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ASSIGNMENT

Choose a problem in your society and write three pages on it.

**POVERTY AND HOMELESSNESS**

 *“we think sometimes that poverty is only being hungry, naked and homeless. The poverty of being unwanted, unloved and uncared for is the greatest poverty. We must start in our own homes to remedy this kind of poverty.” (Mother Teresa)*

 As we seek pleasure, we often forget our purpose in life and indifferently feed our egos as we like. One thing that humans don’t know is that not all humans have access to opportunities like those who think they have everything in life. But unfortunately not all of us are capable of seeing the poverty in our society. We pretend like we don’t feel it because we fear that it costs us time and energy and people are afraid of wasting time on the people’s problems. Homelessness is actually an obscure problem to many people. Homeless people in the eyes of outsiders appear as useless people who fail to live up to the standard of living. Not all homeless people chose to live in the streets or shelter. If a person believes this, then their perceptions are naïve and unaware. In this essay I will be discussing the history of homelessness and poverty, types, causes, facts, effects and solutions.

 It is believed that the origin of homelessness is traced back during colonial America. As early as 1640, the English “vagrants” were listed as outcast individuals and the police were after them. The homeless people were regarded as “Sturdy beggars” in the mid eighteenth century and they were found in every corner of the colonial towns. For example, towns like, Baltimore and Philadelphia had a more significant number of homeless than any town in America. The problem of homelessness at that period was a result of the King Philip’ War of 1675-1676 against the native people. Many colonies were driven out of their homes to seek shelter in the forests or coastal areas. They remained idle for some time until a law was enacted to prevent “idleness” in the cities and those idle people were made servants or indentured servants. But as the war continued betweesn the French and Indians, the securities of some families were threatened and forced many families to become refugees across the frontier areas like New England and New York.

 Although poverty is a phenomenon as old as [human](https://www.britannica.com/topic/human-being) history, its significance has changed over time. Under traditional (i.e., non-industrialized) modes of economic production, widespread poverty had been accepted as inevitable. The total output of goods and services, even if equally distributed, would still have been insufficient to give the entire [population](https://www.britannica.com/science/population-biology-and-anthropology) a comfortable standard of living by prevailing standards. With the economic productivity that resulted from [industrialization](https://www.britannica.com/topic/industrialization), however, this ceased to be the case—especially in the world’s most [industrialized countries](https://www.britannica.com/topic/industrialization), where national outputs were sufficient to raise the entire population to a comfortable level if the necessary redistribution could be arranged without adversely affecting output.

 **Poverty** can be defined as the state of one who lacks a usual or socially acceptable amount of money or material possessions. Poverty is said to exist when people lack the means to satisfy their basic needs. In this [context](https://www.merriam-webster.com/dictionary/context), the identification of poor people first requires a determination of what [constitutes](https://www.merriam-webster.com/dictionary/constitutes) basic needs. These may be defined as narrowly as “those necessary for survival” or as broadly as “those reflecting the prevailing [standard of living](https://www.britannica.com/topic/standard-of-living) in the community.” The first [criterion](https://www.merriam-webster.com/dictionary/criterion) would cover only those people near the borderline of starvation or death from exposure; the second would extend to people whose nutrition, housing, and clothing, though adequate to preserve life, do not measure up to those of the population as a whole.

 **TYPES OF POVERTY**

 **CYCLICAL POVERTY:** Cyclical poverty refers to poverty that may be widespread throughout a population, but the occurrence itself is of limited duration. In nonindustrial societies (present and past), this sort of inability to provide for one’s basic needs rests mainly upon temporary food shortages caused by natural phenomena or poor agricultural planning. Prices would rise because of scarcities of food, which brought widespread, [albeit](https://www.merriam-webster.com/dictionary/albeit) temporary, misery.

**COLLECTIVE POVERTY:** In contrast to cyclical poverty, which is temporary, widespread or “[collective](https://www.merriam-webster.com/dictionary/collective)” poverty involves a relatively permanent insufficiency of means to secure basic needs—a condition that may be so general as to describe the average level of life in a society or that may be concentrated in relatively large groups in an otherwise prosperous society. Both generalized and concentrated collective poverty may be transmitted from generation to generation, parents passing their poverty on to their children. Collective poverty is usually related to economic underdevelopment.

**CONCENTRATED COLLECTIVE POVERTY:** In many industrialized, relatively [affluent](https://www.merriam-webster.com/dictionary/affluent) countries, particular [demographic](https://www.merriam-webster.com/dictionary/demographic) groups are [vulnerable](https://www.merriam-webster.com/dictionary/vulnerable) to long-term poverty. In [city](https://www.britannica.com/topic/city) [ghettos](https://www.britannica.com/topic/ghetto), in regions bypassed or abandoned by industry, and in areas where agriculture or industry is inefficient and cannot compete profitably, there are found victims of concentrated collective poverty. These people, like those afflicted with generalized poverty, have higher mortality rates, poor health, low educational levels, and so forth when compared with the more affluent segments of society. Their chief economic traits are unemployment and underemployment, unskilled occupations, and job instability.

