For example, an unhoused person whose diabetes has damaged the nerves in their feet (diabetic neuropathy) may need a wheelchair, but that wheelchair may make it difficult for them to get the medication and treatment they need to care for their feet.

Another reason that a higher percentage of unhoused people have physical challenges is because the lack of permanent housing makes it more difficult for a person to care for their health. A person without a challenge who becomes unhoused may also become **disabled while experiencing homelessness**, which could make escaping homelessness even harder, increasing the chronically unhoused population.

A greater percentage of the unhoused population has challenges (24%) than the housed population (13%). That's partly because **physical challenges can prevent a person from holding a full-time job**, which can lead to housing insecurity and eventually homelessness.

**"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.'"

— *Dealing with Disability: Physical Impairments & Homelessness*

## Did You Know?

**An estimated 24% of unhoused individuals have physical challenges.**



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# Chronically Unhoused Individuals



The term “**chronically unhoused**” refers to a person with a disability who has experienced homelessness continuously for twelve months or more or who has experienced four or more stretches of homelessness over the past three years so the total time spent unhoused adds up to twelve or more months.



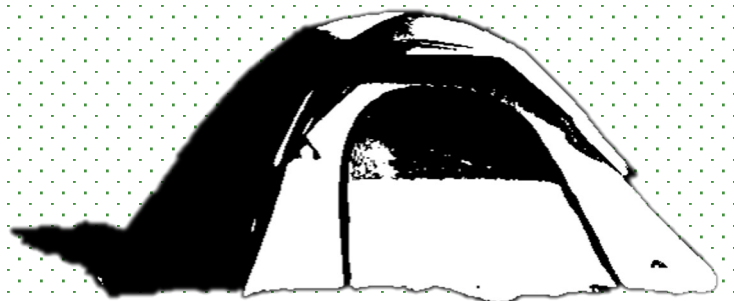
There are many causes of chronic homelessness, including chronic physical or mental health conditions, physical or mental challenges, and substance-use disorders. When a person facing such challenges becomes unhoused, it can be very difficult to seek the support they need to address those challenges and to find permanent housing.

According to a 2020 HUD report, about **27% of the country's unhoused population is chronically unhoused**. Not surprisingly, California has the nation's largest total number of chronically unhoused people (nearly 49,000). That's about 40% of all the chronically unhoused people living in the US. Worse yet, 56% of all chronically unsheltered Americans live in California.

Research shows that many American cities spend about \$30,000 per chronically unhoused person per year. It would cost cities only **\$10,000 per person per year to provide permanent supportive housing**. Compassion is good for city budgets.

## Did You Know?

**10% – 15% of unhoused people experience chronic homelessness.**



# Unhoused with Mental Health Conditions



Unhoused people with mental health conditions face many difficulties, some related to their conditions and others related to people's perceptions of them. They are, arguably, more **stigmatized** than any other subgroup of the unhoused population, and those stigmas are obstacles to treatment and support.

While about 6% of the U.S. population has a serious mental health condition, among the unhoused population, the rate is as high as 25%. Those mental challenges are the **third leading cause of homelessness** for single adults.

The psychotropic medications and sleeping aids prescribed to treat mental health conditions impact a person's coherence and their ability to function in their environments. That makes them **vulnerable to violence** at the hands of people who don't understand their symptoms or the side effects of their medications. What's more, consistent sleep can be hard to come by for an unhoused person, and insufficient sleep can contribute to the development of mental health conditions.

## Did You Know?

**74% – 87% of unhoused people with mental health conditions are victims of violence at some point.**



The **"demedicalization" of mental health** is a major cause of homelessness in the US. People who could benefit from in-patient psychiatric care are too often thrown onto the streets or put into prisons.



<https://www.mercurynews.com/2017/09/30/opinion-a-couch-is-not-a-home-except-for-13000-plus-high-school-students-in-santa-clara-county/>

"Instead of spending public resources on prison beds, we can spend them on **supportive housing**. Instead of discharging vulnerable patients to the street, we can help them find their way in the world with community health workers and intensive case management."

— Dr. Luke Messac,  
Emergency  
Medicine Resident  
Physician



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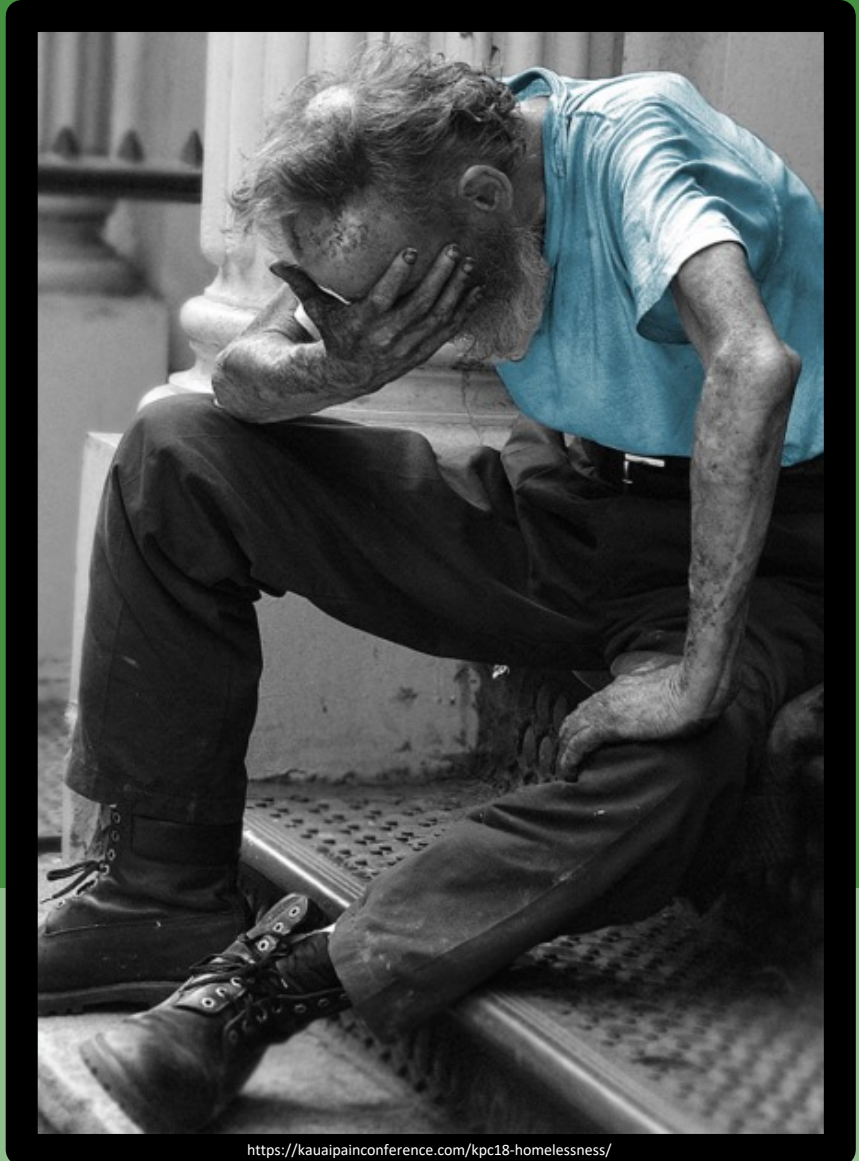
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# Unhoused with Substance-Use Issues



