# Poverty, Homelessness, and Disability

The US Federal government defines homelessness as the lack of a nighttime residence for human habitation, living in unstable housing or living at constant risk of losing a house or living in an emergency shelter (Castellow et al., 2015). The definition is conclusive in that it incorporates a wide array of individuals ranging from the unsheltered homeless to those living in emergency shelters. A major contributing factor is poverty that is defined as having an income that puts an individual below the poverty line. Other individuals may be pushed to homelessness by disability, which is a mental or physical condition that affects a person’s ability to function in the society in a way that they can provide for themselves. For some of the unsheltered homeless, mental illness plays a role in rendering the individuals homeless, and it might be related to alcoholism or abuse of other drugs (Mcquistion et al., 2014). As such different forms of vulnerability play crucial roles in causing homelessness including but not limited to mental problems and even old age (Grenier et al., 2016). Homelessness has persisted in the US for many years making homelessness a topic of interest as it related to the various risk factors. The research hypothesizes that it is considerably easy for a person to become and remain homeless if they are sick and disabled.

Research, through statistical evidence, shows the seriousness of the problem in the US. According to Phillips (2015), there are approximately 3.5 million homeless people in the US in any given year. The number has been rising for a long time with many scholars associating it to the ever-increasing cost of housing in the country. While poverty is widely accepted as the main reason for homelessness, it is essential to consider the role of other factors like stigma is ensuring people do not overcome homelessness. Shame, which is defined as a way of stereotyping a particular group of people negatively, increases barriers for the victims to acquire specific services and opportunities that can elevate them from their predicament (Phillips, 2015). Stigma may be the only reason why the white dominate the number of homeless people in the country. The situation gets worse with individuals of specific cultural backgrounds that have been discriminated throughout history such as the African Americans whose chances of improvement dwindle much further. It is also highly likely for homelessness to cause mental problems. When a person becomes homeless as a result of poverty, they are at a higher risk of experiencing distress causing psychiatric issues and a myriad of other problems such as substance abuse and a much lower possibility of recovery if they spend a lengthy period as homeless (Castellow et al., 2015). As such, homeless can cause psychosocial vulnerabilities and adverse mental health outcomes that might persist long after the subject individual can acquire better living standards.

The lack of opportunities is a significant cause of homelessness as such chances are available to individuals of specific social standards or races. Inequality and discrimination in the country have affected the trends of homelessness in that the blacks represent the second largest number of homeless people as they have always been treated as inferior since the days of slavery. The discrimination that these minority groups go through is also responsible for determining demographic differences in housing allocation (Farrugia & Gerrard, 2016). It is still likely for a black person to be denied residence in a particular area by color. Besides the discrimination, which represents a chronic problem in America, there is also the aspect of education. When a person comes from a poor background, they are less likely to get a quality education, which limits their reach when considering the availability of opportunities. Such a predicament creates a cycle of poverty where entire generations may be condemned to poverty. Moreover, the poor may also not be accepted in good higher education institutions merely because they come from individual backgrounds or from a poor school, which does not meet some social class *standards*. From the education sector comes the role of the employment sector that also discriminates certain individuals and offers employment opportunities to others. Here, a black person is likely to be denied a chance, which limits most of their employment to the low skilled jobs that pay very low (Grenier et al., 2016). Such types of payment condemn these individuals to a life of poverty as they not only limit their chances of acquiring experience and skills to increase employability but also ensure they can only work on substandard and, at times, delicate tasks just to get by. Consequently, they cannot afford decent housing.

Since the definition of homelessness also incorporates living in emergency shelters, natural disasters, though uncontrollable, also pose a risk factor in rendering people homeless. Most areas in the US have been experiencing destructive natural disasters such as typhoons, hurricanes, and fires that have overwhelmed the resources available for responding to such emergencies (Castellow et al., 2015). In the most recent cases, the storms, Irma, Maria, and Harvey have been so severe that they destroyed hundreds of thousands of homes leaving the residents homeless. Though this might be temporal, these parties have to remain homeless for a period not less than several months as they await help and relief supplies so that they can rebuild their homes. While anyone can become homeless from poverty, disability or even natural disasters, there are specific groups that are at most risk and include low-income families and physically and mentally challenged individuals (Mcquistion et al., 2014). The physically challenged may be discriminated when it comes to employment opportunities or because they can work on limited areas while the mentally challenged have the problem even understanding the world as it is let alone acquire a job and keep it. Unless a person has a supporting family, the mentally challenged ones almost always end up on streets and without any form of shelter.

