

Homelessness in America: Who is Responsible?

by

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Chapter 1

Introduction

The purpose of this study is to show that some people "fail" in our society even if they follow the rules, even if they hold the same individualistic values and dreams as those who have become successful. We will look at conditions in society that allow citizens to become homeless.

There's something wrong with them or they wouldn't be homeless. They're incompetent, crazies, drunks, drug addicts, kooks... They're social problems; we have other more worthy social problems to worry about (Orr 97).

The above typifies the belief of many Americans regarding victims of homelessness. When you think about the homeless, images come quickly of the bag lady with a grocery cart full of her belongings or the wino sleeping on a heat grate. Movies like "The Fisher King" portray the homeless as mental misfits. What we typically do not see are the "invisible" homeless--those who live in shelters, relatives' homes, abandoned buildings, and cars. Street people are a small portion of the total homeless population, yet the media focuses on the visibly homeless and thus influences the public's general attitude toward this dilemma.

The Stewart B. McKinney Homeless Assistance Act refers to homelessness as a lack of shelter. The Act further defines a homeless person as someone "who lacks a fixed, regular, and adequate nighttime residence." This definition includes people whose primary residence is a "supervised public or private

shelter designed to provide temporary living accommodations (Federal Task Force 7)."

The Michigan Housing Coordinating Council defines homeless victims as "those individuals and families who lack a fixed, regular, and adequate night-time residence because of inadequate resources, or because they are unable to secure or unwilling to accept a traditional residential setting for other reasons (41 MCHAS)."

Peter Marin in "Helping and Hating the Homeless" says that the term homeless is used so loosely it can be applied to many different types of people with a variety of backgrounds. Moreover, the term is used so frequently that it has become almost meaningless (161). Marin identified several groups that could fall into the homeless category, including:

- Veterans, mainly from the Vietnam War
- mentally ill
- physically disabled or chronically ill who do not receive benefits
- elderly on fixed incomes
- men, women, and families pauperized by the loss of a job
- single parents without resource skills to establish new lives
- runaway children
- alcoholics and drug abusers

- immigrants, legal and illegal
- traditional tramps and hobos that prefer to be on the road (161).

The homeless are, indeed, a diverse group of people. A basic position of this thesis, however, is that many led normal middle class lives and, by some misfortune, slipped through the loopholes of our welfare system. Too many assets such as homes and automobiles eliminate eligibility for financial aid for many. Marital status can also interfere with eligibility.

How big a problem are we facing? Because the homeless are such a mobile group, it is difficult to get an accurate count. By definition these people are without a permanent residence which makes finding them very difficult.

There have been no national studies to give an answer to the number of homeless Americans. Most studies were done in individual cities. James Wright referred to the Healthcare for the Homeless study because the samples were some of the largest and most geographically dispersed. The study included homeless clients seen in the National Health Care Program. For the first year of the HCH program, nearly 30,000 homeless were seen in health clinics in sixteen major cities throughout the United States (Wright, J. 55).

Wright averaged the homeless count of six major cities and concluded that on any given night there were approximately 1.5 million homeless in the United States. Based on the HCH study, Wright came up with a sample of one thousand homeless

people. He felt this was easier to visualize than the entire homeless population. Wright gave the general make-up of this group based on percentages obtained through the HCH study.

For every thousand homeless people:

- 220 are members of homeless families
- 99 are children (one-tenth of all homeless)
- 121 are adults (83 female, 38 male)
- 156 are lone women
- 47 are lone children
- 580 are lone men (57).

Homelessness, of course, is not a new social problem. Homeless people have always existed in American society and in most societies of the world.

In Massachusetts, during the colonial period, transients were often taken to court. The person or family was "warned out" or, in other words, told to leave town. Larger towns would hire people to go from door to door to seek out strangers. Wright compared this to modern day "Greyhound Therapy" whereby transients are given tickets that will take them and their problems elsewhere. The purpose of these actions was to keep the number of needy to a minimum (Wright,J. 28).

The Great Depression marked the last great wave of homelessness. Peter Rossi, a professor of Sociology at the University of Massachusetts, pointed out that in 1933 the Federal Emergency Relief Administration housed approximately 125,000 people in transient camps around the country. Another survey

of the time, also cited by Rossi, estimated that the homeless population in 765 select cities and towns was on the order of 200 thousand with estimates for the entire nation ranging upward to perhaps 1.5 million (much as the estimates of today) (Wright, J. 29).

World War II ended the Depression and opened up many positions for unemployed men and women. After the war, incomes rose and the homeless became less visible until the late 1960's. At this time the United States was involved in the Vietnam War and was also experiencing inflation. With inflation came an increase in unemployment. This would continue in cycles until the present.

The cyclical operation of the labor market and periodic industrial depression would continue to deposit huge numbers of vigorous young and middle-aged men who want nothing but a job at the door of the public lodging house (Hopper 19).

Thus, homelessness is not a problem unique to the 1980's and 1990's. There have been a variety of homeless people in our past from the strangers of Massachusetts to the skid row dwellers of New York to the tent city people of Detroit. The numbers have not changed much over the past sixty years, the composition of the homeless community however, is constantly changing.

These people are fellow Americans, and it is my hope to dispel the notions that they are misfits in our society and are homeless as a result of their own actions or inactions. The fault lies with American society, not the individual citizen.

Homelessness is an unfortunate result of our competitive society. It is usually not the fault of the victim. Society has failed these people.

References will be made often to the poor of this nation because they are in immediate danger of becoming homeless. Eitzen and Baca-Zinn in Social Problems define poor as "anyone denied adequate health, diet, clothing, and shelter because of lack of resources (170)." In 1988 there were nearly thirty-five million Americans living below the poverty level (Eitzen/Baca-Zinn). That is approximately thirteen percent of our society who, at any moment, could slip through the loopholes in society and find themselves on the street. The frightening part of all this research is that more and more Americans are becoming vulnerable to homelessness. It is no longer just the very poor who are in danger. Many working class, and some middle class, people are losing their foothold in society.

This study will examine two explanations for homelessness. The second chapter will focus on the widely accepted explanation referred to by William Ryan in Blaming the Victim as the "Exceptionalistic" perspective. From this point of view the victim is blamed for his/her misery. Some would say people are homeless because of their laziness. Others claim the homeless are mentally incapable of making something of themselves. All of these explanations find individual faults with the victim. They are flawed by such things as low intelligence, low ambition, and low morals.

Chapter Three focuses on an opposing viewpoint. Ryan refers to this position as the "Universalistic" perspective. This line of thinking blames society for failing its citizens. Michael Harrington supports this position:

A home is not simply a roof over one's head.
It is a center of a web of human relationships.
When the web is shredded as a result of social
and economic trends, a person is homeless even
if he or she has an anonymous room somewhere(101,1984).

The final chapter will focus on solutions to the homeless problem. As with the explanations, there are two positions for solving this problem.

Those who support the exceptionalist perspective seek to fix individual flaws of the victim. Advocates of exceptionalism suggest programs for the homeless that train them in job skills. They also encourage detoxification programs and family counseling and discourage welfare dependency by encouraging the homeless to get jobs.

The exceptionalistic viewpoint works like a bandage; it covers up the underlying problem. The problem becomes less visible to society and the victim's cry is not heard. Shelters are our present day bandages. Shelters take care of the immediate need of a roof over one's head and some facilities offer counseling services in job training, alcoholism and substance abuse, but these programs do not look below the surface. They do not answer questions such as: Why are families breaking up?; Why does Joe Smith drink so much?; and Why doesn't he get a job?

The universalists seek to fix weaknesses in society. Universalist solutions focus on preventive measures that help vulnerable citizens before they become homeless. They suggest revisions in the structure of our society.

The attack must be directed at the structural changes that will enable lower-class persons to earn a living to support their families adequately (Eitzen/Baca-Zinn 177).

Such structural changes to be considered involve low-income housing, employment opportunities, revising the welfare system, improving the health-care system, and providing adequate education for all citizens.

Chapter 2

Exceptionalism and the Homeless

Homelessness from the Exceptionalistic perspective is seen as an individual problem. From this point of view, the homeless have created his/her own misery. Exceptionalists do not believe society is to blame for homelessness.

William Ryan explains this perspective as "Blaming the Victim", whereby the individual is responsible for his/her place in society. With regard to the homeless, supporters of the exceptionalist viewpoint would say the homeless are without shelter because of their laziness. Feagin discusses a similar viewpoint in Subordinating the Poor, Welfare and American Beliefs. Feagin refers to this point of view as the "individualistic explanation." This perspective is most palatable for Americans whose core values include individual responsibility for success, the desire to be successful, and a strong work ethic combined with the belief in equal opportunity which, if acknowledged or practiced, will lead to success.

The individualistic perspective has roots that go back to the origins of this country. Individual worth was, and is, a valued characteristic of American society. The belief in individualism emphasizes hard work, competitive effort, and responsibility for error(Feagin 119, '75). Feagin calls this belief " the gospel of individualism" and cites some commonly accepted beliefs:

1. Each person should work hard and strive to succeed in material terms.
2. Those who work hard will, in fact, succeed.
3. Those who do not succeed(for example, the poor) have only themselves to blame: their laziness, immorality, or other character defects(87, 1990).

Exceptionalists point out that because of our society's desire for material success, failure can only be explained by such flaws in character as lack of ability, low intelligence, low ambition, or low morals(Wright,S. 2).

