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Poverty and Homelessness: History, Contributing Factors, Modern Reality and Misconceptions, Personal Narratives, and Community Impact

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Poverty and Homelessness: History, Contributing Factors, Modern Reality and Misconceptions, Personal

Narratives, and Community Impact

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Personal Reflection and Purpose

I am a finance and accounting student at Grand Valley State University, with aspirations of becoming a financial advisor. I want to help individuals and families feel financial happiness and security, since money is one of the most common causes of stress and unhappiness. However, there is a disconnect between the people who can afford financial advisors and the people who cannot afford them, those who would benefit most from financial guidance and support. There is a large population of individuals and families who are food insecure, have housing instability, or are homeless. I want to help individuals and families throughout my career, as well as use my time and passion to spread awareness of this concealed social issue, support people going through financial distress, and work towards a more unified approach to resolve homelessness.

In commencement of my commitment to advocacy, this paper was written to provide tangible explanations and evidence as to the severity of poverty and homelessness. It utilizes national and local research, interviews with local organizations and programs, and my own personal experience doing outreach. Homelessness is a complex social issue stemming from how society was built and how it is regulated, which systemically outcasts those who are facing adversity. I want to advocate for those silenced voices and provide awareness through the different perspectives demonstrated. Many people are unaware of the realities of poverty and homelessness, especially with the power given to stereotypes and preconceived notions. These misconceptions need to be broken and there must be a more unified approach developed in order to overcome them, which involves effort from everyone. To put in more effort and learn more, it is beneficial to do independent research, have enriching conversations with organizations or neighbors who have experienced adversity, and volunteer time in the community. These efforts can directly help those in need while raising awareness about the true complexities of housing instability and homelessness. This project and the work I have done has truly

opened my eyes as to what the path to poverty and homeless may entail and the detrimental effects it has on the people living through it.

   I believe compassion and support should be given to each individual and family going through a crisis, whether that be silently in their home, or visibly in a shelter or on the streets. Poverty and homelessness effect people on an individual level and as a collective community, which makes it more compelling to solve. "It takes a society to combat homelessness, and a strong nation to fight poverty" (Wayne Chirisa). It requires widespread awareness from everyone, deconstruction of misconceptions, and intentional effort towards bridging the gaps towards restoration. I am committed to advocacy and serving. In order to share my research, I have put this paper into a blog format as well. The website is https://makaellarc.wixsite.com/poverty-homelessness. My goal in this project is that by sharing this information with the public, eyes will be opened, hearts will be touched, and many others will become committed to being a part of the solution. Organizations and programs that combat these issues consider homelessness to be solvable, but there needs to be more coordination among services and full support from the community to intentionally end it. Living without a home and losing all possessions is inhumane and heartbreaking; everything should be done to prevent this from happening.

History in the United States

Origination

Of every 10,000 people in the United States in 2019, 17 experienced homelessness on a given night, which accounts for about 567,715 people (National Alliance to End Homelessness, 2020). These are individuals of all backgrounds, encompassing people with different family statuses, geographic origins, gender identities, and racial or ethnic backgrounds. Given this, there is no definite characteristic that prevents someone from the risk of financial insecurity; it can happen to anyone. The magnitude and implications of this issue demonstrate why it is so important to initiate widespread awareness. Homelessness is not a new challenge facing individuals and families, yet the stigma around it continues. In order to understand the depths and severity of the issue and unravel the stigma and preconceived notions, it is crucial to recognize what it earnestly means to have housing instability, how it can lead to homelessness, and how the policies and systems in place contribute to it.

Homeless Hub (2009) defines homelessness as an "extreme form of poverty characterized by the instability of housing and the inadequacy of income, health care supports and social supports." As settling down and sustaining a home became prevalent values and romanticized in American history, those who did not settle down and could not afford to do so were looked down upon. Terms such as "vagrant," "hobo," or "bum" have become derogatory terms used to take away the humanity of such people. In modern times, homelessness has become increasingly complex. According to the National Academies of Sciences, Engineering, and Medicine (2018), the Great Depression, which took place in the 1920s to 1930s, induced the quick evolution of this national crisis; after the Great Depression and its resulting job cuts and economic decline, poverty became very real for a growing population. In the Great Depression and other recessions, when mortgages, property taxes, or rent payments became difficult to pay from loss of employment, many homeowners saw their homes go into foreclosure and renters faced

eviction. These events forced people to find alternatives to maintaining their own home, such as finding shelters or moving in with friends and relatives. Unfortunately, these are not permanent solutions and the consequences of economic changes without social awareness or policy change have gradually caused the housing crisis to only grow worse.

Statistics

To narrow the scope of analysis, the focus of this research was targeted locally, focusing on the Grand Rapids, Michigan area. Grand Rapids is in Kent County, the fourth-most populous county in Michigan, with a population estimate of 656,955 as of 2019 (U.S. Department of Commerce, n.d.). According to the 2019 census, 11.2% of people in Kent County are in poverty. This statistic is calculated by comparing each family's income before taxes to the Census Bureau's poverty threshold, which is based on family size, age, and composition. The population tested excludes people living in prisons, nursing homes, college dormitories, military barracks, and those in unconventional housing arrangements such as shelters (U.S. Department of Commerce, 2020). Therefore, this statistic captures those in poverty who have a home, without consideration of those going through homelessness. One of the initiatives in Grand Rapids that addresses the issues of poverty and homelessness is KConnect's Housing and Stability Alliance, a network of organizations that focuses on systemic issues and housing insecurity so that they can "increase access to affordable housing and decrease homelessness for families, children, and youth, with an intentional focus on eliminating racial disparities" (KConnect, 2020, p. 5). In the initiative's 2020 report, KConnect shared a statistic from the Michigan Coalition Against Homelessness that from 2017 to 2020, there has been 37% growth of people entering the homeless system in Kent County (KConnect, 2020, p. 6). Analyzing the data further, they discovered that "in 2019, nearly one in six African American children in Kent County accessed the homeless system compared with one in 130 White Children." These statistical indications provide insight into the general trends, inequities, and demographics of the issue.

