

Housing and Homelessness

The U.S. has flamboyant luxurious homes for its relatively few wealthy, various single-family homes and apartments for its middle and lower classes, and a range of hotels and motels. U.S. entertainments show lovely people in beautiful homes as high norms, encouraging the “American Dream” of being rich and above suffering and striving. It’s common for the middle- and upper-class to be obsessively occupied with improving our homes, “keeping up with the Joneses,” appearing better than others.

However, most of us now live isolated in boxes, struggling to earn money, often not personally knowing or caring about even our closest neighbors, especially in cities, where we increasingly live. Most live paycheck-to-paycheck, insecurely poised to fall into ruin and homelessness if we get sick or hurt and can’t work, or a big expense comes along. 37% of us, 45% of women, and 48% of adults under 30 don’t feel safe in our own communities.⁹¹⁵ The U.S. is in the top 10 most dangerous countries for women.⁹¹⁶

Homelessness

The U.S. also has a huge homelessness problem, related to extreme and increasing income and wealth inequality. It’s telling that we, long Earth’s largest and wealthiest economy and empire, have a huge homelessness problem. It’s hard to visit any U.S. city without encountering people begging, living on the streets in squalor, sleeping in doorways downtown, dirty, unhealthy, often mentally ill. It’s painful.⁹¹⁷

On a single night in the U.S. in 2017, there were 550,000 homeless, 40% families and 25% children.⁹¹⁸ 65% were in some shelter or transitional housing, 35% lived in a place not meant for human habitation, like the street or an abandoned building. 7% were unaccompanied children and young adults.⁹¹⁹ Although, it seems impossible to actually make these determinations. How could you count them all?

40,000 (11%) were veterans, 23,000 on the street, 45% Black or Hispanic, though only 10% and 3% of veteran populations. This is 50% fewer homeless veterans since 2010, which is progress in this area.⁹²⁰ 1.4 million more veterans are at risk of homelessness, from poverty, lack of support, overcrowded or substandard living conditions. In addition to other factors leading to homelessness, many homeless and at-risk veterans have PTSD, substance abuse, and lack of family and social support problems. Military jobs and training don’t always transfer to civilian jobs, disadvantaging some veterans seeking work.⁹²¹

Apparently, the U.S. government doesn’t track how many homeless people it has in a year. It only does a one-night spot count, so numbers don’t seem as big. New York City is in its worst homelessness crisis since the Great Depression, with at least 62,000 men, women and children in shelters every night.⁹²² One night in 2016, 22% of (1 in 5) people in California were homeless; in New York, 16% (1 in 6).⁹²³

Much of homelessness is transitional, though, so many more are homelessness in a year than in a night. 3.5 million, 1 in 100 people in the U.S. experience homelessness in a year⁹²⁴ That’s probably low. Fifteen million children, or 1 in 5, live in poverty, disproportionately African-American, Latino or Native, and 2.5 million kids, 3.3 in 100, experience homelessness every year in this country, a historic high.⁹²⁵ Large and growing numbers and percentages of us live in vehicles, even if it’s illegal in many places.^{926 927}

In 2016, 4.6 million people in poor households lived with family and friends, a common living situation for people who become homeless.⁹²⁸ Burdened with education debt and facing unaffordable housing, 15% of Millennials, age 25-35, lived in parents’ homes, 5% more than Gen Xers lived with their parents in 2000 at those ages (10%), and twice the share of the Silent Generation living at home in 1964 (8%).⁹²⁹

Blacks are 13% of the general, but 40% of the homeless population. America, Alaska and Hawaii Natives, Pacific Islanders, and people who identify as two or more races are disproportionately homeless. Hispanics are homeless in proportion to their population. Whites and Asians are underrepresented.⁹³⁰

150 million (2% of) the world's population are homeless. 1.6 billion, 20% lack adequate housing. Homelessness is often considered embarrassing, a taboo, though, so many of the homeless avoid being counted or registered in homeless tracking systems, so governments tend to understate the problem.⁹³¹

There are many causes of homelessness, but they include: affordable housing shortages; privatization of civic services; investment speculation in housing; unplanned, rapid urbanization; family breakdown; unemployment; poverty; lack of services and facilities for those suffering from mental illness, alcoholism or substance abuse; and displacement caused by conflicts, natural disasters and government policies. Homelessness can lead to alcoholism, substance abuse, and mental and physical illnesses.