Thus, homeless are seen as exceptions to the rule. David Whitman in The Homeless-Opposing Viewpoints asks, " Why do three percent of the poor end up homeless when ninety-seven percent do not?"(Orr 36).Exceptionalists would point out that these three percent are deviant and abnormal, for they have failed to learn the rules of society. Some advocates of exceptionalism believe that homelessness, or even poverty itself, is " nature's way of excreting unhealthy, imbecile, slow, vacillating, and faithless members in order to make room for the 'fit'"(Eitzen 177). Herbert Spencer is not alone in his belief of the inferiority of the poor. Others such as Richard Hernstein believe that intelligence will determine where a person fits in society. Hernstein believes that intelligence is largely inherited and therefore some are more "mentally fit" to climb the ladder of success (Eitzen/Baca-Zinn 178). Arthur Jensen takes this theory of inferiority further by claiming that blacks

are less well endowed mentally than whites. He believes eighty percent of one's intelligence is inherited and the remaining twenty percent is attributed to one's environment(178). According to Jensen's theory, blacks are more susceptible to failure or inability to follow society's rules for success because of this mental deficiency.

Exceptionalists emphasize personal deficiencies or disabilities that keep the poor from lifting themselves out of poverty. Examples of such disabilities are: low aspiration, low motivation, and weak commitment to a conviction that should work(Davis 23, 1991).

According to the exceptionalistic point of view, there are four major causes of homelessness in American society: mental illness, breakdown of the American family, alcoholism, and the "Culture of Poverty."

Mental Illness

A study done by Richard B. Freeman and Brian Hall of Harvard University found that thirty-three percent of homeless people surveyed were mentally ill(Orr 54). Another project developed by the National Institute of Mental Health, covering eighteen cities in the United States, showed the same percentage of mentally ill homeless. Similar numbers were issued by the U.S. Conference of Mayors' Survey(Orr 37).

The American Psychiatric Association created a task force in 1983 to study the causes of homelessness. It found that the mentally ill have certain characteristics that make them

vulnerable to homelessness. According to Lamb and Talbott in The Homeless-Opposing Viewpoints, one of these characteristics is the inability to cope with the stresses of the world(Orr 57).

The Task Force also observed that many mentally ill were unable to handle a tenant-landlord relationship and were susceptible to eviction. Once out on the streets, these victims were unable to help themselves. Others who became independent from the supervision of an institution could not handle the freedom and stopped taking their medications, and thus their mental states deteriorated to the point that they could not manage their lives and often drifted away from family members or other caretakers. Not only did they lose touch with their caretakers, but some also lost touch with their life-lines, that is, the Social Security Administration which provided them with their Supplemental Security Income checks(Orr 58). At this point in their lives, the only probable exit from street-life is to be jailed or hospitalized because of bizarre or disruptive behavior.

Exceptionalists do not blame deinstitutionalization itself as the cause of homelessness among the mentally ill. The Task Force admitted that the concept of deinstitutionalization was not at fault.

The idea that many, if not most, of the severely and chronically mentally ill suffering from serious illnesses, such as schizophrenia and manic-depressive illness, could be cared for as well as if not better in community programs as in institutions in itself was not a bad idea.

It was clinically sound and economically feasible(Orr 56).

The Task Force concluded that poor planning of the discharge of thousands of mentally ill residents of the state hospitals led to the demise of deinstitutionalization(57). Communities were ill-prepared to handle the mentally ill. Lack of essential resources such as community programs, residential centers, follow-up programs, and short-term and long-term inpatient care resulted in homelessness for many needy citizens.

New admission policies for mental hospitalization have created an increase in the numbers of chronic mentally ill homeless individuals. Because of these policies, the mentally ill cannot be hospitalized unless they volunteer themselves or threaten the well-being of another person.

Alcoholism

Alcoholism among the homeless dates back to the days of skid row. Alcoholism was a major aspect of the old stereotype of the homeless. Donald Bogue, in a 1950's study of skid row discovered that thirty percent of his sample for the study were heavy drinkers(Orr 77). Bogue defined heavy drinkers as those who spent twenty-five percent or more of their incomes on alcohol. Those who drank the equivalent of six or more pints of whiskey a week were also considered heavy drinkers(77).

New studies show alcoholism still prominent among homeless victims. The Freeman-Hall study of 1986 found that twenty-nine

percent of the homeless surveyed were alcoholics. The U.S. Conference of Mayors' Survey of 1987 reported similar findings. The report estimated forty percent of the homeless as alcoholic.

The exceptionalist would blame alcoholism for the homeless situation. Alcoholism is seen as a personal weakness, a deviant behavior unacceptable by society. Alcohol places stress on other family members, not only emotionally, but financially. Like the mentally ill, alcoholics are not capable of meeting the demands of their jobs and soon find themselves without a job, money, and a home. Once on the street, it is difficult to get out of the rut.

Many past studies from the 1930s and 1940s show that about two-thirds of the men who were drinking heavily on skid row were drinking heavily prior to becoming homeless(Orr 77). Another study done by the U.S. Department of Housing and Urban Development in 1989 shows that alcoholism is still a key problem among the homeless. Alcoholic adults in homeless shelters ranged between twenty-nine percent of the shelter population in the eastern part of the United States to a high of thirty-nine percent in the north-central region of the United States (79).

Family Breakdown

The American family is another point of concern for the exceptionalist. David Whitman notes that most of the recent publicity of the homeless has focused on working families who have lost their jobs, which resulted in the loss of shelter as well. He contends that, in reality, homeless families make

up a small portion of the homeless population. The U.S. Conference of Mayors Survey estimated approximately one quarter to one third of the homeless population to be homeless families(37).

Whitman claims that homeless families had severe problems long before they lost their homes(37). He quotes a study of homeless families done by Ellen Bassuk, a Harvard professor which examined fourteen family shelters in Massachusetts. Her studies show:

Many homeless mothers tend to be lousy parents who were abused by their own mothers. Roughly a quarter of the women surveyed had been investigated for child abuse and neglect; a quarter had a major psychiatric problem resulting from substance abuse or a mental disorder; and over forty percent of the children had repeated a grade before arriving at the shelter. Most of the mothers had never worked or held a job sporadically(Orr 35).

A congressional committee concluded in 1986 that "many of these women exhibit an inability to function as adults(36)." Bassuk adds that these mothers have horrible support systems and this is by no accident as many of these women become involved with abusive men (Orr 36).

Dan McMurry, an associate professor of Sociology at Middle Tennessee State University, posed as a street person. He observed that most of the homeless did not have strong ties with their families(Orr 71). A few researchers believe that this lack of family ties is the most prominent cause of homelessness. McMurry says: "Divorce and the unpopularity of marriage have wreaked havoc among the poor(Orr 73)." He

suggests that divorce has a greater impact on the poor than the middle class, stating:

For these people, family and friends have always meant, not camaraderie and companionship, but survival(73)."

However, McMurry continues:

Many poor families no longer feel required, or even expected, to care for their own when the situation involves sacrifice or commitment(Orr 73).

McMurry concludes that broken family relationships are the "straw" that breaks the camel's back. He believes that alcoholism or mental illness alone are not enough to put someone on the street. However, the stress of family relationships added to these problems will more than likely lead to homelessness(Orr 74).

Many exceptionalists would attribute these unstable relationships as part of the "Culture of Poverty" which is the fourth major cause of homelessness as seen from the exceptionalist's point of view.

Culture of Poverty

Exceptionalists see the poor as deviants of society. Because they do not live up to the expectations of the middle class, they are considered a separate culture or a subculture. Rossi reminds us that this point of view occurs most often in the upper and middle socioeconomic positions and is often believed by those who have access to wealth and power(Wright,J. 2). Exceptionalists believe the poor have different values and life styles from the rest of society

and, because of these values, they fail to succeed. Examples of the values thought to make up this "Culture of Poverty" include:

- the poor are more permissive with their children
- less verbal
- less able to defer gratification
- less likely to be interested in formal education

(Eitzen/Baca-Zinn 178).

Former Senator Barry Goldwater supports this belief, saying:

The fact is that most people who have no skill, have had no education for the same reason, low intelligence or low ambition(Feagin 4,1975).

Former President Ronald Reagan concurred, stating: "Well we might say homeless by choice(Wright,J. xi)."

Overall the exceptionalist's perspective has focused on the homeless problem as a result of individual deviance. Therefore, it would not be surprising to know that the exceptionalists seek to fix the individual in order to resolve the problem. Advocates of this viewpoint suggest training the individuals in job skills, enrolling them in detoxification clinics, encouraging family counseling, and encouraging victims to seek employment so as not to become dependent upon the welfare system. "Only by encouraging the homeless to work and to be independent will the problem of homelessness be solved(Orr 112)."

The exceptionalistic viewpoint is very easy for most

Americans to support because this has been ingrained in our value system since we first entered the public school system. This individualistic outlook on life has been fed to us consciously and subconsciously through the media, schooling, political leaders, and through our religious teachings.

In the next chapter we will look at the homeless problem from another point of view referred to by some as the universalistic perspective and by others as the structuralist's point of view.

Chapter 3

Universalism and Homelessness

Universalists, unlike exceptionalists, hold society responsible for homelessness. Whereas exceptionalists look inward at personal deviances, universalists look at social, political, and economical factors for answers.