Contributing Factors

Leading Causes

KConnect showcases their data and vision of creating better housing stability for the Kent County community in their annual agenda and roadmap report. In their 2020 report, they analyzed root causes, which significantly influence housing instability. Better understanding root causes allows the community and non-profit organizations to work together to more effectively combat the issue through intervention while also working towards preventing such events from occurring. A few common contributors of rising poverty and homelessness they have discovered include (1) a lack of understanding of community needs, (2) the ignorance of the issue, especially in those in charge or outreach organizations, (3) extreme racial disparities, (4) the misconception that homelessness is an individual problem, (5) the emphasis placed on curing, opposed to prevention, and (6) the disconnect between other communal systems like education, foster care, health care, and juvenile justice (KConnect, 2020, p. 10). The path to becoming homeless is not a one-size-fits-all standard narrative. There are many contributing factors resulting in unique and personal experiences that impact individuals and families financially, physically, and psychologically.

In addition, there are systemic factors that unfairly make some subpopulations of people more prone to experience poverty or homelessness. Despite the importance of acknowledging each person's individual story, it is also crucial to analyze and utilize trends to better understand root causes and prevent these issues from happening in the first place. The leading causes in the nation, according to the National Alliance to End Homelessness (n.d.), are lack of affordable housing, low wages, health conditions or disability, domestic violence, and racial disparities. These are systemic concerns with underlying economic and social factors that play a role in the path to homelessness. Therefore,

marginalized communities disproportionately experience homelessness compared to the general population.

The common cause across most sources deals with the troubling relationship between affordable housing and income. Between 1990 and 2016 in the United States, median rent costs rose 20% faster than general inflation and median home prices rose 41% faster; however, between 1988 and 2016, median income for the bottom quartile of households increased 3% (Joint Center for Housing Studies of Harvard University, 2018, pp. 1-2). Furthermore, the $7.25 an hour federal minimum wage has not changed since 2009, which is the minimum used for 21 states (Coaston, 2021). 1.9% of hourly paid workers in the nation earn wages at or below this federal minimum (those reporting below the federal minimum account for those making tips) (U.S. Bureau of Labor Statistics, 2020). The U.S. Bureau of Labor Statistics highlights that workers over age 24 make up three-fifths of those earning the federal minimum wage, and overall, 1% of hourly paid workers over age 24 earn wages at or below the federal minimum. This statistic caters to non-dependents who generally are responsible for keeping up the costs of housing. This weak income growth compared to the rapidly increasing housing costs has created serious affordability issues. "The vast majority of people being pushed out onto the streets by America's growing urban economies do not need dedicated social workers or intensive medication regimes. They simply need higher incomes and lower housing costs" (Hobbes, 2019). The gentrification of low-income neighborhoods displaces its residents when their income can no longer afford the increase in rent. Although gentrification, with good intention, is aimed at improving and modernizing less affluent areas, the concerns of the low-income individuals and families that once lived there are ignored, and they are excluded from the growth opportunities (Chong, 2017). As a prevention measure to homelessness, programs must work on reducing poverty and increasing the supply of affordable housing (McChesney, 2010).

Through evaluating the problem on a larger scale, another cause of concern is the hesitancy to develop a strong systems approach. A systems approach evaluates whether the processes in place target select groups of people and make it harder to break the cycle of poverty and homelessness. Community and governmental services need to be more accessible and holistic for people with complex and serious needs to effectively get the help they need. Because poverty and homelessness are driven by numerous causes and circumstances, whether that be from their social environment, personal relationships, lack of economic opportunity, inequitable government policies, or a blend of reasons, the solutions must aim for the root causes in an inclusive and integrating way (Tait, 2018). Reflecting on the six contributing factors shared from KConnect's 2020 report, poverty and housing instability stem from systematic problems: America has broken social and legal systems. Often when people unaware of these problems are told that the American system is broken, it can establish a defensive reaction. Despite the range of opportunities available in America, the way those opportunities are laid out can exclude people or be at the expense of others. As specifically noted in the sixth point previously mentioned from KConnect's 2020 report, the disconnect between communal systems like education, foster care, health care, and juvenile justice, is a significant trigger for rising poverty and homelessness rates. To reduce inequities and eventually prevent the cycle of poverty from affecting so many people, more funding needs to be allocated to these communal systems along with increasing livable wages and affordable housing options (Bannon, 2020). If these matters became more equitable and the overall system was fixed and ran more holistically, the root causes of poverty and homelessness could be better managed or prevented.

Another issue within this topic considers the insignificant amount of emphasis currently placed on preventing housing insecurity. Rather, more emphasis is placed on correcting occurrences once they already intensify. However, many argue that it would be more effective and efficient to start from the beginning, look at the problem collectively, and analyze the systems and policies in place that allow it to

occur. This is the difference between preventative measures and corrective measures. The fifth point previously mentioned from KConnect's 2020 report concludes that the emphasis placed on curing, opposed to prevention is another significant trigger for poverty and homelessness. If the system were adjusted to focus more on preventative measures, then governmental policies and practices would be adjusted to be more comprehensive of every person's needs and not-for-profit organizations would be able to focus on intervention before individuals and families actually hit their peak of housing insecurity (Homeless Hub, n.d.). For example, if organizations and the government could work together to help individuals and families catch the problem and work with them before they miss rent payments or before their health coverage laps while facing pre-existing conditions, then they would not need to start over from scratch or need to find and pay for transitional sheltering or new housing; their living arrangements can be protected and sustained (V. Breech, Personal Interview, April 1, 2021). This saves money on both sides and reduces the psychological trauma triggered by homelessness.

There is not only a disconnect between organizations and governmental systems, but also between the individual organizations themselves as they work to combat homelessness. Unfortunately, despite these organizations having a common goal, their overall contributions are limited due to the silo effect. Leaders have tunnel vision as to what their organization's mission is, and unconsciously there is a sense of competition (V. Breech, Personal Interview, April 1, 2021). It does not stem from bad intentions, but many organizations use success stories as tokens to promote their organization and receive more funding. These successes should not just be documented and flaunted, but given actual power so that the community can learn how to change programs and adapt to address real needs (V. Breech, Personal Interview, April 1, 2021). Furthermore, organizations need to work together to accomplish their shared goals. If organizations and initiatives cooperated more with their service offerings, costs of providing those services would be reduced, there would be less redundancy and duplication of local services, and there could be better expertise and customization offered for each

individual or family depending on their various needs (Homeless Hub n.d.). Through collaboration and coordination, resources can be shared, people can be directed to the most relevant programs, and the social and governmental systems can resolve the inequitable and inhumane circumstances faced by those susceptible to housing instability.