Perhaps the most common stereotype about unhoused people is that they all have substance-use problems. While substance abuse is more common among unhoused populations than among the general population, **most unhoused people don't have such problems.**

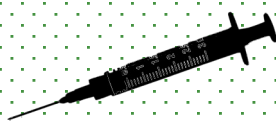
Sometimes an addiction is the cause of homelessness; other times a person becomes addicted while experiencing homelessness, which is hard on the mind and the body. To cope with the fear, depression, and discomfort of the unsheltered life, **some unhoused people self-medicate.**



<https://kauaipainconference.com/kpc18-homelessness/>

## Did You Know?

**62% of unhoused people are NOT addicted to alcohol, and 74% are NOT addicted to drugs.**



Rather than blaming unhoused addicts for their substance-use problems, we must realize that their **addictions are diseases** that must be treated with medical and psychological interventions. They need more empathy, not more scorn.

Unhoused people with addictions face a variety of barriers to treatment. Because most lack health insurance, it can be **nearly impossible to get the counseling and other support** they need to treat their addictions. They also often lack the necessary documentation.



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# Unhoused Migrant Laborers



<https://www.deccanherald.com/national/north-and-central/sp-bsp-express-concern-over-plight-of-migrant-labourers-returning-home-837870.html>

The term “**hidden homelessness**” is used to refer to people who live in squats or in insecure housing or who are temporarily staying with friends or family. While people in such situations are sheltered from the elements, their housing conditions are often unsafe and overcrowded, making it difficult for them to maintain their mental and physical health.

Hidden homelessness affects unhoused migrant workers throughout the US. Because they struggle to find enough year-round work to afford their own housing, they often share an apartment with many other people who also can't afford their own living spaces. It's not uncommon for **a dozen or more people to share a small apartment**. In more extreme situations, an apartment or a trailer is so full of people that residents must sleep in eight-hour shifts.

Besides being stressful, overcrowded living conditions affect a person's ability to get quality sleep, which damages their short- and long-term health. A 2014 study of 147 sleep-deprived adults found that a lack of quality sleep has been linked to a decrease in total brain volume and an increase in brain disorders like Alzheimer's and dementia.

Sleep deprivation doesn't just affect the sleepy individual. It also has a social cost. One study found that **53% of night-shift workers admitted that they had accidentally fallen asleep at work**. Companies that push their employees to the point of exhaustion endanger employees and the general public.

## Did You Know?

Farmworkers in the United States have the lowest yearly family income of all workers.



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# Unhoused Pet Owners



<https://www.thestreetdogcoalition.org>

Homelessness is usually an isolating experience that can have a profound impact on a person's mental health. To cope with that isolation, some people take their pets with them when they become unhoused. Others adopt pets while experiencing homelessness. It can be costly to feed a pet, but **a bond with a pet can make the agony of homelessness much more bearable.** For some unhoused people, their love for their pets gives them the courage to face their daily difficulties.

For an unhoused person with a substance-use issue, a pet can be a reason to get clean and sober. For many unhoused addicts, the decision between spending money on drugs or alcohol and spending money on food for a pet is a no-brainer. Pets reduce other high-risk behaviors as well.

People experiencing homelessness face a variety of barriers to services. Shelter rules are one of the most frustrating barriers for unhoused pet owners. **Many shelters don't allow pets,** which means that owners must decide between their pets and the relative safety of a shelter.

## Did You Know?

**5% – 10% of unhoused people have pets, usually dogs or cats.**



**"Pets are like family,** and no one wants to have to make that sacrifice or that decision to split up their family in order to come into services [for the unhoused]."

— Jocelyn Bluitt-Fisher,  
Community Resources  
Manager, City of Las Vegas

# Unhoused Prison Parolees



About **5 million** formerly incarcerated people live in the US, and each year about 600,000 people are released from prison. As parolees try to reintegrate into society, they face a variety of challenges that reduce their chances of successfully rebuilding their lives.



<https://www.businessinsider.com/homeless-in-silicon-valley-hardship-in-americas-innovation-heartland-2013-8>

## Did You Know?

People who have been incarcerated are nearly **10 times likelier to experience homelessness than the general public.**



Housing is one of the biggest hurdles that an ex-offender must clear after their release from prison. In regions without sufficient affordable housing, parolees must compete against people without a criminal record to find a home. Landlords are often reluctant to rent to anyone with a criminal history, and some cities and counties are unwelcoming. In 2018, Clayton, a city in the East Bay, considered banning parolees from living within the city limits.

The link between homelessness and incarceration can be difficult to break. About 15% of people who are incarcerated experienced homelessness in the year before they entered prison. And each year, about **50,000 people become unhoused after they are released from prison.**

Helping a formerly incarcerated person find secure housing is the best way to help a parolee successfully re-enter society. A **“housing first”** strategy that prioritizes secure, permanent housing for parolees could reduce homelessness and recidivism.

# Unhoused After Foster Care



<https://www.kidsinthehouse.com/blogs/dr-john-degarmo/the-tragedy-of-turning-18-aging-out-of-foster-care>

American foster care systems are notoriously underfunded, and many of the young adults who age out of the systems aren't prepared to care for themselves. **In their first four years of emancipation, 50% have no income,** and the average annual income for those who do work is \$7,500. That's one of the reasons that about 20% of former foster care youth become unhoused within four years of emancipation.

An undeniable link exists between homelessness and foster care systems in California. In San Francisco, more than 28% of unhoused people under the age of 25 are former foster care youth. In Sacramento County, 57% of unhoused people over the age of 35 spent time in foster care.

Former foster care youth often struggle with homelessness because they **haven't received the support they need** to cope with the traumas that landed them in foster care. That might include parental abandonment or addiction, sexual or physical abuse, family dysfunction, or death.