Another term used synonymously with universalism is structuralism. Advocates of structuralism look at how society is organized. Structuralists examine many factors that are the foundation of society. Politics, economics, education, and cultural beliefs are all considered influential in the fate of the poor.

Jamshid Momeni in Homelessness in the United States Vol.II explains homelessness as the result of a "constellation of sociological factors interacting simultaneously(xii)." Michael Harrington describes homelessness as the result of a break in the web of human relationships, broken because of political or economic factors. Toro, et al. call their perspective of the homeless "ecological". They claim homelessness is determined by the interaction of the people and their environment. All perspectives suggest a complex network of social factors that have an impact on the poor citizen. The entire system is portrayed as a net, or a web, with social factors being the netting or strands.

Some strands are not equally distributed among society. Money and power may be two examples. Those supported by weaker strands(resources) of money, power, or education etc., risk

falling through the web and ending up on the streets.

This chapter will focus on four conditions within the social web that pose a threat to the poor. The conditions that weaken this social web for the poor are: lack of affordable housing, poor employment opportunities, shortfalls in social support programs, and cultural barriers. While these conditions are visible problems to many, universalists look beyond them for underlying factors that support these conditions.

Lack of Affordable Housing

Housing is considered affordable for low income households if it consumes no more than thirty percent of the household's income. A study in 1985 revealed five of every six poor renter households paid more than thirty percent of their earnings(M. Hombs p.52). Some were found to pay as much as eighty percent of their earnings just to keep a roof over their heads!

Urban Renewal and Gentrification

Each year 2.5 million Americans are displaced from their homes(Belcher p. 46). The process of urban renewal is responsible for the elimination of many make-shift shelters for the homeless. Abandoned buildings are torn down and replaced by parking structures or office buildings. Gentrification is another urban process that greatly reduces the number of low-cost units available. Gentrification is the process where upper and middle class investors purchase housing in poor sections of town, renovate them, and put them back on the market for

a higher price. SROs, or Single Room Occupancy hotel rooms, are also being remodeled and offered at higher prices to students and tourists.

Inflation

While urban renewal and gentrification have reduced the number of low-cost units available, inflation has taken a greater toll. Housing costs have sky-rocketed over the past two decades while income has actually decreased. Mary E. Hombs in American Homelessness: A Reference Handbook gives an example of the rise in costs over a thirteen year period:

In 1974, the typical young single renter spent forty-six percent of their income on housing. By 1987 housing costs had grown to eighty-one percent of their income.

During the same time period income decreased.

In 1987 a typical young single parent earned \$4,869. This represents a drop of thirty-six percent since 1974(M. Hombs p.62).

Feagin and Feagin of Social Problems: A Critical Power-Conflict Perspective noted similar studies during the same time period. Although more families became dual wage earners, fewer families were able to purchase homes in 1984 than previously in 1973 (p. 150).

Between 1978 and 1985 the number of poor households had increased twenty-five percent(M. Hombs 55). As of 1987 approximately 32.5 million Americans were living below the established poverty line of \$11,611 for an urban family of four(Feagin/Feagin p.70). At the same time the median priced home cost \$27,290. Feagin p. 150). The high cost of housing

leaves many poor families with no place to live. More frightening is the fact that because of inflation, approximately 8 million families dropped out of the middle class between 1978 and 1983(Harrington 149).

Low Financial Assistance

A third major factor influencing the housing shortage is the lack of sufficient governmental funding. Funding is not guaranteed to the poor for housing needs. The federal government does not consider the poor as legally entitled to housing assistance, even if they meet all the eligibility requirements. The determining factor for eligibility is the level of assistance appropriated by the Congress(M. Hombs p.56). If you are considered eligible, more times than not, your name is placed on a lengthy waiting list. In New York the waiting list for public housing stands at 200,000 applicants. The wait could be as long as eighteen years(Kozol p. 17). Some areas close their waiting lists because the need for housing far out-weighs the supply(Hombs p.56).

Reaganomics had a devastating effect on housing assistance. Between 1981 and 1989 federal housing programs were cut by more than seventy-five percent(Foscarinis p.1233). To illustrate this enormous cut, HUD committed itself to providing rental assistance to an average of 316,000 households yearly during the fiscal years 1977 to 1980. However between the fiscal years 1981 and 1988, these commitments were dropped to an average

of 82,00 per year (M. Hombs p.57).

If you are lucky enough to receive financial assistance, chances are the amount is not adequate for the cost of rent. Limits are set on the rent available to welfare recipients. One woman who resided in a hotel room in New York lacked ninety-five dollars from being able to rent housing for her family. When she confronted her welfare agent about this she was reminded of her limit. She explained that the additional cost she would pay monthly was less than it cost the city to house her family in the hotel room at sixty-three dollars a night. The agent's reply was, "I don't make the rules." (Kozol p.42).

The state of Illinois offers another example of welfare's insufficiency of public funding. In 1985 the average monthly General Assistance payment to a single individual was \$154. In the city of Chicago during 1985 the monthly cost of an SRO room (the cheapest housing available) was \$195. General Assistance is applied not just to rent but to all needs such as food, clothing, and transportation(J. Wright p.122).

Shortage of Public Housing

A final factor to be discussed that affects the housing conditions of the poor is the shortage of suitable public housing. In 1985 there were 3.7 million fewer units available at \$250 per month or less than there were needy families. Eight million units were available in 1985 at \$250 a month however 800,000 of these units were vacant because they were not structurally suitable for living or they were located in areas

that were not considered habitable(M. Hombs p.54). It should also be noted that low rent units are not restricted to poor people. In fact, one-third of low cost housing was occupied by renters who were not low-income households (p.54).

Because of all the previously mentioned conditions that allow poor families to become homeless, another condition occurs in society that slows the rate of homelessness but makes it all the more probable. Because of the lack of affordable housing many poor families are doubling or tripling up with other families. In New York City alone, families that are living with another family in public housing outnumber the homeless twenty to one(J. Wright p.1233). This figure is a time bomb waiting to explode. Usually families double up with others out of desperation. It is the last step from the streets. Many times the stress of too many people living in tight quarters overpowers all good intentions and the families are eventually asked to leave.

Poor Employment Opportunities

No one denies the fact that jobs are available. Anyone can pick up a newspaper and find a page of job offers. In our society we believe that any job is better than no job at all. We tend to overlook the fact that many jobs are very poorly paid. Jobs that pay minimum wage may be sufficient for a teenager; however, the head of a household could work full-time

earning minimum wage and not earn enough to provide basic needs for his/her family.

An article in a recent local newspaper focused on this issue, using as an example a family that sought jobs to get off welfare. The man earned six dollars an hour as a security guard, and his wife \$4.25 an hour as a clerk. Neither were able to find full-time employment. Even though they had two incomes, their total earnings for a year fell below the \$19,000 guideline set for a family of their size as the line of poverty. One in six families are like the one just described; two workers and still not enough cash to reach the federal minimum standard considered adequate(Frolik A3). Part-time jobs also do not add security to a family's well-being because part-time employees are not covered by health benefits or unemployment insurance.

David Roth, who heads "Cleveland", a program to bring welfare recipients into the workforce, said,

We shouldn't accept the working poor, those two words, those two ideas, are not compatible. It is a demeaning, destructive message to say to people that even though you are working, this is as good as it gets(Frolik A3).

One of the biggest misconceptions about homeless people is that they are homeless because they have no job. A 1987 U.S. Conference of Mayors report showed twenty-one percent of the homeless surveyed worked full, or part- time(Id 22). Another study in Los Angeles found sixty percent of the homeless had paying jobs within the last six months(Koegal 97).

Why are low wages tolerated if they are not substantial? The answer lies in another factor found in our economic system - a "surplus of labor". It is beneficial for the upper class to maintain a surplus of workers because this allows businesses to keep wages low. Lower wages mean greater profits for the businessman. With a surplus of labor there will always be someone available to work if economic conditions warrant it. Because of this surplus, workers have little control over their wages. A jobless person will gladly fill the position if a worker is dissatisfied with his/her job.

Eitzen et al. of Social Problems observed that because they are poor, they are the victims of change in society. A century ago cities and railroads were built at the expense of many poor laborers. Immigrants composed the majority of unskilled laborers. "In the West the Chinese were forced to accept menial jobs that whites shunned in mines, in domestic services, and on farms(Dinnerstein 25)." The Union Pacific hired Chinese workers as scabs. In 1885 whites killed twenty-eight Chinese laborers, wounded fifteen others, and chased hundreds out of town(26).

As hard as they worked, many laborers could not support a family on their earnings. "In Boston, in 1830, the annual cost of living was \$440, the average workingman's salary was \$230 (26)." Yet the railroads crossed the continent, cities sprouted, and industry flourished while the poor sought survival.

Now urban renewal displaces the poor by demolishing their

source of shelter. Corporations replace workers with robots. For the employer, robots are more efficient and cheaper to maintain. Cost and profits are key words in capitalist America. Success is measured in dollars. Because of this, the social cost of advancement in technology is overlooked. Automation, plant closings and transplants of businesses overseas have devastating effects on the working class. Not only have many of the laborers been displaced from housing, but also many are being displaced from employment.

Because of the effects of inflation and low wages, a new class of people is forming between the working class and the impoverished: the "New Poor". Michael Harrington notes that members of this new group share the fact they either work or desperately want to find work and have been uprooted because the present economy has no place for them. People that fall under this category are:

- the working poor
- young people rejected by the world of work before they could enter it
- those formally employed, then laid off and fallen through the "safety net"(Harrington 109).