CASE POVERTY: Similar to collective poverty in relative permanence but different from it in terms of distribution, case poverty refers to the inability of an individual or [family](https://www.britannica.com/topic/family-kinship) to secure basic needs even in social surroundings of general prosperity. This inability is generally related to the lack of some basic attribute that would permit the individual to maintain himself or herself. Such persons may, for example, be blind, physically or emotionally [disabled](https://www.britannica.com/science/disability), or chronically ill. Physical and mental handicaps are usually regarded sympathetically, as being beyond the control of the people who suffer from them.

**TYPES OF HOMELESSNESS**

 **Chronically homeless** individual can be defined as either “an unaccompanied homeless individual with a disabling condition” who has been continuously homeless for a year or more, or has had a minimum of four episodes of homelessness in the previous three years. Based on the most recent data, on any given night there are roughly 86,962 chronically homeless individuals in the U.S., representing 24% of the total homeless population. Typically, these individuals are older, have complex, long-term health issues and often live on the street, in a car, park, or other location that is not suitable for human habitation.

 **Episodic homelessness** refers to individuals who are currently homeless and have experienced at least three periods of homelessness in the previous year. These individuals are often younger and suffer from some type of disabling condition, such as substance abuse, mental illness, and/or medical problems.

 **Transitional homelessness** is actually the most common type of homelessness. These individuals are also likely to be younger and generally enter a shelter or temporary housing system for only one brief stay. This situation could be the result of a catastrophic event or sudden life change.

 **Hidden homelessness** is also a fourth type of homelessness that often goes unreported and undocumented. These individuals are known as ‘provisionally occupied. This specifically refers to individuals temporarily living with others (or ‘couch-surfing’) without a guarantee that they will be able to stay long-term and without immediate prospects for acquiring permanent housing. This often describes people staying with friends or relatives because they lack other housing opportunities.

**CAUSES OF HOMELESSNESS;**

**Poverty:** Poverty is considered the main and largest contribution of homelessness. Poverty is the part and parcel of every society. To be poor means to lack the basic necessities. Once it strikes it is unstoppable and inevitable and drives that drove many people out in the streets around the globe. It is believed that the number in poverty is intensifying day by day. How to hamper it is yet unknown to the world. It was estimated that in 2000, 11.3 % of the U.S population lived below the line of poverty. Of those number children ranked as the highest individuals who are homeless. The trend continued to increase even further. In 2004, 12.7% of U.S population or 36 million people live in poverty in a nation that’s considered one of the richest in the world.

**Lack of public assistance**: It is believed that so called welfare is not providing the necessary benefit to those families who are in need. Fewer people are receiving assistance which doesn’t meet their needs. In 1996, the well-known public assistance Aid to Families with Dependent Children (AFDC) changed to Temporary Assistance to Needy Families (TANF) to stabilize family situation but to no avail. The TANF benefits and Food Stamps all together were not sufficient. The majority of those people are affected families headed by single parents who are actually mothers. To support their children these mothers must have enough resources, but the welfare gives them less than they need. Because of this, 20% of those families have no options but to become homeless.

**Housing:** Many homelessness occurs as a result of failing to pay rent. This happens when an individual works but earns less than required or the person is fired from a job he depends on. Most of the time, these people live in the cities and the bills are high and they get evicted if they don’t pay their rent on time. Even though the government has provided some shelters for homeless people, overcrowding forces many individuals to live in the streets.

**Natural disasters:** Some people lose their homes to destruction in nature. The natural disaster causes the greatest loss to many people. It costs even their lives. People who remain homeless in the aftermath of the disaster, end up in unsafe places. They don’t have insurance to reconstruct their homes because they cannot afford insurance at all or can't move to new areas. So to make the ends meet, they live wherever they find shelter.

**EFFECTS OF HOMELESSNESS**

 The effects of homelessness on homeless people are large. They range from health issues to personal entrapment. It is believed that many homeless individuals failed in their lives to cope with their difficulties and this makes them alienate themselves from the rest of the world. There are many effects of homelessness on individuals such as;

* Cold Injury
* Cardio-Respiratory diseases
* Tuberculosis.
* Skin diseases
* Nutritional deficiencies
* Sleep deprivation.
* Mental Illness
* Physical and sexual assault
* Drug dependency
* Mortality
* HIV/AIDS
* Becoming institutionalized
* Increase in substance misuse
* Loss of ability and will to care for oneself
* Increased danger of abuse and violence
* Increased chance of entering the criminal justice system
* Development of behavioral problems

**SOLUTIONS TO HOMELESSNESS**

 So far the U.S has improved its homelessness status, but more needs to be done.  We have institutions like Section 8 and Welfare which offer financial plans. What these financial planners do is construct a minimum payment so that those without jobs can have financial security as well as shelter where they can live. There are other organizations such as Red Cross, Salvation Army, and Care that help with materialistic items, such as clothes, house hold materials, and other items used for hygiene purposes. You may also donate clothes, can foods, and learning materials. It is great that these resources are available, but it does not fix being homeless it just gives them enough to get by.  What our nation needs is something that will bring a lasting solution for homelessness and poverty.

**WAYS TO END POVERTY**

 A way to end poverty in our nation is to increase economic growth. This is basically having more jobs be available to the unfortunate. America is under a high amount of debt; therefore, increasing cash flow throughout the nation is beneficial for both the shareholders and the nation as a whole. The high rate of poverty has been one of the results of a weakening American economy, with a debt of 43 trillion dollars. Most of the nation is poor because of the lack of financial education. Also, not knowing how to read and understand rates, mortgages and taxes.

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