## Did You Know?

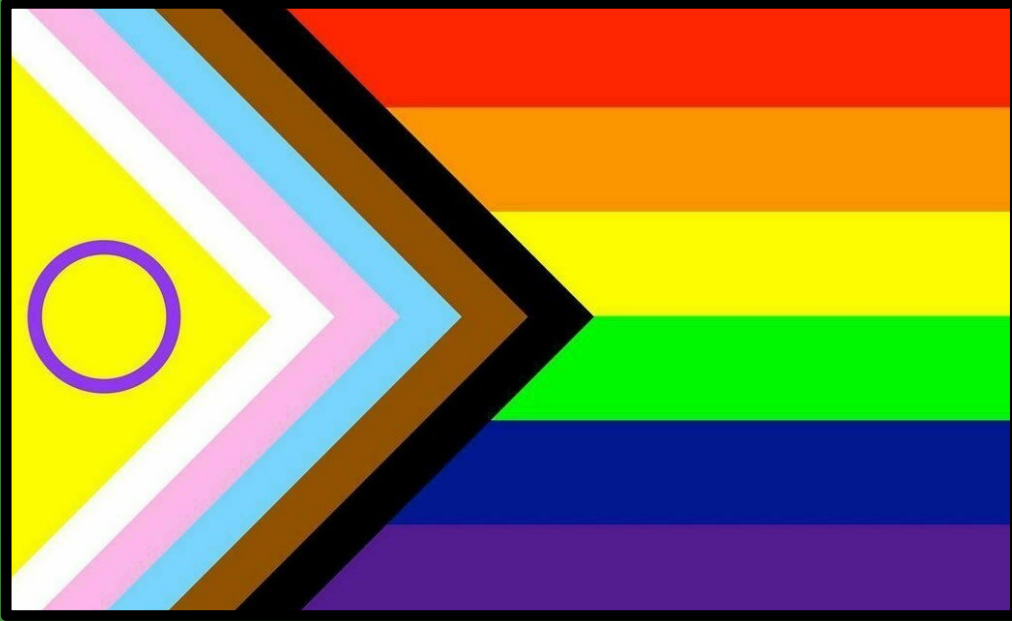
**About 50% of Americans who experience homelessness spent part of their youth in foster care.**



**"Extended foster care"** is an effective way to reduce homelessness among former foster care youth. By allowing young adults to remain in foster care until they turn 21, government agencies could cut the rate of homelessness in half among those who age out of the system.



# Unhoused & LGBTQ+



A shockingly high number of children in LGBTQ+ communities are unhoused in the US. Too many parents can't see past their prejudices, and it's common for such parents to kick their children out of their homes after their children come out to them.

No federal programs exist to provide services specifically to unhoused members of LGBTQ+ communities. And because many cities and states don't provide such services, many sex/gender-diverse youths who are experiencing homeless lack the resources they need to address their housing difficulties or to seek the counseling they may need after being rejected by their families.

In addition to being at greater risk for experiencing homelessness, people in LGBTQ+ communities are likelier to face that struggle at a younger age.

According to the organizations that work with unhoused members of LGBTQ+ communities, about 68% of their clients were rejected by their families. Those family conflicts are their main cause of homelessness.

Experiencing so many challenges so early in life is part of the reason that unhoused sex/gender-diverse youths face a greater-than-average number of mental health issues like depression and post-traumatic stress disorder. It's also the reason that unhoused members of LGBTQ+ communities struggle with more substance-use problems than their peers.

## Did You Know?

Of the 1.6 million youths who experience homelessness each year, about 40% identify as LGBTQ+.



# Climate Refugees



A “**climate refugee**” is anyone forced to flee from their home country due to climate change–related disasters, including droughts, wildfires, hurricanes, tornadoes, floods, and rising sea levels.

**Climate change has a disproportionate impact on people from developing countries**, but it will still have a profound impact on developed nations. And because many climate refugees will migrate to developed nations, even countries like the US will feel the effects of climate refugees.

About **31 million people in 135 countries** were forced to migrate from their countries in **2017**, and about 60% of them were displaced by natural disasters like floods and hurricanes. Many of those refugees received hostile welcomes in the countries they fled to. Destination countries sometimes have to protect refugees from their own citizens.



<https://www.ndtv.com/world-news/australia-floods-australia-weather-updates-australias-sydney-braces-for-heavy-downpours-as-deaths-from-floods-rises-2806127>

Could World War III be fought over drinking water? Some experts believe that climate change and the subsequent lack of basic resources are likely to spark armed conflicts. Those wars could worsen problems by creating even more refugees.

Climate change has become the leading cause of homelessness in the world, and the problem is only going to get worse unless we act now to address climate change. According to the research team at EcoWatch, one billion people may become climate refugees by 2050. Many of those people will be unable to find permanent housing in their adoptive countries.

## Did You Know?

**One billion people may become climate refugees by 2050.**



# Climate Migrants



A “**climate migrant**” is anyone forced to flee to another city or region within their home country due to weather-related disasters caused by climate change. Those disasters could include droughts, wildfires, hurricanes, tornadoes, floods, and rising sea levels.

**Climate change will affect millions of Americans**, and those effects will take many forms. The drought-induced wildfires that have been unhousing Californians are an especially harmful consequence of climate change.



<https://www.cnbc.com/2021/07/25/californias-largest-fire-torches-homes-as-blazes-lash-the-west.html>

If it becomes impossible to insure a home in a region or if a region becomes too dangerous to live in, people must flee to larger cities. In places like San Francisco, where affordable housing is already scarce, **climate migrants often end up unhoused**.

When a weather-related disaster destroys a home in a disaster zone, a person may not receive insurance money or federal support if they didn't have **catastrophe insurance**. And insurance companies often flee areas struck by weather-related disasters. That means that homes in an area may be uninsurable, forcing people to flee an area.

As Americans move to other states to escape the effects of climate change, the colors of political maps are likely to change as well. Midwesterners migrating from Tornado Alley states could turn Colorado or New Mexico red. Californians could turn Idaho or Arizona blue. Change will be the one constant in the America of the future.

## Did You Know?

**In 2020, 900 wildfires forced 100,000 Californians from their homes.**



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# Learning from Outliers, Pt. I



<https://billygraham.org/audio/homeless-by-choice/>

Some people believe that homelessness is a choice. That unfair and untrue belief is harmful to the hundreds of thousands of Americans who try desperately to escape homelessness every day. But for a **tiny subset** of the unhoused population, homelessness really may be a choice.

Some people choose to live without shelter as a form of religious devotion. Others opt for the unhoused life as a principled rejection of certain cultural values. Some want to raise awareness about the possibility of surviving with a bare minimum of material possessions. People who choose to live unhoused often feed themselves by eating what restaurants, businesses, and homeowners throw into the trash.