Currently the workforce is more service oriented, and thus there is little need for manual skills. A service economy requires more technical and managerial skills. Higher education is required for the better paying jobs. This, again, puts the poor at a disadvantage.

To make matters worse, just as unemployment increased, the federal government cut many of its support programs. For

example, in 1985 employment and training programs were cut thirty-nine percent. Job corps expenditures were reduced by thirty-five percent and thirteen percent was cut from vocational education(Feagin/Feagin p.95).

Between 1981 and 1988 prices rose thirty-two percent. "That meant an effective cut of thirty-two percent even for programs in which funding levels remained constant(Weiss 68)." In other words, a food stamp recipient saw a decrease in purchasing power of thirty-two percent even if the amount of food stamps remained constant.

Yet another misconception by the general public is that all unemployed people receive unemployment benefits. In 1987, less than one-third of all unemployed people received any benefits. Those that received benefits received, on the average, \$134 per week (Feagin/Feagin p.78).

The Shortfalls of Social Programs

Exceptionalists would cite the welfare system as an indirect cause of homelessness because it encourages dependency. Universalists would disagree and point out that welfare, because of disorganization, allows homelessness to continue. Therefore the system, not the individual, is at fault.

Housing assistance and unemployment have already been discussed in previous sections of this work. This section will focus on two aspects of the social support system: first, welfare

assistance in general and its shortfalls; and second, the issue of health care and its influence on homelessness.

Welfare

We live in a society that values equal opportunity, yet the welfare system of this country does not support this belief. Within the system itself, poor are not treated equally. The United States has fifty-one separate and different welfare systems. Each state and the District of Columbia has the authority to determine who is eligible and how much they will receive. How does one government direct assistance to fifty-one programs? Just by examining the make-up of this system you can expect inconsistency and inequality.

One of the biggest faults of the welfare system is that the majority of assistance is not directed toward the needy. Several sources indicated that the majority of the welfare benefits are directed toward the wealthy(Eitzen et al. p.174). In fact only fifteen percent of federal government spending in the 1970's was aimed at the poor. Because of the misdirection of the majority of welfare benefits toward the wealthy, the welfare program is often called "wealthfare".

Feagin gave an example of "wealthfare" that took place in Mississippi. A Senator from Mississippi received a federal subsidy of \$150,000 to keep his farmland idle. In the same year, on the other hand, an unemployed woman could receive no more than \$ 500 of federally subsidized assistance for her family(p.94).

"Wealthfare" programs, which helped primarily the middle class, received about 363 billion dollars of aid for the fiscal year 1984 compared to programs aimed at the poor which received approximately 70 billion dollars(Eitzen et al. p.174).

Eitzen calls the welfare system of the United States "upside down" because of its favoritism toward the upper classes in society. He describes this "upside down" system as two hidden programs within one. One system is labeled "Loopholes" while the other is labeled "Direct Subsidies."

Within the "loophole" system the federal government allows certain individuals and corporations to pay lower taxes or none at all(p.174). As an example of the inequality practiced by this system, a family of four with a yearly income of \$12,000 pays more federal income tax than large corporations such as Boeing and General Electric(O'Hare p.38). Loopholes in the system allow this to occur.

The second hidden welfare system is "Direct Subsidies". These subsidies benefit corporations, banks, and defense industries. Here money trickles upward from the middle class to large corporations and their stockholders(Eitzen et al. p.174).

As for the needy, government officials will tell you help is available; people just have to apply for it. This sounds easy enough. However, accessibility is a great barrier for many of the homeless. First, a person may not be aware of programs for which he/she is eligible. There are times when

even caseworkers are not familiar with all available assistance!

When applying for financial assistance, many times you are asked to provide legal documents, perhaps a birth certificate, a social security card, or proof of address. If you do not have a permanent residence, where would you keep your legal papers?

Already mentioned was the need for a recipient to have a permanent place of residence in order to receive welfare checks. In Los Angeles, Emergency Shelters or Drop-In Centers allow the homeless to use their address for three months; after this the person must have obtained a permanent residence (Brickner p. 34).

A difficulty for many homeless is the process of filling out application forms. There is a good chance the applicant cannot read or provide the information often requested on application forms. Waiting in long lines and filling out several forms requires time and energy. Some homeless people may not be physically or mentally well enough to wait in line for two hours.

A study done by Mary Ellen Hombs found some truth to the inaccessibility theory. She found that forty-five percent of homeless persons eligible for food stamps were not receiving them. Also, twenty-nine percent of shelters surveyed indicated that homeless residents had been denied assistance because they had no permanent address(p.36).

Another potential barrier between the homeless and state

assistance is personal dignity and the value of self dependence. Some people are unwilling to accept help for fear that what little control they have over their life will be lost. Some homeless victims refuse shelter because of the dangerous location. Others dislike the chaotic and overcrowded atmosphere within the shelter. Some shelters offer hot meals with the requirement that diners first attend a religious service. For some this is not tolerable as it demonstrates a submission of their personal rights(Koegal p.86).

Other forms of assistance discourage applicants. For example, twenty-nine states do not allow two parent families, no matter how poor, to receive welfare or Medicaid. This policy actually forces families to separate just to survive (Harrington 198). Many homeless women avoid applying for AFDC. They fear that because they are homeless the social worker will determine that their children are in danger because they have no home (J. Wright 1989,121).

The welfare system appears "upside down" with regard to assistance for children also. A needy twelve-year old child living at home in New York City can receive as much as \$262 a month from AFDC. However, if this same child is placed in a foster care home because the mother is determined unfit, the child will receive as much as \$631 per month(Kozol p.48).

Michael Harrington cited another example of how the welfare system practices inequality. Cuban refugees qualified for more welfare benefits than poor American welfare applicants.

Harrington mentioned special services for job hunting, language training, and relocation for Cuban refugees (172).

Finally, officials within the welfare system acknowledged the fact that barriers are set up intentionally in the application process to discourage people from applying. An official from the Department of Public Social Services indicated that application procedures for General Relief were purposely designed to, "cut off and/or alienate as many people as possible (Koegal, et al. 103). The eligibility requirements for General Relief in Los Angeles are very discouraging. General Relief recipients that are able to work must work for the county seventy hours each month. They must also submit signatures from twenty prospective employers from whom they have applied for work. Failure to fulfill these requirements forfeits all General Relief benefits for sixty days. After sixty days the recipient may reapply(Schutt/Garrett 11).

In 1986, New York City welfare officials attempted to eliminate welfare fraud. They investigated any suspicious applicants and denied them benefits if they were considered fraudulent. That year, the Human Resources Administration reported that 46,000 people were "wrongly suspected" and denied relief(Weiss 83).

All is not lost for the homeless. Former President Reagan begrudgingly signed the McKinney Act July 22,1987. According to the White House, Reagan was not in support of the act and delayed signing it to demonstrate his disapproval(M. Hombs 68).

The McKinney Act contains several emergency provisions for the homeless. It also provides a few preventive and transitional programs. Preventive measures include delaying evictions and delaying the shut-off of utility services. Transitional programs provide longer term shelter with support services. Other programs included in the McKinney Act provide funding for permanent housing for single adults and require federal agencies to allocate unused property for homeless facilities(Foscarinis p.1235).

Other acts passed during the 1980s that have affected the homeless population are the Food Security Act and the Anti-Drug Abuse Act. The Food Security Act requires state agencies to find ways to provide food stamps to those without permanent addresses. The Anti-Drug Abuse Act requires federal programs such as AFDC, Medicaid, and Supplemental Security Income to look for barriers that would prevent homeless people seeking assistance from becoming eligible(M. Hombs p.67).

In summary, the United States government gives some support to state agencies, but the power of decision-making is divided fifty-one ways. Therefore there is no consistency to the welfare program from state to state.

The priorities of the welfare system appear 'upside down' because the majority of benefits are given to the upper and middle classes. Such benefits as business and agricultural subsidies and tax expenditures far exceed the amount of assistance offered to the needy.

Although help is available for the needy, many barriers prevent them from receiving assistance. Some of the barriers appear intentional so as to limit the numbers receiving aid.

The McKinney Act was the first piece of federal legislation to recognize the many needs, especially longer term needs of the homeless. This act recognized the fact that homelessness is more than a housing problem. Even so, most of the programs in the McKinney Act deal with emergency or immediate needs of the homeless.

Health-Care and the Homeless

The relationship between the homeless and health-care is a vicious circle. Many homeless people have no health-care because they have no medical insurance. As a result of this, their physical and mental well-being deteriorate to the point where they must be institutionalized or hospitalized.

On the other hand, those that do receive health-care do not always receive quality care because of restrictions in the system. This section will examine the quality of health care in the United States, the shortfalls of Medicaid, and the lack of follow-up care for the deinstitutionalized. All are factors leading to the poor health of the poverty stricken, and, for some, homelessness.

The United States is the only advanced Western society without a national health system(Harrington 50). Thirty-one

to thirty-seven million Americans live day to day without public or private health insurance(Eitzen et al. p.176). Even with thirty-seven million uninsured citizens, the United States spends the most per capita on health-care in the world. In 1989 the United States spent \$2,354 per person. Britain, which has a national health service that insures all citizens, spent \$836 per capita, and Canada spent \$1,683 per capita(Kiesler 1248).