Threatened Demographics

Anyone could encounter poverty. One misconception of poverty and homelessness is that it is an individual problem, not a systemic problem, that it is based on personal characteristics such as laziness and the lack of ambition or perseverance. It is believed that through hard work alone, a person can guarantee economic and housing stability. Some of the most prevalent causes of homelessness, as mentioned before, are lack of affordable housing, low wages, health conditions or disability, domestic violence, and racial disparities. These instances that have the potential to put anyone into economic or housing instability are generally arbitrary to the personal characteristics of the person. Along with this non-inclusive list of causes, some identifiable groups of people are more vulnerable and are statistically more likely to fall into homelessness or to become impoverished because of different socioeconomic effects tied to those groups. Subpopulations significantly overrepresented within the homeless population include racialized communities, people with disabilities, and veterans, with the fastest growing subpopulations being unaccompanied youth, families, and lgbtq+ individuals (D. Van Kampen, Personal Interview, March 26, 2021; National Alliance to End Homelessness, 2020).

The apparent leading contributing factor of homelessness with the harshest implications is race. Disparities exist among people of color in an economic context, which dates back centuries. To provide some background, there are two types of segregation: "de facto" and "de jure." De facto segregation comes from private practices, whereas de jure segregation comes from intentional government laws and policies (Rothstein, 2017, pp. VII-VIII). As explained by Rothstein, there are various causes through

de facto segregation to explore in the role of how the poverty gap between races widened. One of the major examples is how real estate agents select neighborhoods for their clients. It was, and still is, common practice to lead white clients to white neighborhoods, and people of color to non-white neighborhoods. When black individuals or families would integrate into subjectively nicer white neighborhoods, white residents would often flee because it arbitrarily decreased their neighborhoods' value. One example where this is evident was in East Palo Alto, California in 1954 (which is relatively recent in history). Rothstein explains that despite local real estate agents being unwilling to show houses to black people in white neighborhoods, one of the residents of one of these all-white neighborhoods personally sold their house to a black family. Upon learning this, an office of the Real Estate Association was added to the city to warn white residents of the recent local real estate sale (Rothstein, 2017, p. 12). Agents pressured white residents to move and quickly sell their homes for discounted prices because of the risk that black homeowners supposedly imposed on neighborhood home values. These quick discounted sales inevitably depreciated those neighborhoods' property values. Then, those agents would sell those properties at inflated prices to black buyers who were desperate for housing. "Within six years the population of East Palo Alto was 82% black" (Rothstein, 2017, p. 13). Lack of strict government regulation and toleration of these societal norms provided agents this opportunity to take advantage of and "profit from prejudice-driven market instability" (Gaspaire, 2013). Gaspaire defines this practice as blockbusting, which emerged in the early 20th century and remained common practice throughout the century, even after its imposed illegality through the Civil Rights Act of 1968.

Further, redlining was common in the 20th century with banks and their selection of qualified loan applicants. Banks and lenders would discriminate against people of color by denying access to mortgages or giving steep rates, despite their creditworthiness. Segregation of neighborhoods and redlining prevented people of color from moving away from poor neighborhoods and investing in real estate as America progressed from the eras of slavery, Jim Crow laws, and war, into the economic

growth period of the mid-20th century. They were essentially stuck in those segregated neighborhoods. De jure segregation provided opportunity for this expression. The government allowed most of these discriminatory practices to happen. The systemic and influential nature of government policy was formed in the founding of America. With slavery at the roots of America's founding and the recent overcoming of both that and Jim Crow laws (mid-late 1900s), those stereotypes and attitudes for racial discrimination still exist, whether we choose to see it or not. These factors have contributed to the continuously widening wealth gap between white Americans and non-white Americans.

Cycle of Poverty

Once an individual starts to experience housing instability, they are at risk for becoming trapped within the cycle of poverty and homelessness. Policies in place and the disconnect between social services cause vulnerable groups to struggle with receiving the resources and assistance needed to overcome financial insecurity. These systemic issues can impede the ability to sustain housing stability, and once stability is lost, it becomes harder to obtain the resources needed to prevent major financial crises from occurring or worsening. These causes reinforce each other, leaving families unequipped to overcome their tough situations. Furthermore, there is a powerful barrier when it comes to overcoming poverty within familial generations. Generational poverty is distinguished by the lack of hope for life to become better, when financial insecurity has been passed down for at least two generations (Urban Ventures, n.d.). Essentially, when someone is born into a poor family, they have a difficult time finding their way out of poverty, because they are less likely to have received the same access to resources like quality education, health care, employment opportunities, or stable wages (Wresinski, 1994). These resources provided to their counterparts make up for the knowledge or wage gap that widens over time. These families are forced to focus more on survival and short-term needs, whereas their middle-class counterparts can consider longer-term values such as education and career goals, with hopes to become productive members of society (Urban Ventures, n.d.). When children are born into poverty, they will

struggle to escape it unless there are external influences to help, such as opportunities for better

education, food assistance, or financial literacy classes (North Carolina Community Action Association,

2020).

A couple other factors that trap people in poverty or homeless are psychological and legal

factors. First, people who live in fear of losing their home while waiting for each paycheck and after

incurring each grocery bill must merely focus on surviving the present day; little thought can go into

matters that could help restore their situation, such as further education or career development. These

financial issues create psychological barriers by inflicting hopelessness and chronic stress, slowly

destroying their motivation and energy to break the cycle (North Carolina Community Action

Association, 2020). Secondly, people who have already lost their home and are living on the streets or in

a shelter face severe damage to their mental and physical health. Common issues include PTSD, anxiety,

sleeplessness, depression, malnutrition, or addictions (Johnston, 2018). These and other health

problems often go untreated because of their economic condition, which contributes to the inability to

overcome poverty, find stable housing, and obtain a job that provides career satisfaction and financial

stability. Furthermore, one of the leading barriers for people trying to break their cycle of homelessness

is the criminalization of homelessness. Various criminalized acts include sleeping in public spaces,

panhandling, public drinking, trespassing, or loitering (D. Van Kampen, Personal Interview, March 26,

2021). For the most part, these are life-sustaining activities when homeless. When criminal penalties are

put in place for these violations, they are often efforts to clean city streets and prevent nuisances.

However, these efforts to hide homeless people from the public eye push them either into other cities

or the criminal justice system (National Coalition for the Homeless, n.d.-a). This is problematic because

these fines, time in jail, and criminal records imposed only make it harder to find jobs, shelter, and other

resources to help overcome their situation.