A “mendicant” is a person who chooses to reject material possessions and to survive on “alms,” or donated food and money.

## Did You Know?

The average American produces about 20 tons of carbon per year. Someone who is unhoused by choice might produce one half of one percent of that amount.



**Mahatma Gandhi**, who helped India break free from British tyranny, only owned fourteen possessions at the time of his death: a watch, a spittoon, reading glasses, two pairs of sandals, a wooden fork and spoon, two wooden eating bowls, two letter openers, a diary, a prayer book, and a statuette of porcelain monkeys. He lived a simple life, free from the pursuit of wealth and physical comfort.

Those who live unhoused by choice may lack much of what housed communities take for granted, but they experience freedom in ways housed people will ever know. **Their carbon footprint is also minuscule** by comparison.

# Learning from Outliers, Pt. II



A tiny percentage of those who live unsheltered by choice also choose to live without money. Such people are **a teeny subset of an already small subset** of unhoused Americans.



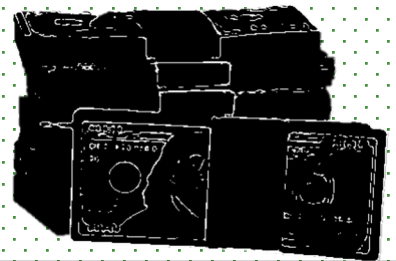
<https://www.becomingminimalist.com/the-man-who-quit-money-an-interview-with-daniel-suelo/>

In 2000, an American man named Daniel Suelo decided that he could no longer in good conscience participate in financial systems that rely on the exchange of money for goods or services. He believes that he has a moral imperative not to act with the expectation of receiving a reward (in other words, not to work for money). He opts to live according to the principle of **giving and receiving freely**. That means that when he works, he does so because he wants to help people, not because he wants something from them in return.

For years Mr. Suelo **lived in caves on public land and in the wilderness** of Utah, in violation of state and federal laws. For an unhoused person with no money, there is no public land in America where they can legally sleep.

## Did You Know?

**When people with little or no money can't pay fines for misdemeanors, courts often charge them additional fees. Americans currently owe between \$25 and \$50 billion in court fees.**



Although there is technically no law against not owning money, Mr. Suelo points out that he can't avoid breaking other laws related to his inability to pay for goods. For example, to eat without money, he must often take food from private dumpsters, which is illegal.

Modern-day social structures make it virtually impossible to legally live like Mr. Suelo, who is **trying to follow in the footsteps of Jesus and Buddha**.

# Underground Dwellers



In a few American cities like New York, Chicago, and Las Vegas, a portion of the unhoused population lives in the hundreds of miles of **subway and train tunnels** or **storm channels** beneath the cities.



<https://www.villagevoice.com/2019/04/19/7-days-the-city-below/>

## Did You Know?

**Upwards of 5,000 people live in subway tunnels beneath New York City. More than 1,000 people live in storm channels under Las Vegas.**



Besides discrimination, underground dwellers must also cope with the daily possibility of violence. The darkness and the lack of law enforcement make underground tunnels and storm channels particularly dangerous. They are also breeding grounds for rats and diseases like tuberculosis.

**What does it say about our society** that people surviving on the fringes believe that living in underground subway tunnels is a safer, more sensible alternative to living aboveground?

Underground dwellers are sometimes known by the pejorative term **"mole people."** The phrase is dehumanizing, and it speaks to some of the challenges that underground dwellers face every day. If a person feels that the people living aboveground think of them as animals, then they are less inclined to seek support from the agencies and people who might help them reintegrate into the world above.

Some underground dwellers band together to form **underground towns**, headed by mayors who assign tasks and maintain order.



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# America's Caste Systems



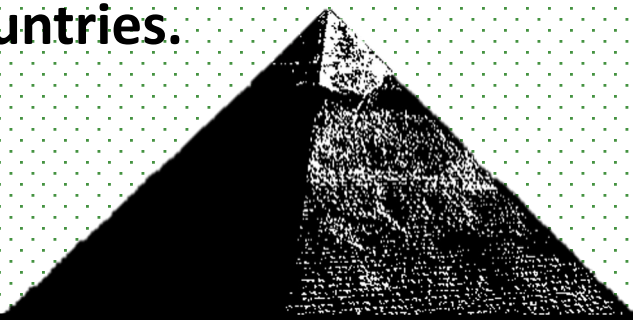
A “caste” is an artificial division within a society based on differences such as class, race, profession, ability, appearance, or opportunity. Although America has no official caste system, as India once did, our country still has rigid hierarchies that **discourage upward movement.**



<https://foreignpolicy.com/2020/09/17/caste-book-india-dalit-outcast-wilkerson-review/>

## Did You Know?

Several studies reveal that the **United States is the least socially mobile of all developed countries.**



These hierarchies reduce empathy, which stops us from addressing the systemic inequalities that usually produce the different layers within those hierarchies.

Like many other animals, humans seem to have an instinctual drive to establish hierarchies, much the way that chickens create a pecking order within a flock. When those hierarchies harden into what amounts to rigid **caste systems**, they put the American Dream out of reach for most of the people at the bottom of those hierarchies.

Homeowners often feel superior to renters, and both typically feel superior to people who stay in shelters. But those same **hierarchies exist even within unhoused populations.** Some people who are employed but unhoused feel superior to unhoused people without jobs. People who live in their cars sometimes feel that they are better than people who sleep in parks. Many unhoused people who live aboveground feel that they are more fully human than those who live underground.



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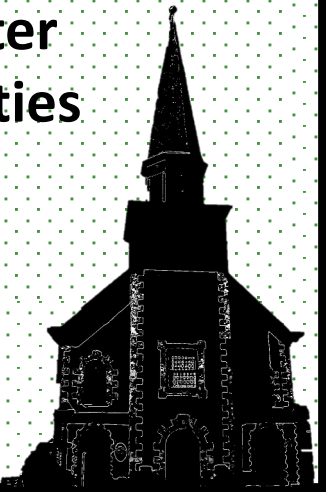
# Interfaith Communities



Hundreds of thousands of Americans are unhoused every night, and a sizeable portion of them **sleep in houses of worship**. Those institutions also provide the unhoused people with necessities like food, clothing, and toothbrushes, and many offer services like job training and GED classes. Many religious leaders believe that providing shelter to the unsheltered is one of the key tenants of their religions.

## Did You Know?

**Faith-based organizations provide more than half of emergency shelter beds in major cities around the country.**



<https://unsplash.com/photos/A4Ax1ApccfA>

When **faith-based organizations provide shelter to unhoused people**, they not only help individuals and families but also municipal bottom lines. According to researchers, faith-based organizations that provide transitional housing saved taxpayers in major cities \$119 million over a three-year period.