The ironic part of all this is that although the United States spends the most on health-care, it has one of the highest infant mortality rates in the world. In 1984 the infant mortality rate of the United States was 10.8 per 1,000 live births. This rate is comparable to the poorest countries of the Caribbean (Eitzen et al. p.176). Life expectancy for the homeless American is approximately fifty years(Rossi 23).

Medicaid

There is health-care, in the form of Medicaid, available for the poor. You must be destitute to qualify for Medicaid and remain destitute to receive this service. America is the only nation in the world where owning a home disqualifies people from medical care(Harrington 50). Too many assets such as a home or a new car could mean ineligibility for medical care. There are other restrictions as well.

Like other social programs, Medicaid is administered on a state to state basis. Each state decides the terms for

eligibility. Families are disqualified in thirty-three states from Medicaid if both parents are living in the home. Each state also defines which health problems will be covered; thus, eye glasses are not covered under the Medicaid program in eighteen states(Beeghley 104). Medicaid also sets limitations on the services provided. For example, the number of prescriptions are limited on a monthly basis. Patients with severe health problems requiring more than three prescriptions may be faced with the difficult decision of which medications to take.

Health problems can be devastating to the non-poor as well. Kozol used the example of a college student who fell through the loopholes of society because of a serious illness and became homeless. She gave up her studies to pay for her medical expenses. Eventually her husband left her, and she lost her home. Later she was forced to give up her children because she could not find adequate housing(Kozol p.8).

There are doctors in this country who believe health-care is a privilege, not a right, for every citizen. Dr. Danhower explains this view:

It should be a privilege, not a right.
Not everybody has the same cars. I can't
buy a Mercedes if I don't have the money,
for Pete's sake. So I have to do with
something less than a Mercedes. If I
want a steak I have to pay a little more
money for it. Why should medical care
be any different?(Benson, A16).

Hospitals must also face the dilemma of caring for the

uninsured. Hospitals use cost shifting to cover uninsured patients; however, their ability to cover these costs is rapidly decreasing because of three factors:

1. The cost of medical care has doubled in the last ten years.
2. Employers and the federal government have adopted strategies to limit revenues available to care for the uninsured.
3. The number of uninsured people has increased by one million each year since 1980(Brickner 49).

Deinstitutionalization

There is another group of unfortunate citizens that receive much of the blame for the homeless problem. They are the deinstitutionalized, mental patients who have been released from institutions over the past forty years because they did not pose a threat to the well-being of themselves or others. They were released into an unwelcoming and unprepared society. The fault lies not with the mentally ill or the fact that they have been released, but rather with society since there was no provision for follow-up care for these individuals.

Communities did not plan for their lack of independence, or their inability to deal with rent and landlords. Many of these people had been dependent on the state for food and shelter

and medical care, but now, suddenly, they were on their own. Because of this new found independence, patients may decide they no longer need medication on a regular basis; still others will be intimidated by the hostility of the real world and withdraw from society. The chances are high that without support from the community many of these people will end up on the streets. Overall, the mentally ill make up approximately one-third of the homeless population. Many are too young to have been institutionalized. Now the mentally ill cannot be involuntarily committed to an institution unless they are a physical threat to themselves or others.

The public often mistakes coping behaviors of the homeless as signs of mental illness. These coping behaviors create the belief that most of the homeless are mentally ill. Examples of coping behaviors include: rummaging through garbage cans for food, talking to oneself, and urinating in public. The truth is that these behaviors are often necessary for survival; for example, America does not provide public restrooms as do many other civilized countries(J. Wright 104). Sometimes physical problems can be confused with mental disorders too.

Persons with uncontrolled diabetes, for example, will experience wild fluctuations in their blood glucose levels which in turn will result in chaotic mood swings that strongly resemble manic depression. Malnutrition, dehydration, and various vitamin deficiencies can also result in what appears to be crazy psychotic behavior(104).

Feagin and Feagin consider homelessness as a psychological trauma. The victims lose faith in themselves and see others

as unwilling to help. Being homeless can cause depression, anger, anxiety, sleeplessness, listlessness, and acting out, all psychological conditions(1246).

Homelessness creates the feeling of hopelessness. Victims have no recourse on society for their condition. They have no money, and they cannot afford lawyers or lobbyists to support their interests. There is frustration and anger directed at society because these people see prosperity every day yet cannot grasp it. Negative feelings can lead to negative actions. Depression often leads to alcoholism or drug addiction. Anger and desperation can lead to criminal actions.

As can be seen, coping with poverty or homelessness increases the amount of physical and mental disorders. The lack of health insurance guarantees an increase in medical problems. Lack of health-care adds more stress to the daily life of the poor in this country. Some will become homeless as a result of medical costs, while others will see families torn apart either through foster care, mental hospitals, prisons, or death. Finally, the deinstitutionalized will remain a visual reminder of our shortcomings if careful planning is not done to secure follow-up care prior to their release from the institutions.

Cultural Barriers

There are several other factors that affect the homeless. Many are built into our beliefs and values as Americans. These factors have become accepted as part of our culture, and some

were instilled through the religious teachings of early Americans; others were incorporated through historical events; and still others were implanted, at times subliminally, through the media.

We acquire many of our beliefs through the teachings of our families. However, there are two institutions that greatly influence, if not reinforce, the teachings of home: formal education and religious teachings.

Religion

This country was built on the strong belief that one must work hard in life to be successful. Protestants believed that success in this life guaranteed success in their spiritual future. Says Lipset, "Acquisition of riches was to Americans only a help toward higher spiritual ends (163)." Idleness was a sin and people believed "God helps those that help themselves."

Missionaries have traveled the world in search of lost souls. In return for conversion to Christianity, many of the world's poor have received food, shelter, medicine, and schooling. This is similar to the intentions of many of today's shelters in America. Forty percent of all shelters in the United States are operated by religious organizations(Caton 110). One can get a hot meal or a clean shirt after attending a church service. The Carriage Town Mission of Flint offers a religious service prior to the meal. While it is not a prerequisite for eating dinner, if you choose not to participate you must sit

in the waiting room until the conclusion of the service. Other shelters, such as the Harvest House, offer religious materials and encourage clients to seek a church that can support them spiritually after they have left the shelter.

Some people are opposed to these church programs. They believe the homeless coming to the neighborhood church for food and shelter will make the neighborhood more vulnerable to crime. This feeling was expressed in Ferndale, Michigan, where St. Luke's Episcopal Church had held Alcoholics Anonymous meetings for thirty-seven years in its building. Over the past four years it has opened its doors to the homeless for one week each Fall. The residents of the neighborhood claimed that outsiders were disrupting their community. In fact, nine neighbors filed a lawsuit that could force the church to shut down its programs, claiming the programs "violate nuisance laws and zoning codes"(Newsweek 94).

While shelters offer assistance with compassion, others frown on the shelter system. Opponents view this form of assistance as an encouragement for dependency. Exceptionalists view dependency as a moral problem, a personal fault. They claim the welfare programs of this country encourage personal irresponsibility. Patrick Conover appears to be an exceptionalist as he explains:

Poverty is not the real problem, but dependency, the inability of able-bodied adults to achieve independence expected of citizens(Bachelder 1147).

Victims are seen by exceptionalists as failures of society, in need of spiritual guidance and undeserving of free hand-outs. Advocates of this belief would suggest workfare or benefits that are directly related to mandatory educational or training programs.

Like the differing views of the exceptionalists and universalists, religious groups also vary on their beliefs about the cause of poverty. Catholic organizations seem more accepting of the poor. Piehl notes, "Catholic tradition has been to appeal to the 'common good', accessible to all regardless of religious belief(286)." Protestants seem more concerned about the individual who has failed to take responsibility and become independent. This belief goes back to the work ethic and individual responsibility for success.

Formal Education

Formal education is a social factor that greatly influences one's destiny. Lack of education can lead indirectly to homelessness. Public education plays a key role in the social structure of this country, as through public education the ruling class can impart its values across the nation from generation to generation. Students are taught basic work values which coincide with the Protestant work ethic and capitalistic values of the business world.

Feagin and Feagin point out that many teachers, directly or indirectly, teach the ideology of individualism, positive views of capitalism, common beliefs about poverty, and

stereotypes about minorities and women. These beliefs and values can be passed along in subtle and informal ways as well:

in the way teachers act toward students, in the jokes or stories they tell, and in their comments on current events(183).

Material goods represent success in the capitalist's world. One can achieve those through hard work and education. Competition is a factor in capitalist society and is also practiced in the schools through sport events and academic scholarships.

Cooperative-learning is a new concept being introduced to young students. Because of past teachings of individual accountability for grades and homework, and the competitive nature of the school system, cooperative learning is a concept that will take time to be accepted. The successful student has the most difficult time working in a group and trusting the others to live up to his/her expectations.

For some, education can actually be a hindrance to success. This is especially true if you are a poor student. William Ryan states that expectations of the teacher are the major determinants of a child's performance, and if the child comes from a poor family, the teacher may expect a lower performance.

Baca-Zinn and Eitzen view education as a form of institutional discrimination. This is because most good jobs require a college degree. Scholarships are offered to the best performing students and poor students usually do not reach a high level of performance, in part, because the teacher expects

less(181). Higher education is often inaccessible for the poor students because of the high academic performance required for entrance. This inaccessibility creates a wall between the poor and the higher paying jobs.