Modern Reality and Misconceptions

There is a substantial difference between what is true and what we think is true. This goes with many things in life. Often when we hear things being said repeatedly, we gradually take it as fact (i.e., wives' tales). Unverified claims and assumptions are spoken as truth, taken out of context, and repeated until the majority believe it. The more people say things such as "homeless people are lazy," the more people take it as a fact without truly learning about it for themselves. Because of these preconceived notions, people are victimized and treated inhumanely by people passing on the street, whether intentionally or not. When walking by someone who is visibly poor or homeless, common reactions are to quickly pass, ignore what they say, fear getting attacked, or passively judge them for their supposed poor choices or outward appearance. These habits reinforce the shame they already feel, make them feel ostracized, and cause a stronger sense of shame, invisibility, and hopelessness.

Some common misconceptions and stereotypes I have heard include

1. "Homeless people are lazy,"

2. "They do not want to work,"

3. "Homelessness is a choice,"

4. "They are homeless because of drug addictions,"

5. "If they have a cell phone, then they are not truly poor,"

6. "If you give cash to panhandlers, they will just buy drugs,"

7. "There are enough services to support them; I do not need to,"

8. "There are plenty of shelters so there is no need for them to sleep in public spaces."

As for the first three misconceptions, poverty and homelessness are not problems caused by personal characteristics and they are not solely financial or economic problems. These misconceptions claiming that it stems from people mismanaging their money or not wanting to work are generally

inaccurate. Rather, it typically stems from systemic flaws (such as institutional racism or the

criminalization of homelessness) or personal matters (such as lack of supportive relationships or

generational poverty). As discussed in the section on contributing factors associated with poverty and

homelessness, certain systemic issues with underlying economic, legal, and social factors challenge

people on the verge of housing instability. Regarding institutional racism, the foundation of America has

prevented black Americans from reaching equal opportunities and accumulating wealth (Bannon, 2020).

Deirdre Bannon writes, "whereas a white person coming on hard times might have emergency funds,

insurance or a network of better resourced friends and family they can turn to for help, a similarly

situated black person may not have those safety nets due to a history of systemic racism that has left

many black families and communities under-resourced." Furthermore, that relational aspect plays a

significant role in the development of extreme poverty or homelessness. Those with relationships offer a

sense of security if something happens, since they will often provide a couch to sleep on or offer a

family loan to cover rent during hard times; people without supportive relationships or safety nets suffer

the consequences till they lose everything (D. Van Kampen, Personal Interview, March 26, 2021). There

is an unfair disadvantage for those who have limited access to resources or do not have supportive

relationships.

Regarding the next three misconceptions, the path to housing instability or homelessness is not one-

size-fits-all. Therefore, each person views their situation differently, has different circumstances that

challenge them, and makes different choices in their efforts to overcome their challenges. Therefore,

the circumstances of one person should not be used to compare or judge another. For example, just

because one person has a drug addiction, does not mean that every person experiencing homelessness

has a drug addiction. Approximately one-third of sheltered individuals have mental illness or addiction

problems, and for adults in homeless families, there are very few occurrences (Coalition for the

Homeless, n.d.). It is more common that addictions develop after becoming homeless, as a coping

mechanism for the loneliness and shame (Pound, 2021). Furthermore, owning a smartphone or other

item of perceived value does not undermine someone's position in poverty or homelessness. First, the

tough circumstances that led to their situation may have occurred unexpectedly at a time when they

already had these items. Rather than dispose of them, it is likely they would keep them for comfort or in

hope of soon overcoming their situation. Secondly, cell phones, in particular, are critical for staying

connected to the community and their resources, assessing emergency services, and finding and

maintaining a job (Coalition for the Homeless, n.d.). Cell phones offer people a sense of community,

which unfortunately is hard to find while homeless (Robbins, 2019). Third, cell phones are much cheaper

than a home; it is more difficult to maintain housing payments than phone bills. Even though they are

viewed as luxurious goods, technological devices have inevitably become necessities in these modern

times.

For the last two misconceptions, there is a detrimental misunderstanding in how community

members view outreach programs and not-for-profit organizations which assist the poor and homeless.

There is often overconfidence in their capabilities, and because of that, those programs and

organizations receive limited volunteering and donations. This misconception also fails to recognize that

each poor or homeless individual or family has varying needs and circumstances, and that they all

cannot be solved with the siloed, standardized organizational services. Although these services are

extremely valuable and have great intentions, many act with corrective measures; they struggle to

address the causes of homelessness in order to prevent future cases (Pound, 2021). To be more

effective, there needs to be a more holistic approach taken by these programs and organizations,

coupled with support from community members and governmental systems and policies. These

misunderstandings of how shelters and community programs work also affect how community members

view the people who need their assistance. People are criticized for loitering in parks and city streets

since there are shelters for them. However, there are various reasons people may avoid shelters.

Shelters may feel overcrowded, uncomfortable, or unsafe. To accept more guests each night, dormitory rooms mirror prisons, with beds packed together. Also, shelters typically have strict times for meals, check-in, and check-out, which may conflict with work schedules or other obligations (D. Van Kampen, Personal Interview, March 26, 2021). Their structured schedules and rules deny flexibility and autonomy that many want or need. These issues of concern are important to consider before prematurely judging the circumstances.

These misconceptions are particularly harmful because they support the apathy society feels towards homelessness and disregard for looking at each person individually. In order to confront such misconceptions, it is important for individuals to have access to accurate information, to ask questions, and to better understand the complexities of homelessness. Each person who experiences homelessness has a unique story, a story that once listened to, can break these misconceptions.

I had an epiphany about the lack of humanity expressed to people going through homelessness when I had my first personal conversation with someone in Denver, Colorado. I was with a group of friends for spring break, and we spent a day doing outreach in a park. Before this experience, I had always just given change or a snack to panhandlers without getting to know them or even having a brief conversation with them; I would simply say "God bless." My misconceptions impacted the level of compassion and respect I should have expressed. However, after being persuaded to have my first conversation with someone experiencing homelessness, the misconceptions that I had learned from social stigma instantly vanished. Because of this dynamic shift in how I viewed this topic after just one conversation with someone going through homelessness, I believe that if others were to take that first step, the stigma will slowly die. The stereotypes and misconceptions are incorrect; they are just people going through significant challenges. People with housing instability once had, or may even still have, career ambitions; they seek personal relationships; they have a sense of humor; they are humbled and unselfish with their belongings; they are someone's children. They deserve to be treated with kindness,

compassion, and respect. They deserve to have an effective system that fights for them and a

community that cares.