Cities all over the US are creating obstacles to helping people experiencing homelessness (for example, it's illegal in some cities to give food to an unhoused person). Interfaith communities often feel compelled by a higher force to **ignore municipal laws that run counter to divine directives**. Those clashes between "church" and state sometimes erupt into legal battles centering around First Amendment freedoms.

Nearly three-quarters of faith-based organizations participate in regional or local planning bodies that coordinate housing for unhoused people.



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# Federal, State, & County Agencies

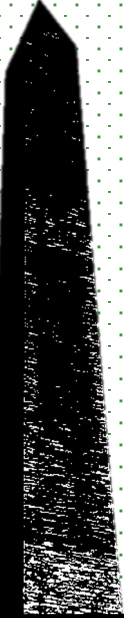


[https://en.wikipedia.org/wiki/File:Capitol\\_Building\\_Full\\_View.jpg](https://en.wikipedia.org/wiki/File:Capitol_Building_Full_View.jpg)

The causes of homelessness are many and complicated, but **the solution is relatively simple: more housing**. If governments chose to spend the necessary money, the country could eliminate homelessness today. The solution requires only the will to make the moral decision.

American governments spend an average of \$35,600 per person per year to care for people who experience chronic homelessness. A significant chunk of that money funds jails, hospitals, and emergency medical services for people experiencing homelessness.

## Did You Know?



According to HUD, the United States could end homelessness for \$30 billion annually, less than 4% of the US's 2022 defense spending budget.

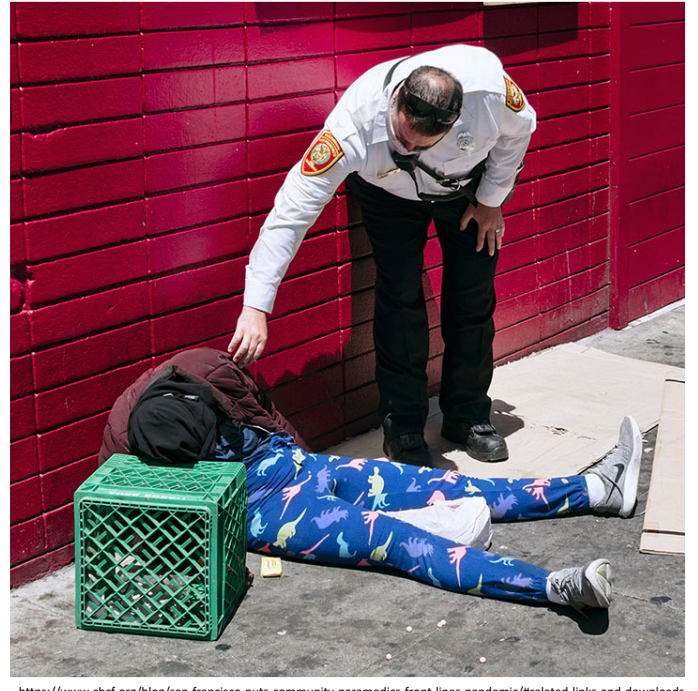
**“Permanent supportive housing”** is a tested solution to chronic homelessness. It couples affordable housing with case managers and other support services.

Permanent supportive housing is a moral and an economical solution to chronic homelessness. According to a study by the National Alliance to End Homelessness, providing permanent supportive housing to every unhoused person in the US would cost only **\$12,800 per unhoused person per year**.

# First Responders



Because unhoused people typically don't have health insurance, the Emergency Medical Service (EMS) is the **primary care provider for many people experiencing homelessness**. EMS teams face an array of challenges when they are called in to treat and/or transport an unhoused person to an ER, including vague medical histories, over-protective dogs, booby traps, and communication issues.



<https://www.chcf.org/blog/san-francisco-puts-community-paramedics-front-lines-pandemic/#related-links-and-downloads>

Some chronically unhoused people are over-frequent users of 911 systems. One unhoused San Diego man with alcohol-use issues received treatment from EMS teams 242 times over a three-year period, costing the city an estimated \$537,000 in emergency medical services.

Law enforcement officers are too often the first people on the scene when someone calls 911, but they **aren't trained to meet the needs of many of the people** whose situations prompted the call, and those calls too frequently lead to unnecessary arrests.

## Did You Know?

**A 12-month study of LA's 911 program found that about 10% of all calls were for unhoused people.**



In 2020, San Francisco began a pilot program to change the way that the city responds to nonviolent calls involving people with known mental health conditions. **Street Crisis Response Teams** are comprised of an EMT, a mental healthcare provider, and a peer support counselor who has struggled with homelessness, substance use, and/or mental health conditions. The three-person teams channel unhoused people with mental health or substance-use issues into treatment programs rather than into ERs and the criminal justice system.

# Homeless Shelters



<https://www.ozy.com/news-and-politics/coronavirus-homelessness-covid19-health-crisis-hospital/288992/>

Homeless shelters provide **valuable services** for unhoused people. They offer people experiencing homelessness a bed, hot meals, warm showers, an escape from extreme temperatures, and various social services to support individual needs.

For all the good that homeless shelters do for their clients, they aren't without their problems. Sadly, **violence** is all too common in many shelters. A lack of funding for security is often to blame. They are also **noisy** and offer **no privacy**.

Critics of the shelter system also point out that the money that governments spend to temporarily house people experiencing homelessness would be better spent on **programs that create permanent supportive housing**, a strategy meant to cure the illness rather than simply addressing the symptoms.

## Did You Know?

There are more than **11,000 community housing and homeless shelters** in the United States.



Shoes are a must-have for an unsheltered person, but they can be hard to come by, which is why they are frequently stolen from people staying in shelters. Regulars at shelters know to sleep with their shoes double-knotted on their feet, but even then they often **wake up shoeless**.



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# City Government & Law Enforcement



<https://www.azcentral.com/story/news/local/phoenix/2021/08/16/homeless-say-phoenix-police-frequently-throw-away-belongings/5543513001/>

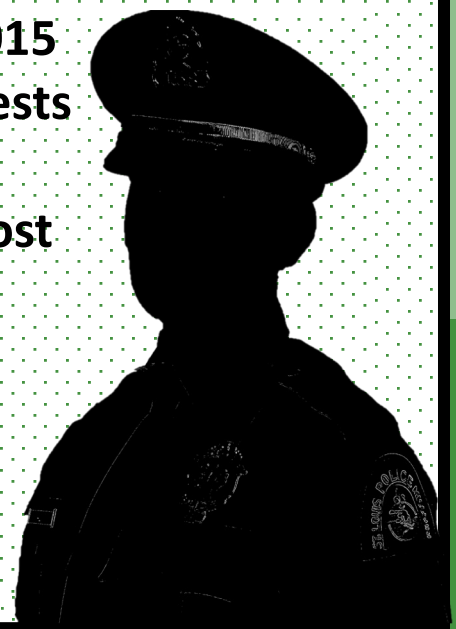
City governments and law enforcement agencies often have an **adversarial relationship** with people experiencing homelessness. For much of the past half century, cities have often focused their efforts on keeping unhoused people off the streets or out of public view. Those efforts have included arrests for vagrancy, the destruction of temporary encampments, and the use of irritating sounds or songs to deter unhoused people from sleeping on city property.