Gender and Racial Discrimination

Our past has an impact on the people of today. Prior acts of discrimination have affected generations of people and their opportunities for success. One of the most devastating events in American history was slavery. Harrington blames slavery for the blacks' position in society today, claiming that slavery destroyed social structures for blacks that existed in white society(129). Blacks did not have the same opportunities as whites, being denied equal access to resources such as education, employment, and political power. With the emancipation of slaves, blacks were left at the bottom of society without a ladder.

The Civil Rights movement of the 1960s opened opportunities for blacks, but they were not accessible to most because of resources they had been denied in the past. One cannot expect a high-paying job without proper education, and while the opportunity for education exists, without financial resources it is not within reach of the poor.

Blacks, Hispanics, and the American Indian remain near the bottom of the social structure. It will take more than thirty years for these people to acquire resources they have been denied for more than two hundred years.

Women have also been affected by past limitations. For example, women often did not attend school but stayed home and learned home-making skills from their mothers. Women were denied a voice in federal government until this century! Until the economy deemed it necessary, women were not expected to work outside the home. Their place in society was to raise a family and maintain the household.

Today women have proven themselves in many of the work places previously dominated by men. Their achievements appear great; however, women often are still being paid less for equivalent jobs held by males, and the most powerful positions in large corporations are still being controlled by men.

The Media

The last factor that plays a significant role in the homeless problem is the media. The media does not cause homelessness directly, but it has a direct impact on society and how it reacts to the homeless. Thus, ultimately the media helps sustain the problem.

The media is a mass communications system, controlled by the elite class through advertising.

The major function of business advertising is to maintain allegiances to the American system and its values (Feagin/Feagin 93).

It is through television, radio, and newspapers that the general public learns about the homeless. More times than not the media publishes human interest stories and emphasizes the idea of

"blaming the victim"(S.Wright 7). Stories often illustrate the work of volunteers helping the poor and encouraging others to participate. These articles elicit sympathy from the public and promote "giving." The articles also leave one with the idea that homelessness can be alleviated through individual effort. The media demonstrates that homeless are dependent on society yet fails to mention any structural causes or suggest any longterm solutions(12).

Politicians influence the public with their ideas regarding the homeless by using the media. Reagan's views were usually negative and supported the ideology of individualism (Feagin/Feagin 93). The president's first budget director, David Stockman, gave a vivid example of these negative feelings:

I don't think people are entitled to services.
I don't believe that there is any entitlement,
any basic legal right to legal services or any
other kind of services...I don't accept equality
as a moral principle(Kozol 163).

The media feeds the public's desire for more, that is more money, more material goods, more fun, etc. The overall message to the public is "Gotta Have It." For the homeless, the media and its messages are another source of depression and anger. It is demoralizing to see those that "have it" and to realize how far out of reach it is for them.

While factors such as education, employment, and welfare may not cause homelessness in a direct manner, they are part of the social structure of society and are the weak spots in the social web for the poor. The looser the connections between

the poor and these social factors, the greater risk they have of slipping through the web. The impact of racism, individualism, and competition make these necessary factors even more difficult to attain.

Summary

I have described two different perspectives on the homeless issue. I believe the exceptionalist perspective is better accepted today because it fits the system. Exceptionalism explains a problem that has no easy solution. Because exceptionalists see the problem as an individual fault, there is no feeling of responsibility on the part of the community. The exceptionalists are the winners in the game of competition. They have achieved success by working hard. They will tell you that everyone has the same opportunity. Some win and some lose.

The universalists disagree. While everyone is encouraged to play the game, the winners usually have greater access to strategies that enable them to win, strategies such as money, education, and political power. It is this unequal access to strategies that makes the game unfair according to the universalists' point of view.

In the end, competition divides the community. It separates the "Haves" from the "Have Nots." Because of inflation and the increase of unemployment, the "Have Nots" are growing in number, and to keep them from protesting, the government offers

emergency aid in the form of shelters, welfare, and food stamps. The exceptionalists fear that free assistance will create dependency among the poor. Because of this concern, welfare programs often discourage applicants through eligibility requirements or via low payments which keep people in poverty.

For the exceptionalist, housing, jobs, medical care, and education are considered earned privileges. The universalist would reply, in order to earn the privilege one must have access to the same resources, i.e. adequate income and political power.

Homelessness is an unnecessary result of the divided society in which we live. There is no sense of community. We are responsible to see that our family members survive. The neighbors are on their own. This attitude seems primitive in nature and resembles Darwin's theory of "Survival of the Fittest." In capitalistic terms that would be survival of the wealthiest and the most powerful. Michael Harrington notes that the concern for others who are not blood relatives is a luxury most cannot afford(3). Unless society accepts the responsibility for the twenty-five million people below the poverty line, more and more people will become homeless.

The marginally homeless are the fastest growing segment of the homeless population. These are families that end up homeless as the result of some unexpected expense such as car repairs or illness. Others seek food or financial help for utilities toward the end of the month when money runs out. One-third of the homeless population consists of families whose

principle wage earner has become jobless or has low-paying work(M. Hombs 49).

The threat of periodic unemployment and a marginal lifestyle adds stress to the family and the wage earner, which can lead to other problems such as alcohol, drug, or child abuse. Eventually alcohol and drug abuse could lead to loss of employment. Loss of employment increases the chances of homelessness(Orr 80).

Capitalist society will always have a poor class, however the problem of homelessness can be greatly reduced, if not eliminated. Other industrialized countries have taken preventive measures that tighten the loopholes in the social web before the victim can fall through. Most of the United States' programs are like rescue boats that scoop up those who have already fallen through the social web.

Capitalism creates a deep division of social classes. The government creates divisions in welfare programs by allowing fifty-one different sets of guidelines, which may divide families. Family members without financial or moral support often end up on the streets or in foster homes.

Harrington concludes:

A 'home' is not simply a roof over one's head. It is the center of a web of human relationships. When the web is shredded as a result of social and economic trends, a person is homeless even if he or she has an anonymous room somewhere(101).

Unless we counteract the sources of stress that divide families and weaken their support systems, homelessness will

prevail. With our individualistic attitude and capitalistic tastes, this, indeed, will be a challenge. Sociologist Daniel Bell explains the contradictions in our society well:

The U.S., so strongly individualist in temper, and so bourgeois in appetite, has never wholly mastered the art of collective solution or of readily accepting the idea of a public interest, as against a private gain (Kraljic 23).

Collective responsibility and public interest are the key ideas to eliminating the homeless problem.

Chapter 4

Solutions

The number of shelters in the United States has increased over the past ten years, yet the number of homeless victims has not been reduced because more and more people are seeking assistance. This proves that the "quick-fix" solutions have not worked. While these services have offered emergency relief, the problem of homelessness continues to grow.

The focus of resolving homelessness needs to be directed toward preventive measures. Loopholes that allow people to fall through the social web need to be closed. Instead of fixing the person as the exceptionalist would recommend, this section will examine the four conditions mentioned in Chapter 3 and seek solutions. The four conditions for homelessness discussed previously were: lack of affordable housing, poor employment opportunities, shortfalls in the social support programs, and cultural barriers.

Affordable Housing

Charles Kiesler from American Psychologist says that children and young people need stability in their lives(1177). Permanent housing would give that stability. With a permanent residence children could develop stable social relationships within the neighborhood and at school which would enhance their self-confidence and increase their chances for success. Kiesler says that mental and physical health problems would be reduced

if stable housing was provided (1247).

The federal government could assure housing stability by restoring earlier funding for housing programs. Over the past ten years \$25 billion in federal housing programs have been cut (Foscarinis 1235). Federal agencies hold more than 700 million acres and 450,00 buildings(1235). Many of these buildings could be converted into low income housing.

Title V of the McKinney Act now requires some of these properties to be made available for short term use by homeless people. However, money spent on short-term solutions will reduce the resources available for permanent solutions. New York City offers an example of this dilemma as it has a law which guarantees shelter for the homeless. Abiding by this law costs one billion dollars annually(Toro et al. 1213), which is one billion dollars less available for low-income, permanent, stable housing. Thus, providing immediate assistance for the homeless may hinder long-term solutions. Immediate services cut into resources that could be used for other assistance such as job-training.

New York is looking at an alternative to low-income housing encouraging poor families to double up with others (Shinn et al. 1186). This is also an alternate for temporary housing. Rather than pour money into shelters, funds and programs can be provided to make doubling up less stressful.

Shinn suggests providing day care or after school activities, perhaps camping, for children. Programs for the

children would relieve temporarily some of the crowded conditions in the home(1186). The hosting family should also receive some monetary incentive to shelter a related family.

Some of the money spent on SRO hotels and shelters could be directed toward rent or utility payments of the hosting family.

MHANY, The Mutual Housing Association of New York, offers another solution to homelessness. This association is the social contact between the city and the homesteaders. In return for low-cost housing, homesteaders provide labor to rehabilitate this housing. Under this arrangement, homesteaders must also agree not to earn any profit from the resale of their building (Orr 181).

Cooperative-Housing is still another arrangement that appears successful in many other countries. Countries such as Canada, Sweden, Finland, France, and Italy have seen the percentage of income spent on housing decrease as a result of this program.(Orr 153). Restrictions on the resale of these housing units would maintain a source of affordable, low-income housing for many Americans. Because a cooperative tenant invests in the program, Cooperative-Housing allows renters to experience some pride of ownership.