Personal Narratives

At Grand Valley State University, Campus Ministry hosts what they call "spring break mission trips" where every March, small groups of students travel to various places in the United States and nearby countries to do outreach and learn about its significance. Some groups work on construction in run-down neighborhoods from hurricane destruction, while some assist organizations that help with mistreated minority populations, impoverished children, or homelessness. In 2020 I travelled to Denver, Colorado with one of the groups; we worked with Open Doors Ministry to not only talk with and help people we saw on the street, but also learn how to bring compassion and respect to every encounter and conversation. We spent hours in parks handing out winter supplies and having conversations with people who were living there. We ran a hotdog cookout and invited everyone we saw to enjoy free food. We did prayer walks and prayed over the broken community and testimonies of individuals who passed away while homeless. We listened to people talk about their experience working at the Denver Voice. I heard many testimonies from individuals who encountered or are encountering homelessness. Listening to testimonies while intentionally and actively acknowledging other perspectives will shift preconceived notions and destroy the misconceptions believed to be true. The next few paragraphs will share a few testimonies I have had the privilege of hearing while in Denver, and as a forewarning, because it was through a Christian organization, some of the testimonies were shared with references to God.

The very first person I had a conversation with while in Denver had shared his story with me after I offered him a winter hat. My group had drove to this park in Denver with a bag of winter supplies to hand out, because the park was notoriously crowded with homeless individuals. I was nervous to talk to people because I had never done this type of outreach before. However, a friend pushed me to reach out to a man walking in front of us, to offer him a hat. He was walking on the sidewalk using a four-

wheel walker, which held his overstuffed backpack. Sheepishly I met him with a hello, and my whole perspective changed instantly. He was craving personal conversations and was so happy I approached him. He put on the red hat and instantly opened up to me about not only what led him to use a walker, but also how he inevitably became homeless. I did not ask about his situation; he voluntarily mentioned it. After a bad car accident, he could not afford treatment and it caused him to ultimately lose his job and live on the street. Despite the pain and shame, he was hopeful for better days and held onto his faith to get him through each day. After talking with him, I met with a small group of fellow students and we had a long conversation with a woman named Marie. She was at a bench with bags of her possessions near her. She had told us she has collected and saved only her necessities, and through her minimalism, she had learned to be happy without the reliance of material things in her life. When we offered her a scarf, she told us that she already had a scarf, but would save it for a young girl she knew. So many people living in these situations do their best to help each other and are not as individualistic. As we were walking back to the van, I saw in the distance the red hat on the man I first met that day; he was still wearing it happily. Those little acts of kindness make a huge difference, and with personal conversations, it means even more.

At the church we were working with, we cooked hotdogs and potato salad and invited anyone nearby to enjoy the free meal. As food was cooking, many of us walked around to spread awareness, trying to find people to invite. There was one man in particular who a small group of us invited and talked to on our brief walk back to the church. He had recently been released from prison and had nowhere to go. So, he lived out of his backpack and slept on the streets with a friend. He was talking to us about how he had just interviewed for a job and was excited for the opportunity; however, it was all so new to him, so he was worried about the formalities. Unless they have friends and family to support them, it can be extremely hard for those released from prison to start over and find respectable jobs. Once the lunch started at the church, I sat with another man, Allen Jerome. He shared his story with me

as we ate our hotdogs. He has glaucoma and therefore has very poor vision. Even though he actively

looked for jobs, no one would hire him or keep him. He opened up to me that he was losing hope and

was struggling to find peace in his situation. Yet, he had a charming sense of humor and we laughed

through half of our conversation. His charisma was inspiring and his smile was contagious. Many people

are eager to work; however, the barriers in place often keep them from succeeding in their efforts.

One night we participated in a prayer walk, where we walked around town with a Denver local

who prayed over different individuals and shared his own stories. One of the individuals we specifically

reflected and prayed over was Nathan. He had passed away a few years prior from hypothermia while

sleeping outside. He identified as gay and was forced to leave home because of disapproval from those

he used to call family. However, this disapproval did not stop him from spreading love and spreading

God's message to those he met. Walter, the man leading our prayer walk said he used to judge Nathan

for his conflicting sexuality and faith, but upon his death, Walter visited the local gay club to talk to

people who used to know Nathan. They told Walter how he used to go to the club only to talk about

God's love and try to bring happiness and support to everyone. He would preach at bars. Walter's

perspective shifted because of the legacy of love and enduring faith that Nathan had despite his

economic condition and lack of support from loved ones. Unfortunately, youth who identify within the

lgbtq+ community are often forced to leave home, making them prone to homelessness and street

violence. According to the National Coalition for the Homeless (n.d.-b), aside from the trauma from

stigma, discrimination, and familial rejection, they face similar levels of prejudice in shelters and

federally funded institutions and are often turned away. Therefore, they have more difficulty seeking

support.

The Denver Voice is a newspaper publication with a mission to help people experiencing poverty

and homelessness in the community. They not only tell the stories of people experiencing homelessness

to break down stereotypes and misconceptions, but also provide dignified jobs to locals. People can

become vendors; they buy each newspaper for $2 and then sell them on the streets for $4 each; they essentially manage their own business. We toured their building and were able to meet a few of the vendors there. Brian had worked there for a couple years and was happy to share his testimony with us. Years prior, he had a job, home, and car. He told us that despite his "seemingly normal life," he was unhappy and lonely. However, he lost that sense of normalcy when he suffered serious back pain, making him immobile for a while and incapable of working. He had no support. He lost everything and started to sleep outside. Over time he began to see little things day to day that brought him happiness. He mentioned that he would always stay in the same part of town and started to recognize the people who would walk by every day. He made it his mission to talk to them and make others smile. His goal was to spread happiness. Most people ignored him as they walked by, but he was still persistent. There was one woman specifically who always ignored him. One day after a long time of waiting, she said good morning, and it made his day. Once he started working for Denver Voice, those people became regular customers. However, he had Parkinson's Disease, and it has become increasingly difficult to provide for himself. It was visibly apparent by the way he held himself upward with his cane; he was tremoring and in pain as he was talking to us. However, despite the pain and economic instability, he told us that becoming homeless was the best thing that happened to him because he learned to appreciate life. Everyone whom I listened to and talked with while in Denver was full of happiness and love despite their economic condition. Although they wanted their situation to become better, and most of them actively sought opportunities, they tried their best to be grateful for what they did have and for the people they have gotten to know.