For too long, government agencies have acted as though homelessness is a moral failing rather than **a symptom of a social illness**. It's difficult for someone in power to feel empathy for a person they believe is responsible for their struggles.

Law enforcement sweeps are an especially controversial approach to homelessness. Many housed people find homeless encampments objectionable, and they elect officials who often take a hardline stance against those encampments. To satisfy voters, mayors often empower law enforcement officers to move into encampments to force unhoused people to move out, and the officers usually discard possessions. Such sweeps only move unhoused people from one area to another. But imagine the impact that those sweeps could have if cities worked to find permanent supportive housing for each person it swept out of an encampment.

## Did You Know?

In the 2014/2015 fiscal year, arrests of unhoused people in LA cost the city \$65.5 million in jail fees and \$5.6 million in booking fees.



Some cities are rethinking their approach to homelessness. Rather than criminalizing the behavior of unhoused people (e.g., sleeping in public spaces), some cities are experimenting with **programs that provide permanent housing** for unsheltered people.

# Healthcare Professionals



Homelessness is expensive for taxpayers, in part because people without stable housing are likelier to have a greater number of health problems that are often more difficult for hospitals to treat. Because most unhoused people don't have health insurance, they usually **end up in emergency rooms** when they have health issues. The cost of those visits is passed on to the taxpayers who fund the hospitals.



<https://housingmatters.urban.org/research-summary/how-common-homelessness-emergency-departments>

When extreme temperatures hit a city, some desperate unsheltered people call for ambulances so they can stay overnight in an emergency room bed. Hospitals have been called the country's most expensive hotels.

Some hospitals and health insurance companies have recognized that **allowing homelessness to persist is more expensive than providing permanent supportive** housing to unhoused people. By giving housing to illness-prone, unsheltered people, hospitals and health insurance providers can reduce the total cost of the services that they provide to people who can't afford to pay for them. Such an approach benefits the housed and the unhoused.

## Did You Know?

A 2015 pilot program that provided permanent supportive housing to chronically unhoused people demonstrated a **41% reduction of ER visits** and a **46% drop in costs.**



US hospitals have the **lowest social-services-to-healthcare spending ratio** of all 36 member countries of the Organisation for Economic Co-operation and Development.

# Nonprofit Organizations



Nonprofit organizations like the National Alliance to End Homelessness, the Coalition for the Homeless, and the National Homelessness Law Centre are at the forefront of **the fight to end homelessness**.

Nonprofit organizations are so instrumental in efforts to eradicate homelessness that local, state, and federal governments often come to them for advice about the best ways to **support unhoused people**. Leaders of those nonprofit organizations frequently help legislators write the laws that impact people experiencing homelessness.



<https://www.centraltexasfoodbank.org/get-involved/volunteer>

Besides helping craft legislation, nonprofit organizations also provide a **wide range of direct services**, including permanent supportive housing, rapid rehousing, meal distribution, education, training, counseling, and advocacy.

One effective way for nonprofits to impact the lives of unhoused people is to employ them to provide goods or services to other unhoused people. Because these nonprofits are all too familiar with the vicious circles that entrap people experiencing homelessness, they are uniquely positioned to provide the jobs that can break those circles. A Detroit-based nonprofit called The Empowerment Plan has hired dozens of unhoused people over the past decade to make thousands of coats for unhoused Americans and Canadians.

## Did You Know?

San Francisco spends about \$5,000 per person per month to “house” people in tents in parking lots; the Dream Center, a nonprofit in LA, spends \$6,000 per person per year to house and assist their residents.



Although nonprofits are often better than governments at providing cost-effective services for unhoused people, **only governments can address many of the systemic problems** that cause homelessness, including discrimination in housing and weak rent control laws.

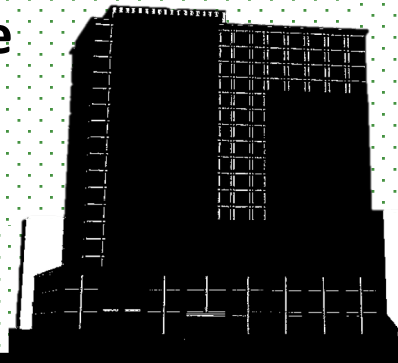
# Landlords



<https://www.biggerpockets.com/blog/single-family-small-multi-or-large-multi>

## Did You Know?

Private landlords are the country's largest supplier of affordable single-family homes, and 41% of rentals are owned by individuals.



Landlords have a reputation as Scrooges whose greed is fueling the affordable housing crisis, but **the relationship between landlords and homelessness isn't clear cut.**

States like Nevada have no rent control laws, and landlords can increase their rents as much as they want, so long as they give sufficient notice. But in states like California, landlords are governed by strict rent control laws that cap annual increases. Some unscrupulous landlords still find ways around those laws, however.

To increase the number of landlords who accept housing vouchers and to improve tenant-landlord relationships, nonprofits and government agencies have begun **landlord engagement programs** designed to help landlords understand their importance in ending homelessness.

Local, state, and federal agencies provide housing vouchers to unhoused people, but **many landlords refuse to accept those vouchers.**



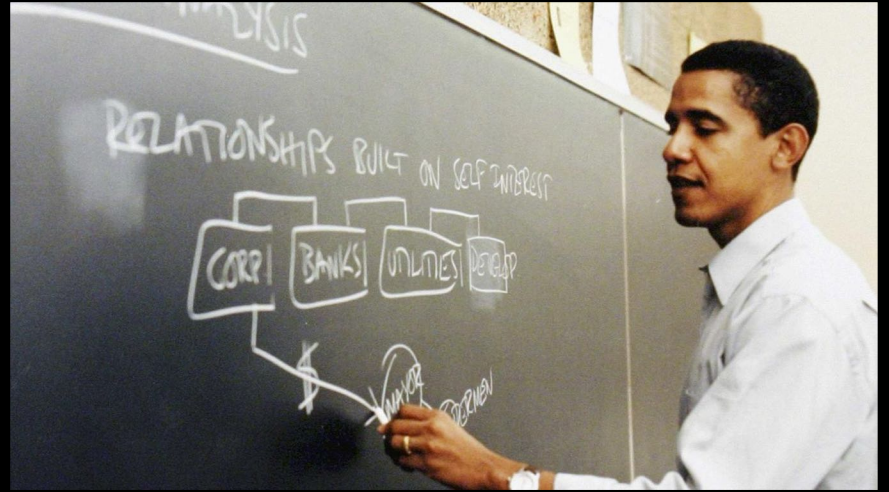
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# Community Organizers



Community organizers bring members of a community together to solve difficult problems like discrimination in housing, failing schools, and homelessness. They are **leaders of grassroots movements** that unite individuals, nonprofits, faith-based organizations, civic groups, businesses, and government agencies. People often compare community organizers to coaches who build team cohesion and inspire collective action.