In many countries, especially in cities, prices to buy or rent homes are high and rising faster than wages. Urban "gentrification," leading to increasing property values and rental rates, push low-income people into substandard living arrangements, including slums, squatter settlements and homelessness.

In many cities, growing homelessness overwhelms social support and shelter resources. Officials trying to provide homeless facilities or services meet financial and other resistance from public and private constituents in many neighborhoods, who aren't compassionate about homelessness or consider it onerous and bad for business. They push laws to push the homeless into movement and out of sight,⁹³² like criminalizing loitering, panhandling, camping, sitting or standing in public, and sleeping in vehicles; or do things like limiting can and bottle refunds and public feeding or other services for the homeless; and putting spikes and arms on benches. Law enforcement generally lacks training on the homeless. Police abuse of the homeless is common, and the homeless are often driven into jails and prisons.

Many international agreements, declarations and development goals have been approved, calling for a basic human right to adequate, safe and affordable housing. We've had many policy recommendations, reports and efforts to address homelessness, including public housing plans for the poor, land and agrarian reforms, laws to protect women's rights to decent housing, creating shelters in urban centers, and rural projects to slow migration to cities.⁹³³ Still, we have a huge and growing homeless problem.

[Affordability of Housing](#)

After World War 2, two big U.S. government initiatives helped first-time homebuyers: Federal Housing Authority and Veterans Administration (VA) home loan programs. They helped 70% of men who turned 21 between 1940 and 1955 get free a college education and a home loan. Then, homes were reasonably priced relative to what people earned. There was a big boom in home-building and -ownership, all over the country, especially for starter homes for first-time buyers. The government also invested big in road building, including the 1956 Interstate Highway Act, making it possible to build and live in suburbs, where land was cheap, and still work in town. Home buyers got to deduct mortgage interest from taxes.

Great deal, except for people of color. There was also a system "redlining" maps in evaluating loan risks that rated neighborhoods. It deducted points for older, run-down areas, and areas where blacks were. Its manual said "if a neighborhood is to retain stability, it is necessary that properties shall continue to be occupied by the same social and racial classes." It perpetuated inequality and racism, improvements in better rated areas, and property decay in poorly rated areas, because banks wouldn't loan there.

None of the 100 U.S. cities with the largest black populations has anywhere near equal black and white homeownership rates now. In Minneapolis, Minnesota, the gap is 50%. In the 1950s, white and black homeownership rates increased in the U.S., but the gap widened; it was 14% in 1940, 29% in 1960. Redlined areas are still visible today, in U.S. city geographies and in socio-economic standing of races.

Being denied mortgages meant blacks paid rent or owned urban homes in redlined areas that lost value, rather than owning homes in neighborhoods being invested in and gaining value. Today, an average homeowner \$195,000 net worth is 36 times an average renter's \$5,400 net worth. Blacks missed out on big wealth gains from owning houses in this period, gains that could have supported future generations with good nutrition, education, stability, self-worth, safety and well-being.

Many of the difficult urban issues we have today, like sprawl, too much traffic, sustainability, housing affordability, racial discrimination and persistent poverty, trace back to this boom.⁹³⁴ Great programs, except for being racist and creating a bunch of future problems, huh?

In the 2000s, there was a giant real estate bubble in the U.S. Real estate prices were only going up. Lenders reduced standards and would lend to almost anyone with a pulse, risky subprime loans. Everyone wanted in, because everyone was making money. Big banks knowingly bundled these high-risk loans into investment vehicles with names and rationales few understood, but they rated them like top quality investments and sold them to institutions, individuals and groups, like public pension funds. And they were insured. Meanwhile, they were betting against these investments in their own accounts. Government rules had been manipulated to let them get away with it.