I believe it is important to also acknowledge the times that have been memorable for the opposite reason. When doing outreach or volunteering, not every person being served will outwardly show their appreciation. I have had a couple experiences that were personally awkward and embarrassing. While I was in Denver, working in a soup kitchen, I sat down next to someone who was

eating alone. I tried to start casual conversation, but she did not want to join in. She had told me her name after asking her, and then afterwards blatantly ignored me. She ate quickly with her head down and left upon finishing. Yes, it was embarrassing, but afterwards I realized she did not owe it to me to have that conversation. She could have had a really bad day and wanted a quiet meal; or, she could have had terrible past experiences with people criticizing her or pitying her for her situation and did not want to experience it again. Despite good intentions, outreach can come off as giving pity or sounding condescending. It can be very difficult for poor or homeless individuals to have these conversations with people, especially when most already feel ashamed of their situation. Another time while I was passing out sandwiches and fruit to people in Grand Rapids, I had another tough encounter. Instead of accepting the meal I offered, one person criticized it as not being filling enough and walked away. This was really difficult for me personally because I just wanted to help, and it felt like I failed. However, when these things happen, it is important to not internalize it or judge the person for their actions; rather, reflect on why it happened. When donating, volunteering, or doing outreach, we are not entitled to receive a verbalized thank you or have our services be accepted every time. First, each person has different needs or preferences, so what is being offered may not satisfy everyone's needs; that does not necessary imply criticism. Second, most are ashamed of their situation, so taking handouts or being publicly recognized for their condition can be embarrassing or uncomfortable. Asking for help or acknowledging when help is needed comes hard for many people, even those who have stable housing; so, it is not any different in these cases. Lastly, these services should not be done for the mere recognition or personal fulfillment, but rather because they deserve it. These tough encounters are awkward and embarrassing, but imagine how much worse it is for them and the challenges they face every day. These challenges and the shameful treatment they face by the public are degrading and inflict feelings of invisibility and hopelessness. It may make it hard for them to accept help or be hopeful that the help will ever solve their housing instability.

Community Impact

Philosophical Approaches

There are different methodologies used to resolve instances of poverty and homelessness. These different philosophical approaches are based on how each individual, organization, or government believes they can best help in given circumstances. One approach is to focus on short-term solutions. This involves meeting each person where they are, to provide them resources to survive the upcoming days along with resources and relationships to help them persist through it. The goal is to meet people's basic needs and help work through the individual issues that led to homelessness, so that they will be fully ready to live on their own in the future. Within this approach, services include overnight shelters, transitional housing, soup kitchens, or independently giving cash to panhandlers. This is a common approach taken by individuals or religious organizations. Though these temporary solutions are crucial to meet basic day-to-day needs, they are expensive to maintain and operate. The national average monthly cost of sheltering a family is $4,819 (Semuels, 2016). These costs include food, case workers, security, and building costs, among other things. To reduce these transitional costs and provide a quicker path to permanent housing, there is another common approach taken. Other organizations and governmental authorities often focus on long-term approaches through the housing-first model. It prioritizes providing permanent housing to those who need it, believing that immediate stable housing is the solution to anyone's homelessness crisis. In contrast to the other philosophy, housing-first is structured so that individuals and families can receive living accommodations first, and then work through any issues that either caused their housing crisis or was an effect of that crisis. For example, they are provided homes before being required to find a job, if they do not have one already, or before they must become sober, if they have an addiction problem (Semuels, 2016). Once people have the stability of a home, they are then offered services and resources to help if wanted. To effectively offer

housing to everyone, they ensure flexibility, autonomy, and individualized advocacy so each individual's or family's needs and concerns can be addressed. One approach is not necessarily better than the other; they both are crucial in helping, especially when they work together.

Grand Rapids Outreach

In 2021, while working on this project and realizing my passion to advocate for this issue, I had the privilege of talking with leadership teams from various local organizations and volunteering with a few of them. In Grand Rapids, there are many organizations and ministries that work to help people overcome poverty and homelessness, as is the case in most heavily populated cities. There are many opportunities to get involved, advocate for others, and actively donate time or money. These organizations can only be as helpful as the generosity of the community. Otherwise, these services would not be available to those needing them. For organizations focusing on combatting poverty and homelessness specifically, their services are crucial in providing their guests with basic human survival needs, advocacy to push them to succeed, and a sense of security, purpose, and hope for their future. As Madeline Ames (n.d.) said, "giving back to the place you call home helps to unite the community and bridge some of the social, economic and political gaps." Not only does donating time and money to these causes allow them to improve the community, but it also personally promotes a sense of purpose and builds opportunities to meet new people. Through conversations with leadership teams in various local organizations and volunteering with many of them, I learned so much and will continue to advocate for them and serve them in order to help pursue their mission of helping the community.

Heart of West Michigan United Way is a network of programs, resources, and partnerships in Kent County that have been fighting poverty since 1917 (Heart of West Michigan United Way, n.d.-b). Through unifying local resources, they can efficiently and effectively provide resources best suited to help a given individual or family. One of their resources offered is their 2-1-1 health and human services

hotline. It operates 24 hours a day, 7 days a week, so that anyone can call, explain their living situation, and be directed to the local resource that can best help them (e.g., food, shelter, utility assistance, childcare, or transportation) (Heart of West Michigan United Way, n.d.-a). Another resource they offer through a partnership with Kent County Tax Credit Coalition (KCTCC) is free tax preparation services and financial literacy classes (Heart of West Michigan United Way n.d.-c). Kent County has various local Volunteer Income Tax Assistance (VITA) sites so individuals who cannot afford to hire a tax preparer may still file and receive their entitled tax refunds. To volunteer, there are training courses and a designated certification that must be passed. As a college student studying finance and accounting, I wanted to help use my talents here, so I volunteered for a few days. The taxpayers whom I helped showed deep gratitude for the services I volunteered. While I was working with one of the taxpayers to sort through their information and records, we had a personal conversation about their current situation and how the tax refund I was helping them receive was crucial to support their children; if this service did not exist, they would not have been able to receive their refund. It was remarkable to be able to use my knowledge and interests to truly help those who need it, especially given how appreciative people are for volunteers. There are many organizations with volunteering opportunities like this where people can use their specific knowledge and experience, whether it is from a career or hobby, to help serve the community.