<https://news.uchicago.edu/story/uchicago-faculty-contribute-obama-presidency-oral-history-project>

A good community organizer—like President Barack Obama—**helps communities address homelessness** by raising awareness, recruiting members to the movement, facilitating community meetings, raising money, training volunteers, and meeting with unhoused people to assess their needs and establish trust.

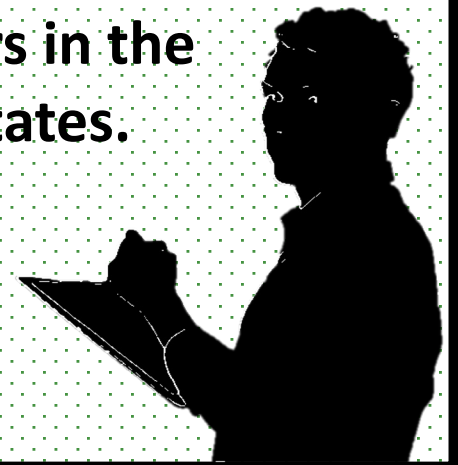
Community organizers take an all-of-the-above approach to solving homelessness. Every sector (e.g., government, business, nonprofit, faith-based) has a unique ability to address homelessness, and the community organizer's job is to convince the members of those sectors to put their abilities to work for unhoused people.

“What makes community organizing especially attractive is the faith it places in **the ability of the poor to make decisions for themselves.**”

— Paul Wellstone, US Senator (1990 – 2002)

## Did You Know?

**About 42,000 people work as community organizers in the United States.**



Sometimes community organizers are themselves unhoused. In the 1980s, unhoused people led the fight for affordable housing. Organizing others can be difficult for a person struggling to survive, but it can also be empowering. Also, **no one knows the needs of an unhoused person better than unhoused people.**



# Case Managers & Social Workers



A **case manager** is a social service worker who assesses the needs of unhoused people and connects them with various social services. Case managers usually have at least a bachelor's degree in a field like psychology, sociology, or criminal justice.

A **social worker** is a licensed mental healthcare provider who offers individual or group therapy in a clinical setting. Since the onset of the pandemic, much of that therapy happens via Zoom. Most social workers have a master's degree in social work.

Case managers and social workers provide invaluable services to people experiencing homelessness, but there aren't nearly enough social service workers to meet the needs of all unhoused people. Experts predict that the US will experience a **shortage of 200,000 social service workers by 2030.**



<https://www.naplesnews.com/picture-gallery/news/2021/01/29/homeless-counted-lee-county-so-resources-can-allocated-those-need/4284376001/>

## Did You Know?

In 2020, social service workers for unhoused people made less than \$50,000 per year.



Social work and case management are often more emotionally fulfilling than financially rewarding. The pay for such positions is often so low that case managers and social workers sometimes live in the same buildings as their clients, and they might be one missed paycheck from homelessness themselves.

The **high turnover rate for case management and social work** can cause difficulties for their unhoused clients. Some people struggling with homelessness have a history of abandonment, and when their case managers or social workers leave for other positions, their mistrust of people and institutions can intensify.

# Guaranteed Income, Pt. I



There are two obvious solutions to the affordable-housing/homelessness crisis in the United States. We could build housing for those who are unhoused or at risk of becoming unhoused, or we could **provide a guaranteed monthly income** so they can pay their rent.

The idea of a “guaranteed income” (sometimes known as a “basic income” or a “universal basic income”) has been gaining traction over the past decade, but the concept dates to **Thomas More**, who discussed it in his book *Utopia*, published in 1516. In the 1960s, **Dr. Martin Luther King, Jr.** also advocated for a guaranteed income for low-income people.

During his 2020 presidential bid, Andrew Yang proposed a universal basic income (UBI)—he called it a **“Freedom Dividend”**—of \$1,000, paid monthly to every person in the United States over 18 years of age. There are 258.3 million adults in the US, so his proposal would cost **\$3.1T annually**. The federal government spent \$6.27T in 2022, and to afford his proposal, we would have to cut other government spending in half or raise 63% more money.



<https://unsplash.com/photos/ICPhGxs7pww>

## Did You Know?

In 2021, a Bay Area nonprofit called **Miracle Messages** gave **14 unhoused people \$500 per month for six months**. About **2/3 of the recipients used the money to secure housing**.



Some have proposed paying for a program like Yang’s by eliminating all social welfare programs that currently address issues facing people who are unhoused or at risk of becoming unhoused. Unless the guaranteed income were substantial enough to replace all the money a person received in social welfare support every month, such an approach could harm low-income people.

Critics also point out that a UBI program like Yang’s would take money from the pockets of low-income people and put it into the pockets of people who don’t need it. But **what if we guaranteed an income only for those who need it?** A monthly payment of \$1,000 to the 25.6 million adults in the US who live below the poverty line would cost \$307B annually. A monthly payment of \$500 to the 38.2 million adults who earn between 100% and 200% of the poverty line would cost \$229B. That’s a total of **\$536B per year**, which is far more affordable.