Mary Hombs notes there are programs in existence that encourage developers to build low-income housing. Federal assistance is provided via contracts with landlords who, in turn, offer low rental fees. The danger lies in the fact that contracts must be renewed. In five years contracts of

one-quarter of all federally assisted units in the United States will expire. If they are not renewed, owners will be able to raise rent and offer their housing to higher income tenants(58). Currently, private developers receive mortgage subsidies to construct low-income housing. Low and moderate-income tenants must have access to this housing for forty years. After forty years, all obligations to the poor cease. The developer is also allowed to prepay the mortgage after twenty years and, in so doing, have no further obligation to the poor (Hombs 58).

Poor Employment Opportunities

The degree of poverty is measured by one's income. Lack of employment makes the poor very susceptible to homelessness. In order to prevent homelessness, employment opportunities must be addressed. As mentioned in Chapter 3, lack of job opportunities and low paying jobs discourage the poor.

It is a common misconception that the poor and homeless are in financial trouble because they do not work. On the contrary! As many as 21% of the homeless work, according to one survey; however, the income deserved is inadequate for supporting a family above the poverty line.(U.S. Mayors Report Id. 22). Some unemployed have given up job hunting altogether because they have failed too many times and do not want to risk failure again. In order to keep people in the job market, Joe Feagin says the poor must be given a chance to experience success in jobs that will support them(107). This is the key to employment problems. If people are allowed to experience

success and are able to provide for their families, they will take pride in their accomplishments.

The best way to achieve job satisfaction among the poor is to raise the minimum wage to a level that will lift working families above the poverty-line. Currently, minimum wage jobs are geared toward high school or college students who have no major expenses and no one to support. Minimum wage does not meet the needs of a divorced mother faced with day-care expenses nor does it meet the needs of fathers who must pay child support. Raising the minimum wage would decrease the need for food stamps to supplement an inadequate income. It may also mean the difference between renting a home and living on the street. Being able to support one's family could result in fewer divided families. Eitzen/Baca-Zinn suggest another result of better paying jobs. They say that by eliminating poverty through better paying jobs, the entire society would benefit because of an increase in the purchasing power of the poor and a larger tax base because of higher wages(195).

Because the U.S. government does not control businesses, regardless of how high the minimum wage goes unemployment will still exist. During peak periods factories run at ninety-percent of capacity; during a recession operations can drop as low as fifty-percent of capacity(Feagin/Feagin 82). Feagin and Feagin suggest that during low capacity periods of operation, unemployed Americans could be put to work making cheaper products for people to help them meet their basic needs, i.e. clothing, food,

housing, and transportation. Cheaper products, however, yield smaller profits. For this reason, Feagins' suggestion would not be accepted by employers (82).

An alternative to hiring unemployed workers to produce cheap products would be to change the work week so that more people could work full-time. Congressman John Conyers recommended that the work week be reduced from forty hours to thirty-two hours. By doing this, ten million new jobs would be created. Productivity would increase. Conyers also claims;

The costs of a shorter work week and full employment would be more than offset by the current costs of unemployment, welfare costs, and physical and mental costs of unemployed workers (Feagin/Feagin 87).

The burden of the cost would fall on the employer. By taking on more full-time employees he/she would pay more for medical insurance. Again, as good as this solution sounds, it costs more for the business leaders and would not be accepted.

Corporate leaders' concerns for profits interfere with other possible solutions to inadequate employment opportunities. To avoid the increasing cost of living in the United States and thus avoid higher wages, large corporations move factories overseas or to countries such as Mexico. Sudden plant closings jeopardize more than the poor of this country. Middle class workers are vulnerable to unemployment at the hands of greedy corporate leaders.

The U.S. is the only industrial nation that allows this freewheeling mobility of corporate enterprises. Western European nations, Canada, and Japan limit the ability of cor -

porations to move plants and offices; advance warning to workers of a plant closure is mandatory, and government permission is usually required.
(Feagin/Feagin 360)

The United States was close to having an "advance notice" law in 1988. Congress passed the bill, and President Reagan vetoed it (Feagin/Feagin 361). Reagan's action on this bill demonstrated his support of the business world versus the laborer. As Charles Kiesler mentioned in "Homelessness and Public Policy Priorities," Republicans hold the individual responsible for life's outcomes(1248).

Belcher and Singer propose a form of taxation on businesses that choose to relocate plants. This would compensate for the negative impact of unemployment on the lives of laid-off workers. This tax would help prevent some workers from falling through the loopholes of society and thus prevent homelessness for many (48). The increased tax burden may deter some companies from moving out of the country. Belcher and Singer also felt that an increase in unemployment taxes would reflect the true cost of keeping workers unemployed. This may lessen the use of overtime by some employers. Corporations such as General Motors work fewer employees longer hours in order to build up a surplus. Once they reach a certain amount of surplus stock, the employees are laid off until the excess inventory is sold(47).

Corporations that have received tax abatements should receive financial penalties for closing the doors to local

employees and moving elsewhere. American businesses need to show concern for the communities that helped make their corporations strong.

All the solutions mentioned ask businessmen to make sacrifices. Because the government does not control businesses, these solutions may never be accepted. If the businessmen could only look ahead instead of looking at the present they would realize that allowing employees to be successful in their jobs and allowing them to support their families would also boost the purchasing power of the working class. In turn, employers would see greater profits. For example, if the automobile industry employed more people to work regular hours instead of working fewer employees overtime, more of their employees would have secure jobs and be in a better position to purchase a new vehicle. Now car companies are so desperate for customers that they are extending discount rates to members of their employees' families. Under the General Motors "Option Plans," one employee or his immediate family may purchase up to four new vehicles each year. When the number of employees was greater the number of allowable purchases at discount rates was fewer.

Finally Eitzen/Baca-Zinn stress that a person must feel needed or socially useful in a job. They suggest some new job positions such as:

- neighborhood social workers
- teachers' aides
- community organizers
- research assistants

workers for recycling waste
highway construction
mass transit
park maintenance(195).

All are community jobs which would make individuals feel important. The key is to earn enough income to live in a permanent residence and to be able to support the basic needs of one's family.

Social Support Programs

Welfare

First and foremost, welfare should be accessible to all who fall below the poverty-line regardless of marital status or lack of permanent residence. Provisions in the McKinney Act should be followed in all states; that is, each state should make certain those without permanent addresses receive welfare benefits. Those unable to stand in line or unable to complete application forms should receive assistance.

Second, the welfare program of the United States should be consistent from state to state. There should not be fifty-one different sets of criteria for eligibility. If all states operated under the same guidelines, social workers might have a better understanding of the system.

Third, those receiving welfare and in need of financial

assistance should not have to pay federal income taxes. If minimum wages were high enough for a worker to stay above the poverty-line, then taxation would be appropriate. To tax the poor only creates more dependency on the welfare system.

Opponents to the welfare system who view financial assistance as a "hand-out" would recommend community service in return for financial assistance. A person who is physically able to work, but is unemployed, has something to offer the community. Perhaps they could help another person fill out application forms or care for other applicants' children while the parents meet with their social worker. Studies show that welfare recipients have similar work ethics as the working class, and, by offering something of themselves to the community, they would build up their sense of self-worth(Wright,S. 3). As mentioned earlier, everyone needs to feel needed in society.

Paul Toro et. al. suggest the development of consumer operated self-help programs in which people who are, or have been, homeless work together to determine their needs and help each other obtain available resources(1211). VISTA, Volunteers In Service to America, is a program in Flint that has former homeless persons as staff-members. They are given opportunities to lead others in activities and be on the board of directors. Allowing former victims to help direct the program creates a sense of pride and the feeling of being needed by the community. For other victims in need of such services, to see others like themselves in leadership roles may instill trust in the program

and hope for their future.

In order for welfare programs to succeed, benefits must keep up with the cost of living. Welfare is not meant to be an alternative to work. It is offered as temporary assistance. However, assistance for most applicants is so low they cannot climb out of the welfare rut. Peter Rossi recommends that welfare payments be restored to the purchasing power of the 1960's(211).

The government should examine the upside-down financial picture of the welfare system as described by Baca-Zinn and Eitzen. Farmers receive subsidies to keep their fields idle and businesses receive tax credits, abatements, and direct subsidies. Some of this money should be redirected to such programs as Headstart and Manpower, which operate as preventive measures. By supporting Headstart, the government saves money because it reduces the number of high school drop-outs. Teenage pregnancy and juvenile delinquency have also decreased where Headstart programs were available(O'Hare 38).

Remember, just fifteen percent of all federal spending was directed toward the poor during the 1970's(Feagin/ Feagin 94). During the fiscal year of 1983 twenty-seven billion dollars were cut from programs that benefited the needy (Hombs/Snyder 20). To make this upside-down picture more visible, Mary Hombs points out that the number of households earning below \$10,000 yearly is the same as the number of households with incomes over \$50,000 a year. Federal programs

assisting those households with incomes over \$50,000 is three times greater than the amount of assistance given to the lower income households(58).

How can the federal government overlook such inequality?

Feagin and Feagin explain it as the nature of capitalism.

Government under capitalism is not an independent force. Capitalist governments are not neutral, usually dominated by the capitalist class directly, through actual participation, and indirectly, through the requirement of a capitalist economy (17).