When making a comparison against the UK, the same context emerges though the numbers are not as high. The US has a much higher number of homeless people than the UK. However, a study in the UK shows that social segregation or stigma and poverty to be the significant reasons behind homelessness (Bramley & Fitzpatrick, 2018). Poor people and people with disabilities are segregated, as is the situation in the US, limiting their reach and capacity to improve their conditions. The housing and labor markets also play a crucial role in UK’s context as it does in the US.

Considering the available studies, the hypothesis of the research is confirmed. The statistical data supports the theory and the social trends that include stigma also prove it not only in the American context but also in the UK (Bramley & Fitzpatrick, 2018). The mentally challenged people are more likely to become homeless as they cannot take care of themselves. Housing prices have also skyrocketed in many areas in the US. This coupled with the lack of jobs for the poor ensures that they can only afford to buy food but remain on the streets as their homes. There are limited opportunities for the poor when it comes to housing as, besides the high cost, they are also discriminated by being denied housing in specific areas (Skosireva et al., 2014). Poverty is fueled by the lack of jobs that are not available to the poor because they do not get the chance to get a good education or do not have the required skills leaving them to work on the low skill jobs that pay poorly. This ensures that, as the hypothesis states, the poor have a high chance of becoming homeless mostly because they cannot afford to house. There is also the aspect of the disabled being unable to acquire an education. The physically disabled find it challenging to attend lectures while the mentally challenged are unable to learn (Skosireva et al., 2014).

The research raises awareness of the roles that social settings play in homelessness including stigmatizing specific groups and denying them chances at opportunities that could improve their situations such as better education and better employment. The research also confirms the damage that inequality has been doing to the American society and particularly to the minority groups. These groups are rarely able to enjoy the opportunities that the dominant white population enjoys. They also struggle much more than the white race for similar opportunities (Skosireva et al. 2014). This inequality has condemned a significant number of people to a lifetime of poverty. The research is also reliable because it takes all of its findings from primary resources reducing the possibility of inaccurate conclusions, which is also supported by the fact that all of the information is recent. However, the research has some weaknesses. One of these is that it only provides support for the existing strategies as solutions to the problem of homelessness. These include ensuring that all people have similar opportunities thus eliminating inequality and eliminating discrimination in all sectors including housing, employment, and education. Enacting programs such as the Housing First programs can also go a long way (Phillips, 2015). Also, most of the research available takes on a broad approach to the topic implying that some aspects may not be expounded adequately.

In conclusion, there is a proven relationship between poverty and disability and homelessness. Those that are poor have a higher chance of remaining the same because of stigma and lack of opportunities in various social sectors including education and employment. On the other hand, the disabled have a high chance of becoming and remaining homeless because those with a physical disability may find it challenging to attend classes while the mentally challenged are unable to learn (Grenier et al., 2016). Stigma and discrimination compound these predicaments creating a cycle of poverty for certain individuals. The hypothesis could change in the future if societal norms like stigma could change and if there are better angles at approaching the challenge of homelessness (Skosireva et al., 2014). At current, the problem can only be addressed by improving the same inadequacies that cause it like ensuring there are opportunities for the disabled as there are for the non-disabled and enabling the poor to end their poverty by giving them chances at education and employment.

## Disability, Homelessness, and Poverty

According to the Ontario Human Rights Code (Lyon, 2008), disability can be defined as any condition, whether physical or mental which influences a person’s mobility, learning and understanding the daily functioning. For instance, a study carried out by RHF (Rick Hansen Foundation) in Canada, showed that close to 4million Canadians are disabled and the number is anticipated to increase as time passes. People living with disabilities (PLWD) are referred the RHF as the largest minority of which anyone can become part, and yet a lot of people cannot participate in the society fully.