Predictably, in hindsight, it blew up. People came to realize those investments were worth less, and they fell in value. Individuals, institutions and groups, like public pension funds, lost billions. Loans were called in, or their variable rates increased to where borrowers could not make payments and defaulted. We had a gigantic financial crisis, called the Great Recession, the biggest since the Great Depression, that spread through most of the world. U.S. taxpayers were made to spend \$700 billion (60% of FADS) bailing out many of the banks that caused the collapse, because they were "too big to fail."⁹³⁵

Together, it cost at least \$23 trillion in government bailouts, \$7 trillion in real estate losses, \$11 trillion in stock market losses, \$3.4 trillion in retirement account losses, \$2.6 trillion in reduced GDP, unquantified lost productivity and earnings of 12 million unemployed people, and untold suffering – just in the U.S.⁹³⁶ That's at least \$44 trillion in the U.S. (3,803% of FADS). One single person went to jail for these crimes, in the biggest prison state in the world, locking its citizens up at the highest rates in the world.

Anyway, after that, to stimulate the economy, the Federal Reserve reduced interest rates to near zero, below inflation, for a decade,⁹³⁷ making saving money in banks a losing proposition, but loaning money to speculate with almost free. Many view Wall Street investments as uncertain, complex, and corrupt after the crisis, and don't trust them. So, many invested in housing, driving housing prices way, way up. That increase has driven speculation, investments for financial gains, rather than to own a place to live.

In 2017, 36% of U.S. households rented, and 6% of rental units were vacant,⁹³⁸ more households renting than at any point in the last 50 years,⁹³⁹ and enough empty housing for all homeless. Now, it's very hard for a young family to afford even a simple starter home in much of the U.S. Two-thirds of renters can't afford to buy a home, and starter home supply shrinks 17% per year.⁹⁴⁰ Since 1950, median home prices have been 200-250% of median income; now, they're at least twice that.

Year	Household Median Income	Median Home Value		Median Rent	
		Dollars	% of Income	Dollars	% of Income
1950	\$2,990	\$7,400	247%	\$42	17%
1960	\$4,970	\$11,900	239%	\$71	17%
1970	\$8,734	\$17,000	195%	\$108	15%
1980	\$17,710	\$47,200	267%	\$243	16%
1990	\$29,943	\$79,100	264%	\$447	18%
2000	\$55,030	\$119,600	217%	\$602	13%
2010	\$49,445	\$221,800	449%	\$901	22%
2017	\$61,372	\$343,300	559%	\$1,012	20%
Information via U.S. Census Bureau					

Only 32% of California households could afford to buy a median-priced home.⁹⁴¹ On average there, one must earn \$30 an hour to afford to rent a 2-bedroom apartment. The Federal minimum wage is \$7.25. It isn't just buying. 11.4 million U.S. households (1 in 4 of those renting), can't afford to pay rent at 30% of our incomes, what's considered affordable, so 11.2 million pay more than half our income on rent. This is while federal funding for housing assistance programs declined 3%, from 2009 to 2017.⁹⁴²

There isn't a single state, county or metropolitan area in the entire U.S. where a full-time worker earning the federal minimum wage can afford to rent a modest 2-bedroom apartment. Some try, working 122 hours a week, 3 full-time jobs, every week, all year. They'd need \$22 hourly to afford it, three times the federal minimum wage. They'd need to earn \$18 an hour to afford a modest one-bedroom apartment, or to work 99 hours a week all year at minimum wage, about 2.5 full-time jobs. In only 22 out of 3,000 counties nationwide could workers earning minimum wage afford to rent a one-bedroom apartment.⁹⁴³ Affordability is the #1 housing concern in rural areas in the U.S., where 1 in 4 people live in poverty.⁹⁴⁴

In San Francisco, 12% of households can afford a median-priced home, requiring \$300,000 in income;⁹⁴⁵ high rents have government's "low income" threshold at \$117,000, almost the \$118,000 median income for a family of four;⁹⁴⁶ moving into an average-priced \$3,500/month apartment often requires \$12,000, because of requirements for first and last month's rent plus security deposits and broker fee;⁹⁴⁷ and teachers, with median salaries of \$72,000, can afford less than 1% of homes for sale.