Finally, families that support or house other adult family members should receive tax credit. The family is saving the government the cost of housing and perhaps food for that individual or maybe even an entire family if they double-up as encouraged by New York City. Orr recommends that these benefits be tapered off gradually after the dependent adult becomes employed. Otherwise employment of the dependent could be seen as a negative action whereby the family loses extra income. In this case, the adult would be reluctant to return to work(111).

Belcher and Singer conclude that the entire welfare system must change the way it addresses social problems:

Instead of waiting until there is a consensus that a problem is significant enough to warrant intervention, social welfare policies must be designed to prevent problems(48).

Health-Care

As mentioned earlier, 37 million Americans are not covered by health insurance. Often uninsured people must wait until

they are sick enough to require emergency treatment (Belcher/Singer 48).

The solution to the high infant mortality rate and the high cost of medical care is prevention. Preventive care and early diagnosis would save the welfare state millions of dollars(48).

Health-care should not be considered a privilege. It should be every American's right to enjoy a healthy life. National health-care provided to all would save businesses millions of dollars in lost work days because of illness. By seeking early treatment for illness, absences from work would be reduced.

Part-time employees would enjoy the same health benefits as full-time employees. This may make minimum wage and part-time jobs more appealing. It may even reduce the need for a much higher minimum wage because health-care would no longer be a financial concern.

When we speak of health-care, we must not only think of physical impairments but mental impairments as well. We need to re-examine deinstitutionalization and voluntary commitment. We also need to look at the mentally-ill currently living in homeless shelters or abandoned buildings and remember that prevention is the solution to this problem. If people are so severely disabled that they cannot make rational decisions or live in a tenant-landlord relationship, it would be more humane to provide institutional care for them. Those that can cope with the outside world must be guaranteed support services

once they leave the security of the institution and enter the real world.

Cultural Barriers

Certain aspects of American culture were discussed in Chapter 3 as having a significant influence on how we perceive the homeless. These parts of our culture were: religion, education, gender and racial discrimination, and the media. As with other conditions mentioned in this section, rather than fixing the problem, I will look at preventing the occurrence of negative cultural beliefs and practices.

Religion

If it were not for all the religious organizations that provide shelter, meals, and hope, many more Americans would be without a roof over their heads. Forty percent of all shelters in the United States are operated by religious organizations(Caton 110). Religious groups should continue their support of the homeless by operating soup kitchens and shelters. These organizations promote the idea of collective responsibility that seems to be lacking in our capitalistic society. The community reaches out to help its needy and thus the ties of the community are tightened.

Besides meeting the immediate needs of the homeless, religious groups should look into preventive programs. Parishioners could tutor victims in reading or applying for

jobs. Others could help repair low-income homes before they become uninhabitable. The possibilities are unlimited. We just need to put our energy toward preventive programs instead of temporary relief.

Education

Public education is a very powerful resource. The more education one receives, the chances of obtaining a well-paying job increase. The problem is that all do not receive the same quality of education regardless of the number of years in attendance. There are two reasons for this. First of all, the schools are supported locally by property taxes. Poorer districts have less money to work with and often lack equipment needed to train students in modern technology. The other determinant of success is the teacher. It was found that teachers have different expectations of poor students. Teachers usually expect less of the poor student and the student complies with these expectations.

Through the teacher, just as through the media, students form opinions about social issues. This could influence the solutions to the homeless problem. If a teacher speaks of poverty as a bad or inferior part of society, students will perceive victims of poverty as bad also.

Teachers need to be aware of the strength of their opinions. They also need to examine their expectations of students. Do they have different expectations for girls than boys? Do they expect less of the poor children?

The nation also has to seek a better means of supporting public education. Schools cannot depend on local voters to approve additional taxes nor hope to benefit from state lotteries as promised.

Michael Harrington offers an alternative to our current education system. He suggests offering a "GI" bill to pay students between the ages of sixteen and twenty-one to attend school. This system offers a lot of positive consequences for the community.

By keeping young people in school longer and paying them as if it were a job, other community members would have better access to the work force. Less jobs would be needed because of the number of youth attending school.

Students would have more time, until the age of twenty-one, to mature and learn skills necessary for success in this automated society. As a result of increased schooling, educated workers could demand higher wages. This benefits both the individual and the government. For the government, higher wages mean higher taxes. Harrington concludes, " they will pay back to the government approximately six times the amount the government invested in their education(Eitzen/Baca-Zinn). This "GI" bill is a great example of using preventive measures instead of waiting until the student slips through loopholes and needs to be trained in job skills.

If Harrington's idea was put to use, I believe you would see a change in attitude toward the public school system. It

is time people take education seriously and not for granted. Because students would be paid to attend, teachers could raise their expectations. Students could focus all their energy on school instead of worrying about getting a job at McDonalds to pay for car insurance or to help support their family. School transcripts would not be just a list of grade point averages and scholarly achievements but would represent the work history of the student. If the program proved to be successful students could also be paid to attend college. Again the government would receive all investments through future income taxes.

Other countries pay their citizens to attend college. In return the student must work for the government for a certain period of years to pay for his/her education. There are alternatives to our present-day school system. We just have to be willing to take the risk of trying something new.

Gender and Racial Discrimination

I do not know whether we will ever repair the damage caused by slavery. Hopefully through education and community involvement we can become more aware of cultural differences. Teachers and clergymen can be very influential in this manner. They touch the public with their beliefs just as do politicians and the media. If we can eliminate some of the stress factors for the poor, such as inadequate income and health-care, we will find the poor have the same ambitions and desires as the rest of us.

Media

The media will always prey upon our minds. The greatest contact business corporations have with the public is via television or newspapers. Television advertisements create desires for new automobiles, slim bodies, and flawless skin. Television programs influence our values, what is now acceptable in society and what is not. Programs are now addressing social issues such as inter-racial marriages, single parenting, premarital sex, and AIDS.

Other programs bring on sympathy for the victims, such as the Muscular Dystrophy Telethon or a documentary about the homeless. We feel sorry for the victims and grateful for our well-being. We send in donations as a token of our gratitude or guilt. It is these types of programs that detract the middle class from the real problems. Susan Wright gives a similar example with the press:

Many popular press articles have emphasized the deserving poor and contributions of volunteers assisting the homeless, perhaps intending to encourage giving. Such articles in fact glorify the ethic of giving, promote an impression that economic problems in the country can be solved by individual effort, reinforce the image of dependency and lack of ability of the homeless, and fail to address structural causes or long term solutions(9).

If we had a national health program, many of these fund raisers would be unnecessary. Likewise, if we had preventive programs instead of emergency programs we would not have to support the homeless victims.

Conclusion

Homelessness is an ongoing social problem that has existed in American society from the very beginning, and it is not likely to disappear in this decade or the next. The problem will not be eradicated by opening more soup kitchens and shelters. Programs such as these offer temporary relief from the streets. They show the public that the homeless are being cared for, removed from the public eye, and eventually from public concern.

Jonathon Kozol, David Roth, Feagin and Feagin, and others have demonstrated that people who live by society's rules sometimes fall through the loopholes in society and end up on the street. Michael Harrington spoke of the "New Poor" who generally lived by society's rules. They were working class people who became impoverished through inflation and insufficient wages(109). The "New Poor", also referred to as "marginally homeless," are one catastrophe--a housefire, an uninsured hospitalization, a death, or a divorce--from becoming homeless. As of 1988, 35 million Americans were living below the poverty level, and this number will continue to grow unless changes occur within our capitalist system.

Shelters and soup kitchens are bandages for the real problems in society, covering up the underlying issues such as unaffordable housing, low wages, lack of medical insurance, poor education, and inadequate social support programs. Exceptionalists are some of the most powerful figures in our

society. They believe the victims are to blame and support services will only create greater dependency among the poor.

Universalists say prevention is the key to solving homelessness. Businesses should be required to plan ahead for anticipated lay-offs and plant closings. Urban developers should look at the social costs of urban renewal. Social support systems should not be intimidating, but rather accessible to anyone in need. Medical care should be a right, not a privilege. The poor should be provided preventive care before extensive care is needed. William Ryan cited a sailor's observation toward preventive measures versus repair tactics: "Navigational tools have saved more lives than rescue boats." The poor should not have to wait to be rescued. They need to be provided with the necessary skills and assistance that will allow them to live with dignity.

Collective responsibility is the other prerequisite for the elimination or reduction in the homeless population. Because of Americans' individualistic nature and the ever demanding need to fend for one's family, collective responsibility is not likely to occur soon. Churches and other humanitarian organizations, however, are breaking ground in this area.

As this document is written changes are occurring that could give new hope for the poor. President Clinton is developing a new medical care program that should give all Americans access to medical care. Public education is also

being scrutinized. Michigan is seeking ways to equalize the quality of education among school districts. Governor John Engler is looking for ways to equalize the per-pupil spending among schools as well as removing some of the burden from taxpayers by eliminating the property taxes appropriated for the schools.

People are skeptical of these new proposals. While medical care for all will not eliminate poverty, it will eliminate one loophole in society that allows so many marginally homeless to end up on the streets. Even if these new proposals fail, government is demonstrating a need for change and that is a positive sign. Americans have the knowledge and the skills to overcome the homeless problem. The financing can be there also. It is the powerful, both politically and financially, who will determine the outcome. These people, particularly in the business sector, will be required to make some sacrifices, and this could be the major roadblock to solving the problem. The federal government must oversee these programs if they are to succeed.

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