Another organization that I have worked with and learned from is Mel Trotter Ministries. This ministry offers various short-term and long-term services for guests. They offer overnight shelter, meals, daytime facilities, case managers to help find jobs, legal guidance, computer labs and workstations, childcare support, mobile showers, and advocates to secure permanent housing. Furthermore, they have various health-related resources within their building. They have different clinics for dentistry, optometry, chiropractic care, and general health, which are operated by both paid professionals and volunteers who are training for their career (D. VanHorn, Personal Interview, March 30, 2021). They also

have a detox program through their medical clinic for substance abuse recovery (Mel Trotter Ministries, n.d.) In an effort to combat the criminalization of homelessness, Mel Trotter partners with local hospitals to send intoxicated homeless patients to Mel Trotter's health clinic instead of sending them to the police station (D. VanHorn, Personal Interview, March 30, 2021). They then receive a detoxication treatment monitored by medical professions in Mel Trotter's center, allowing them to have a second chance before being put into the criminal justice system. The objectives of these resources along with the overnight shelter is to provide the daily basic needs, improve health care, and defend them from injustices.

Mel Trotter's overnight shelter has designated spaces for different groups of people to ensure safety for guests. One side of the first few floors is reserved for women, while the other side is reserved for men. Youth have designated spaces within their respective sides. In the scope of gender separation, Mel Trotter noticed a difficult subject matter for certain guests based on the determination of where to shelter transgender people. Being homeless with this identity has major implications for acceptance into shelters and vulnerability to violence within shelters (National Center for Transgender Equality, n.d.). They noticed there was little being done to help combat this struggling population, so to become more inclusive, they remodeled a couple offices into an eight-bed shelter for transgender guests. Remarkably, in 2019, Mel Trotter was the first organization to open a transgender shelter in Michigan and the first faith-based organization in the country (D. Van Kampen, Personal Interview, March 26, 2021). In 2019, according to National Alliance to End Homelessness (2020), about 0.81% of the recorded national homeless population identified as transgender or gender non-conforming. Although this subpopulation seems relatively insignificant, it accounts for about 4,4617 people. This additional distinguished space provides this demographic an inclusive, safe temporary living arrangement while they work towards finding a job and permanent housing solutions.

Through the partnership between Mel Trotter and another organization, Family Promise, families are managed separately from individual guests. Mel Trotter focuses on supporting individual guests while Family Promise prioritizes families. To benefit from these distinctions, the Pathway Home program was started in 2015; it utilizes Mel Trotter's excess space and Family Promise's expertise with family dynamics (Family Promise of Grand Rapids, n.d.-b). The third and fourth floors of Mel Trotter are designated for the families that seek shelter. They have individual apartment-style rooms so each family can have their own space. Through this partnership, staff from Family Promise work on those top two floors to assist families through use of their own resources and diverse knowledge. On the fourth floor, there is a huge room filled with toys. During the day, children would stay in this "Kidz Korner" with volunteers while parents went to work or took offered classes for various topics such as parenting or personal finance. However, in March of 2020 with the onset of the Covid-19 pandemic, families were directed away from Mel Trotter to Family Promise's building (D. VanHorn, Personal Interview, March 30, 2021). There was an increased demand of guests needing beds and other resources, so the overflow of individuals was moved upstairs, and families were redirected. Through the support of the partnership, they have been working with both individuals and families to provide them the focalized resources and assistance that best meets their needs, especially when the economic and social environments are challenging.

On its own, Family Promise also offers various short-term and long-term services for guests. Along with providing shelter to families and children, they offer meals, mentorship opportunities, and access to community resources through their centralized computer center and staff. These resources help with finding employment and permanent housing. They have started various programs to assist these families. Aside from their Pathway Home program, they also help through their Welcome Home program and Partners in Housing program. Their Welcome Home program is the final piece in their advocacy for providing permanent housing. Once a family is moved in, a staff member will meet them

on a monthly or bi-monthly basis to ensure a smooth transition and provide resources if needed (C. Jandernoa, Personal Interview, April 2, 2021). Chelsea Jandernoa, their community development manager, informed me that 90% of guests that go through Family Promise find a home, and that 90% of those are still housed two years later. Their Partners in Housing program provides permanent housing by purchasing and restoring mobile homes. After volunteers remodel the homes for about four to six weeks, families can start living there and paying rent (Family Promise of Grand Rapids, n.d.-a). After nine months of consistently paying their lot rent, the title of the mobile home passes to them as a gift and they can start building equity (C. Jandernoa, Personal Interview, April 2, 2021). These programs and connected resources aim to provide a stable and safe home for families in need.

Another organization I got to personally learn about is Community Rebuilders. Their executive director, Vera Beech, enjoyed telling me about how she has seen the organization grow in the fifteen years she has worked there; they have grown from having six to 68 employees, and have grown from offering four to 28 programs. Through conversation with Vera Beech, I learned about how they have implemented the housing-first model and use their growth and reputation in the community to break the cycle of chronic homelessness (V. Beech, Personal Interview, April 1, 2021). They view homelessness as resolvable through housing alone, in order to make homeless experiences brief and non-recurring. When someone seeks their assistance, they are immediately given temporary accommodations for living; these accommodations include community centers or houses spread around the city. They are given a key to the home and are usually living with a few other guests. Each guest has their own bedroom, and they share the kitchen and living spaces. They are given autonomy to come and go as they need and make their own food. If additional support is needed during this process, such as obtaining grocery money, clean clothing, or transportation to work, Community Rebuilders' staff work with them. Meanwhile, there are advocates working with them to understand whether there are any accommodations needed when seeking a permanent living arrangement. For example, they may have a

dog and need to avoid leases with strict rules against animals, or they may want to live a certain

distance from their job. By offering flexibility and working closely with each person, this process of

finding permanent housing is effective and creates value for each person using their services.