Most people who are disabled many a time face marginalization, and it has been severally documented that there exists a connection between poverty, the danger of homelessness and being disabled. PLWD are two times likely to live just below the poverty line, and this gives way for increasing cases of disability once people are wallowing in poverty (Andrew et al., 2011). This is according to an IRIS report. In many countries, Canada being no exception, there are several persons living with disabilities. About 45% of all homeless people are estimated by the Center for Justice and Social Compassion to be either are disabled or with symptoms of being mentally ill (Skosireva et al., 2014). On a survey done concerning Disability in Canada revealed that approximately 15% of Canadians identified themselves as PLWD in 2012 and this shows the overrepresentation of disabled persons in the population of the homeless.

Elsewhere in Canada, it was revealed by Street Health Toronto that 55% of homeless people have serious health problems or conditions and among these, about 60% were suffering from more than one condition. In another study by the organization, it was seen that 15% of the sample population for homeless people had a diagnosis for learning disabilities and this was in contrast to the 2% of the total population of the city. It was reported by the Daily report that 49% of the people often visiting food banks in Toronto, are disabled in one way or another; if not physically, mentally. While poverty takes a bigger part and plays a large role in explaining why persons living with disabilities have a more likelihood of being homeless, there are other causes that are interrelated. These include issues of (un)employment, challenges in securing and claiming benefits and a lack of housing to offer support (Mingione, 2008).

## Disability and Poverty

It can be and with confidence be stated that disability and poverty are related in the sense that poverty can be as a result of disability, or it can be a cause of disability. These are mutually dependent on each other in that because one is disabled, they may not be able to perform any task to help them gain an income (Castellow et al., 2015). The lack of means to sustain them is an indicator that they will have to be dependent on other persons or even the government, even for their basic needs. This renders most of PLWD to living below the poverty line.

On the other hand, a healthy person can be so affected by poverty that they fail of acquiring basic needs especially food and clothing appropriate to various weather conditions. Due to lack of enough food for their sustenance, people living in poverty or below the poverty line are subject to being malnourished and other food deficiency diseases. For instance, Kwashiorkor can be resultant of an unbalanced diet, i.e. a lack of enough proteins in the body, or marasmus can be resultant of general body malnutrition, just but to name a few diseases. Invalids thus affected by the diseases are vulnerable to being disabled for life at best, and that is if early remedies are not taken, or even death when there is a failure to correct the situation even with deteriorating health.

In other words, disability is causative in that loss of job, and reduced income is resultant. This being beside it being a barrier to education and development of skills, there are significant added expenses and other challenges which lead to hardship economically. Disability is a consequence since poverty is bound to the increase of the likelihood of one living and working in an environment which possibly adversely influence health and limit access to services of health care and prevention (Andrew et al., 2011).

The rate of poverty for PLWD and who are within the working age-bracket is almost thrice more than that for people who do not have disabilities (Franklin, 1999). Most recent and in-depth studies and research recently showed that half of the adults in the working age, and who at least in one year living below the poverty line, are disabled. Alternately, two-thirds of people who experience poverty for a long time end up having a disability. Also, PLWD is susceptible to experiencing problems when it comes to material things including the inability for payment of rent, food insecurity, utilities and mortgage, and being unable to get medical attention which is needful than for people who are not disabled, having same levels of income. All these expenses are encountered by families who take care of disabled children (Tsemberis and Eisenberg, 2000).

## Disability and Homelessness

A Census report given by the Australian Government covering the state of homelessness in 2006 did not give data concerning people having physical, intellectual, sensory malfunction or injury of the brain. The NAHA (SAAP) however, collected data at the entry point whether persons were affected, by having a psychiatric disability. It has been shown that of all the requests made for help about 55% of those that encompass intellectual disabilities, and 54% of those that entail physical disabilities were not addressed explicitly by the services or corporations that deal with homelessness cases ("How many homeless people live with disabilities? | The Homeless Hub", 2018). Consequently, these cases got a referral to other organizations. Likewise, 46% of the requests which were made for aiding with cases that were psychiatric, and 35% of requests dealing with help in psychological challenges. However, data is absent which could point to whether other services could meet these clients’ needs but it is quite clear that the body of needs that are disability-related are present within the population at that time presenting at services for the homeless (Toro et al., 1995).