# Guaranteed Income, Pt. II



## Guaranteed Income by the Numbers

**29**

Number of US states with guaranteed-income pilot projects

**100**

Number of US cities with guaranteed-income pilot projects

**\$22M**

Amount that Cambridge (MA) will give recipients through a pilot program that began in the summer of 2023

**\$38M**

Amount that 3,200 Los Angeles residents received in a guaranteed-income pilot project that gave \$1,000 for 12 months in 2021

## How to Fund a Guaranteed Income (\$536B Annually)

**Financial Transaction Tax**



**\$78B**

0.1% tax on all equity and options financial transactions

**Top 0.1% Tax**



**\$109B**

Raising top marginal tax rate to 45% on earners with average annual wages of \$3.2M

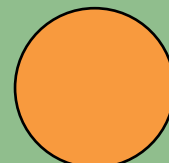
**Carbon Tax**



**\$125B**

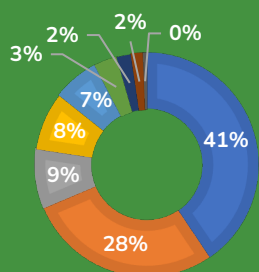
\$25 tax per ton of CO<sub>2</sub> emitted

**Value Added Tax (VAT)**



**\$600B**

10% consumption tax on all goods and services at each stage of production



## How 7,341 Participants of Guaranteed-Income Pilot Projects Spent the Money

- Retail Sales and Services
- Food and Groceries
- Transport-Related Expenses
- Housing & Utilities
- Financial Transactions
- Travel/Leisure Entertainment
- Healthcare/Medical Expenses
- Misc. Expenses
- Educational Expenses

# Guaranteed Income, Pt. III



## A Brief History of Guaranteed Income

Thomas More—an English social philosopher, author, and Renaissance humanist—introduced the idea of a guaranteed “means of livelihood.”

1516

Spanish scholar Juan Luis Vives argued that cities should provide food and jobs to citizens so they are never hungry or idle.

1526



Thomas Paine, a Founding Father, wrote that all landless adults should receive a payment “for the loss of his or her natural inheritance, by the introduction of the system of landed property.”

1796

Joseph Charlier, a Belgian writer, suggested giving every citizen a fixed monthly payment “on the basis of the rental value of all real estate.”

French philosopher Charles Fourier believed “the class which took the land owes to the frustrated class a minimum of abundant subsistence.”

1836

François Huet, a French professor of philosophy, proposed that young people should all be given an endowment financed by taxes.

1848

1849

English philosopher John Stuart Mill wrote that the state owes every citizen “a certain minimum.”

US Senator Huey Long proposed giving every citizen a minimum income of \$2,000 (\$45,400 in 2023).

1934

1918

English political activists Dennis and Mabel Milner argued for a weekly income for all citizens of the UK.

Dr. Martin Luther King, Jr. argued that a guaranteed income would promote justice.

Nobel Prize-winning economist Milton Friedman proposed a “negative income tax.”

1962

The Alaska Permanent Fund was created to provide an annual dividend to all Alaskans.

1967

1969

President Nixon proposed a “basic federal minimum,” but aides convinced him to abandon the idea.

Presidential candidate Andrew Yang proposed giving all adults a monthly “Freedom Dividend” of \$1,000. Yang’s advocacy introduced the idea of a guaranteed income to millions of Americans who had never heard of it.

2020

2020

The Eastern Band of Cherokees’ casino began giving North Carolina members around \$4,000 annually.

Stockton (California) Mayor Michael D. Tubbs founded Mayors for a Guaranteed Income to promote the idea around the United States. As of 2023, more than 100 mayors had implemented or planned guaranteed-income pilot projects.

# Comprehensive Housing-Affordability Road Map (CHARM) Part I



Let's dream for a moment: **imagine a place where unhoused people of every sort can receive the services they need** to live the life they envision for themselves. Everyone who wants to sleep indoors would be welcome to stay for as long as they want. No one would go hungry or thirsty. There would be toilets and showers for all.



© Sefh Lawless  
<https://allthatsinteresting.com/abandoned-malls#5>

The Comprehensive Housing-Affordability Road Map (CHARM) initiative could be a government-run program, or it could be administered by nonprofit organizations, funded through a combination of public and private dollars. CHARM would provide a wide array of no-cost services under one roof.

According to DeadMalls.com, more than 300 abandoned or failing malls are spread across 45 states around the US. **Imagine if an organization—government or nonprofit—bought and renovated abandoned malls** so they could provide free shelter and support services to every unhoused person who wants the help. The average mall is 250,000 to 300,000 square feet, space enough for hundreds of tiny apartments. And portions of the parking lots could be torn up and repurposed as urban farms.

Besides meeting the basic human needs of unhoused people (i.e., food, shelter, clothing, safety), this place would also **address many of the causes and consequences of homelessness**. In this imagined space, trained professionals could provide:

- Physical and mental healthcare services
- Social-services coordination
- Veteran support services
- Substance-abuse needs-assessments and counseling
- Legal advice for undocumented immigrants
- Prison-release transition assistance
- Mentoring for foster care graduates
- Counseling for members of LGBTQ+ communities
- Childcare for unhoused parents
- Space for vehicle residents and RV nomads to park
- Elder care
- GED preparation classes
- Employment training
- Any other aid that could help an unhoused person pursue personal fulfillment.

## Did You Know?

About 68% of Americans live less than an hour from a “dead” mall.



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# Comprehensive Housing-Affordability Road Map (CHARM) Part II



Besides offering clients free shelter and support services, the **CHARM initiative would also provide jobs to all those who want one.** We envision inviting the first pool of clients to eventually serve as the first group of triage providers and outreach coordinators, responsible for finding other unhoused community members and inviting them to join CHARM.

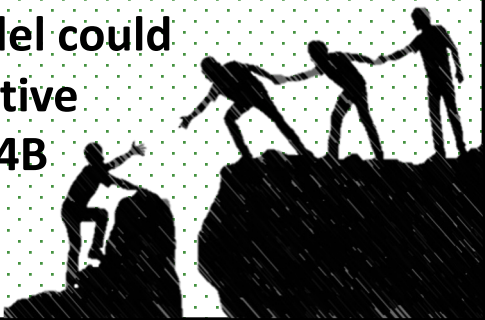


We don't believe that receiving services through CHARM should be contingent on work, but we also acknowledge that **many people find purpose in work, especially when that work saves lives and changes trajectories.** Giving CHARM "graduates" the responsibility of supporting newer clients is empowering and uplifting. And no one understands the needs of unhoused people better than those who have been unhoused themselves.

Because CHARM communities could house upwards of 1,000 people in a single site, the initiative would also ask clients to elect from among themselves a governing council. Members would be responsible for coordinating with CHARM administrators and maintaining order within the community. Self-autonomy is one of the pillars of a life of dignity.

## Did You Know?

US cities spend an annual average of \$30,000 on each of the 128,000 chronically unhoused Americans. Providing supportive housing akin to the CHARM model could save a collective total of \$3.84B annually.



Some people who join a CHARM community would use the experience as a springboard into a housed life. Others may choose to live in a CHARM community for years. We envision creating **model communities** that are as inviting as they are supportive. Many unhoused people suffer deprivation that's hard to imagine, and we want to relieve them permanently of the stress caused by unstable housing.

"Whenever you are engaged in **work that serves humanity** and is for the building of humanity, it has dignity, and it has worth."

— Dr. Martin Luther King, Jr.