In 1959, California teacher salaries were \$5,200, a California home was \$13,000, with a \$2,500 down payment, interest rates were 5.7%, and a mortgage was \$60 a month. At pretax monthly pay of \$433, \$60 a month was affordable. In today's dollars, that's a \$109,000 house paid with a salary of \$44,500, 2.5 times the pay. A median priced San Francisco home is now \$1.6 million, 22 times a current salary.⁹⁴⁸

The affordable housing crisis isn't just for the poor. It's also for people with good jobs, who aren't poor enough to qualify for subsidized housing, or rich enough to pay rising housing prices. A family earning \$100,000 can't afford to buy a house in most U.S. cities. When homeowners hear "affordable housing," they shift into Not in My Back Yard (NIMBY) resistance. Expensive AirBnB rentals are the only way some can afford rent or mortgages.⁹⁴⁹ In New York City, a median income household would have to work almost a full month just to pay the mortgage on a median priced home; in L.A. 138 hours; in Boston 117 hours; in San Diego 95; in Seattle 90; in Dallas 87; in Denver 85; in Washington, DC 76, every month.⁹⁵⁰ By 2050, 68% of the world's population will live in cities, where these housing problems are.⁹⁵¹

Hotel prices are rapidly becoming unaffordable. They grew 2.6% in 2015, 2.5% in 2016, 2.5% in 2017 and 3.7% in 2018, while inflation was around 2%.⁹⁵² The average price for a hotel room night in the top 5 U.S. cities is \$236.⁹⁵³ Someone making minimum wage would have to work a week to pay for a night.

Need for Change in Housing and Homelessness

President Franklin Roosevelt said, “A nation of homeowners, of people who won a real share in their own land, is unconquerable.”⁹⁵⁴ We are such a nation less and less each year. We can’t afford homes.

Our current administration wants to cut federal housing assistance funding, triple rents for those getting federal housing assistance, and make us pay 35% of gross income in rent, instead of 30%, to reduce rising costs of housing assistance, which already only helps 1 in 4 qualified families. The President’s proposed cuts for 2019 would lead to the largest reduction in affordable housing and community development investments in decades.⁹⁵⁵ Per government-sponsored housing organization Freddie Mac, the portion of rental units affordable to low earners fell 62% from 2010 to 2016.⁹⁵⁶

78% of people in the U.S. live paycheck to paycheck, and 70% are in debt.⁹⁵⁷ Half have less than \$500 saved for emergencies. More than three quarters of U.S. workers say we struggle to make ends meet, fearful of any hiccup that may cause our financial house of cards to fail and leave us homeless.⁹⁵⁸

Education is part of this housing problem. Median annual earnings of full-time workers with bachelor’s degrees are 60% more than for those with only a high school diploma, and 20% more for those with graduate degrees than with undergraduate degrees.⁹⁵⁹ That causes parents to seek housing in “good” school districts, driving up prices even further in those areas and causing many of us to be “house poor”. We spend so much of our money paying for housing we have little left for other things.

College costs have risen faster than income, part of a 450% increase in student loan debt since 2003, \$1.3 trillion in 2017 (82% of FADS).⁹⁶⁰ From 1995 to 2013, outstanding education debt grew from 26% to 58% of average yearly income for households with net worth below the 50th percentile.⁹⁶¹ College is nearly free in many European countries. It’s common for adults to return home and live with parents after college, because they can’t afford a home or rent (in addition to paying higher education debt).⁹⁶²

City and urban designs assume all have automobiles. So, most of us have one, whether we can afford it, or want it, or not, because life doesn’t work without one. Our systems have us driving in isolated boxes, to work in isolated boxes, and home to sleep in isolated boxes, where we try to relieve the stress making us sick, in consumption of entertainment and substances, perhaps making and saving enough money to be able to live our whole lives that way if we are frugal and work most of our lives. Cities sprawl.

U.S. homes are often poorly insulated, full of poisons, inefficient and very dependent on cheap energy. A third of people in the U.S. don’t own our homes, so it’s not in our control to make them more efficient or to invest in solar, wind or other sustainable energy there, to address the climate change crisis.

Housing is badly broken in the U.S. People need homes to live well. Duh. It does not make common sense that legal wages will not allow a worker to afford a place to live. It does not make sense to have so many of our people stressed out and living so close to financial collapse and being homeless. It feels bad things are so unfair for so many and have led to so much suffering and stress. We can change!

Change! Let’s find more efficient ways of living together with shared costs in supportive communities! Let’s quit killing ourselves to earn money to live in fancier housing than we need! Help each other! Fight this! Raise awareness of the housing and homelessness crisis in the U.S.! Advocate for change! Let’s move back into increasingly abandoned and desolate, but affordable, rural and small-town areas and make our lives work there! Consider quality of life, not just income when deciding where to live!

Endnotes

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