The evidence concerning nervous/sensory, physical, intellectual, or brain injury amongst the population experiencing homelessness is normally derived from detailed, conclusive research. Here is illustrated the point that most of the cases of people that are at the verge of soliciting for help, the less obvious disabilities have a possibility of them not being identified and other times, most times being unstated. It is also important to note that people may be cumbered by, not one disability only, but more than one. These may be unidentified until even an extended time has elapsed during which a person utilizes a service. The staff who are in organizations offering services for the homeless are often not specifically trained the skill of identification of different health conditions and even disabilities, and yet they prove to be of stupendous help to those clients who are having different disabilities. Evidence that is available has a suggestion that the problems of mental health are highest in the population experiencing homelessness. Incidences in which the brain has been injured are thought in a similar way to be of meaning, but a reliable basis of evidence lacks yet which is to establish the impact or frequency of the disability ("How many homeless people live with disabilities? | The Homeless Hub", 2018). For instance, the traumatic injury to the brain has been shown to be of concern since it is often acquired before one becoming homeless, for example, through violence. Another major concern about the injury of the brain is that brain injury which has been induced by indulgence in alcohol abuse (Nyamathi and Vasquez, 1989). Some researchers have regarded this as a cause of cases of homelessness being experienced currently, and this is many a time attributed to the effects of alcohol in diminishing the ability of a person to neither lose their home nor independent functioning. In 2008, a study was done in Canada, and it was found that of all the cases involving brain injury, about 70% of them happened before cases of them being homeless (Gelberg et al., 1990).

Disabled persons face other challenges in the society. These are discussed below. One of these challenges is Issues related to long-term employment. PLWD have a major problem with regards to employment. While it is may be true that most of the persons living with disabilities have the inability to take part in the paid workforce, this assumption should not be oblivious of the fact that some other PLWD can still work and have a desire to work, but are restrained either through barriers, discouragements, discrimination or denial of chances to work in their capacity. PLWD are also affected by long-term employment, and this is evidenced in there being no provision for the disabled in most places of work (Castellow et al., 2015). For instance, while some institutions install elevators and ramps to ease the physical mobility, there are some offices which conventionally continue to use the systems, processes, and technology without consideration of the existing differences in ability. For example, visual computer systems and filing of papers pose a challenge for the visually impaired ("How many homeless people live with disabilities? | The Homeless Hub", 2018).

Also, the PLWD face challenges in accessing the benefits that are allocated to the disabled. This is due to the processes involved is complicated, a lot of confusing paperwork is involved which is a challenge for the people living with disability to fill fully. This renders it almost impossible for them to apply and to be given these benefits, which are rightfully theirs. Even once they have made it and achieved to make an application, they are many a time subject to long periods for waiting responses, and yet they are not certain of the responses. This is because they might be approbated after a long time of waiting at best or even face rejection of their application at the very worst. This may take other times up to two years. Most of those who apply are in a real and serious need of the benefits to be offered immediately, and so it may seem to beat logic to make the application whose approval takes a whole lot of time (Andrew et al., 2011).

Taking a case example of people living with disabilities in Canada, it may be confidently stated that whereas there may be several benefits for PLWD within the country, the systems are inaccessible, and they do not offer a living income for the majority of those people who are in need of them. Resultantly, some of the researchers have gone a step further of even requesting for a regular income plan at least to cater for the daily and basic needs of persons living with disabilities.

The availability of supportive housing yet affordable is limited. This inadequacy of affordable housing many times contribute to people being in the state of homelessness. This fact is further accelerated by combining disability with poverty together with poor opportunities for employment. These causes make people living with disabilities more vulnerable and susceptible to vagaries of the economic and social environment. Such need people to take care of them and other supportive incentives. In so doing, i.e., when the disabled become so absorbed in trying to address their already deformed state, this makes it difficult to look for long-term housing that is independent. It has been proven that absence of affordable housing together with poverty are so pivotal in causing homelessness. In Ontario, Canada, this problem was tried to be addressed by the implementation of the supportive housing and giving this to about 12000 adults, yet the system is aimed towards solving various crises as they arise but not in the prevention of the incidences from happening Once disabled people in the society become homeless, they rarely find places to shelter themselves, even for basic accommodation ("How many homeless people live with disabilities? | The Homeless Hub", 2018).

To conclude, and as it has been seen, a relationship exists between disability, poverty, and homelessness. The people living with disabilities are seen to be the most vulnerable of all the three. The relationship between poverty and disabilities was tackled and also the one between disability and homelessness. Therefore, the PLWD in the society should not be neglected, and they should be encouraged to use their talents and to chip into the nation’s workforce even in the little where they can.

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