Community Rebuilders focuses on effectively providing individuals with permanent housing so

that their arrangements are secure, and their homeless experiences are not reoccurring. On average,

temporary accommodations at Community Rebuilders last about 49 days, whereas the average stay for

statewide shelters is a little over 34 days (V. Beech, Personal Interview, April 1, 2021). Although their

temporary accommodations last longer, Vera Beech emphasized that 78% of people using temporary

accommodations with Community Rebuilders exit to positive permanent housing, whereas 18% of

shelter-users statewide exit to positive permanent housing. The autonomy, flexibility, and personalized

assistance given to people through this model fosters a stronger determination to succeed. Another

interesting example of their success is in their recent efforts to help those impacted by the Covid-19

pandemic. Given the current health crisis and poor economic conditions, there has been an influx of

people with housing instability. The city of Grand Rapids donated about one million dollars to partnering

organizations to move people on the streets into permanent housing (V. Breech, Personal Interview,

April 1, 2021). With that, Community Rebuilders has worked with 53 people who were living outside by

the Monroe Center in Grand Rapids; as of April of 2021, 35 are in temporary accommodations and ten

have been placed in permanent housing. During periods of adversity in people's lives, especially while

the social and economic environment is weak and preoccupied, Community Rebuilders, along with other

organizations and programs, offer hope and security to those in need.

Despite all efforts from organizations to combat this issue, homelessness still exists. There is

overcrowding in shelters, an increasing demand of resources, and inadequacy of synergy among

organizations and community members. Resources, staff availability, volunteer participation, and

funding struggle to meet demand and fully support each guest who needs access to support and housing

arrangements. These noted organizations exemplify this. For instance, Mel Trotter's facilities are outdated, and staff and leadership desperately wish to make updates to offer more modern resources and a more welcoming, improved space. However, these improvements are given less priority since their limited funding must sustain nightly sheltering and food costs which are vital to day-to-day support. Mel Trotter's dormitories for their overnight shelters have not been updated since 1967 (D. VanHorn, Personal Interview, March 30, 2021). Dawn VanHorn, a volunteer coordinator at Mel Trotter, lamented that prisons get updated more frequently than shelters can. However, this is the best they have to offer and is a result of how distributions of funds are prioritized. Unfortunately, being underfunded and underserved is common with non-profits, which leads to inhumane conditions and a reduction of applicable resources available during their path to recovery. Diving deeper, Community Rebuilders revealed that their biggest limitation is the lack of coordination within organizations and the community. The silo effect between different organizations in a community prevent efficient productivity and cooperation. With that being said, the reliance of widespread awareness and commitment of volunteers and donations are crucial; they support and expand the work that these establishments are able to fulfill, which could not be done individually. These organizations have a social impact that not only fulfills their predetermined mission, but also provides the resources and influence to empower community members to engage, learn, and spread awareness in their daily lives.

Call to Action

Everyone who has been homeless, or is experiencing it now, has a unique story of what led to their situation and how it all has affected them. The path to homelessness is not standardized and no two stories are identical. Because of the complexity of the contributing factors, it takes wide-spread understanding and compassion to create a system that will capture and resolve housing instability before it leads to homelessness. To do this, every person must individually make an effort to be open-minded and actively learn the facts. Becoming familiar with policies and local programs allows for strong

advocacy to break the common misconceptions and prevailing negative attitudes. Becoming more aware of the problem and its implications allows us to get involved, start meeting peoples' needs, and helping them overcome their adversities.

Given the notion that homelessness is not one-size-fits-all, it is so important to be mindful of each person's story. Each person is a human, each equally deserving of life, respect, and love. No one can possibly know what others are going through privately. Therefore, it is unhealthy and unrealistic to listen to hurtful stereotypes and make assumptions about strangers. Rather, show compassion. Try to truly understand the truths hidden behind the publicized misconceptions; do research, ask questions, or volunteer to learn more first-hand. It is easy to listen to stereotypes, false perceptions, and negative press instigating hatred or uneasiness towards panhandlers, those sleeping on park benches, or others who simply did not and do not have the average means to find financial stability. The most significant method for discovery and understanding into the true reality of those facing poverty and homelessness is to have conversations with those who either have gone through it or are going through it. Just like the stories shared in the personal narratives section, candid and respectful conversations with people reveal the humanity within each story, the falsehood of stereotypes, and the importance of dignity.

There are numerous ways to get involved and show support, whether independently or through the organizations already established in the community. Individual ways to help include (a) advocating and standing up for misconceptions when they are heard, (b) extending support or conversation to people on the street when passing by, (c) researching local candidates for office to learn how they will address the problem, and (d) donating money or volunteering time to local organizations. When seeking to work in conjunction with local organizations or programs, do research into each of their missions and compare their values and methodologies (as discussed in the philosophical approaches section); by working with groups that have aligning values, it can offer a stronger sense of purpose for the time or donations given and ensure commitment towards mutual accomplishment. A few examples of ways to

help community organizations include (a) donating clothing, (b) volunteering time through on-hand assistance, (c) fundraising, and (d) offering technical skills for free local programs such as tax preparation services, home remodeling for housing-first programs, day-care, or financial literacy mentoring. These listed examples are not the only ways to get involved. For more information, reach out to local organizations or explore their websites.

Initially it may be uncomfortable to actively become engaged, overwhelming to set aside free time to volunteer, or awkward to vocally advocate. That is okay. For example, it is common to feel uncomfortable giving money to someone on the street or starting a conversation with them. However, be challenged to no longer feel the need to ignore them, avoid eye contact, and quickly pass by. It is a common response to avoid awkwardness, but people deserve the respect of recognition. "Before you ignore another homeless person on the street, just remember that that could be someone's father or someone's mother and they have a story" (Syesha Mercado). Instead of ignoring them and avoiding the discomfort of confrontation, try saying either "I have no money, but I hope you have a good day" or "Is there anything I can do for you?" These little glimpses of compassion mean a lot. A quote by Mike Yankoski stuck out to me, which reads "sometimes it's easy to walk by because we know we can't change someone's whole life in a single afternoon. But what we fail to realize it that simple kindness can go a long way toward encouraging someone who is stuck in a desolate place." Going deeper and being willing to have a personal conversation or even saying hello will not only make them feel valued and seen, but will also act as an eye-opening experience personally. The misconceptions and stereotypes that get spread as fact will instantly crumble as the humanity in each person is reveals. "Today it is fashionable to talk about the poor. Unfortunately, it is not fashionable to talk with them" (Mother Teresa). Be a witness to their story and acknowledge the humanity and suffering within their crisis as it is, without judgment.

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