

# Homelessness & Employment



**A COMMONLY HELD PREJUDICE IS THAT  
HOMELESS PEOPLE ARE TOO LAZY TO WORK.**

*The truth is that over half of the  
homeless population is employed.*

*Also, at least 40% of the homeless  
population has a \*known\* Disability  
which makes it difficult or  
impossible to hold down a job.*

Let's do the Math ! If just 55% of the Homeless population is employed and at least 40% of the homeless population has a Disability that makes it impossible to hold down a job... that's 95% of the Homeless population. If we assume a 10% overlap , that's still 85% of the Homeless population who IS working or can't work enough for rent. That's almost everyone. The problem isn't laziness.

**To better understand the issue of Homelessness let me transport you into the shoes of a homeless person. You live in a tent with your child. You escaped abuse but couldn't find housing-support and ended up Unhoused. You've been struggling for almost a year buried in the trauma of your situation. Finally, with help from a stranger, you land a full-time job.**



**Your job pays minimum wage for the first two months then .50 more if you pass your trial period at work.**

## **Immediately you have to problem-solve:**

- You don't have a car so you have to find money for a bus pass so you can get to work on-time. After asking around you find a social service organization willing to give you two months worth of bus fair.
- You don't have an alarm clock, or electricity, so you feed your kid but skip your own meal to buy a battery powered alarm.
- You aren't sure which days law enforcement will come raid your sleeping space and you won't be able to get to work so you follow a few crime blotters hoping to get a warning before this happens.
- You still can't shower so hope your co-workers can deal with you until your first paycheck when you hope to have enough to buy a YMCA pass (as most cheaper gyms don't allow kids).

**Miraculously you solve all your initial problems in time for your first day of work. But.. the biggest problem still remains: Child-care.**

The average cost for \*Monthly\* childcare for an infant or toddler is \$1,500 and up.

The average cost for \*Monthly\* childcare for after-school care is a bit less at \$1,000 a month.

Boys and Girls Club charges significantly less for after-school care but only operates until 6/6:30 pm during school days.

**Your job requires you to work on weekends. You have to split child-care costs between Boys and Girls Club and weekend care. Your daycare provider agrees to postpone first payment until after your first paycheck (this isn't realistic but for sake of our example here let's pretend you are lucky).**

**Success! You make it to work. However, on your second day on-the-job you encounter a new problem:**

**Your HR representative wants you to fill out paperwork for your health care coverage. You can deny coverage or accept it but you have to choose today. You considering denying the coverage but look up requirements to qualify for State Healthcare and see that you now get paid too much to qualify. Your healthcare premium for yourself and your child comes to about \$400 a month. That's a lot of money out of your paycheck but your custody agreement is clear - you must maintain health care for your child.**

**= YOU  
LOSE =**

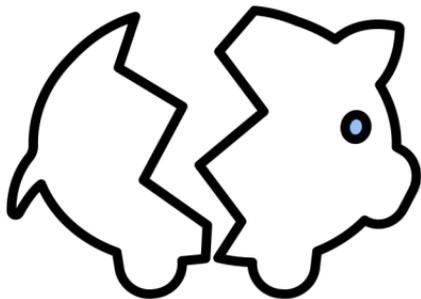


**= YOU  
LOSE =**

## **You get your first check!**

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**Unfortunately, after Daycare and Healthcare fees your take home pay is shrinking. That's a problem because you weren't getting paid enough to afford rent anyway. In fact, nowhere in the United States can a single person afford average rent rates on minimum wage. Even your fifty cent raise isn't enough to compensate.**



Now you have a job and it **STILL** isn't enough to afford rent. You have to work three times as hard to keep your job as a housed person. It's exhausting. You can't get a second job because you'd have to get more daycare.. and you are just too tired. You thought of finding housing via a roommate but since you have a kid they wanted you to pay for two rooms and double electric which is almost as much as rent alone.



**Get a Job!**



I have one..



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Yet we see here that getting a job doesn't always help someone climb out of Homelessness. In fact, with daycare and healthcare expenses being so high it's nearly impossible for a parent to escape homelessness without financial support. Several media outlets have reported empirical research on the housing market that states the obvious: getting a job doesn't help if the wage offered doesn't match local rental rates. It might help increase quality of life to some extent but it takes more than getting a job to find one's way from a tent into a home.





**Let's keep this thought experience going...  
It's not that simple.**

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Take a minute to suspend belief and pretend that as a Homeless person you can get hired at a wage that's enough to actually afford rent.... you still have to fill out a rental application and *get approved*.

# **Rental Application & Approval:**

- You don't have a rental history since you have been Homeless. It is very hard to get approved for a current rental without a positive rental history. You will have to fake it to get approved.
- You can't have an eviction on record or it's unlikely you will get approved.
- If you don't have a positive Credit Score then you will have to find a co-signer. It's nearly impossible to find a Housed person that will trust you enough, as a Homeless person, to co-sign for you.
- If your income isn't 2-3x that of rent then you will have to fake a second income or you will not get hired. Time to create some fake small-business receipts and pray you don't get caught.
- Hopefully you weren't caught sleeping outside and charged for it, a criminal history also prevents housing acceptance.
- If you are a single parent you will also have to face housing discrimination. Many people, though illegal, will tell you they don't believe you can afford rent on your own or they don't want kids in their rentals.
- If you have had a pet to help protect you or comfort you while homeless you will have to give them up (no!) or reduce your chances of housing by about 2/3.

**Of course, there is still a Down Payment and Deposit to consider, along with any moving fees needed to get your stuff out of storage (assuming you didn't lose it all to homelessness). We are learning that, to become Housed, not only do you have to get paid enough to afford rent but you also have to meet the criteria to get approved for a rental. And after all that... you still have to be able to save enough for moving expenses.**

**So, getting a job doesn't exactly help folks get off the street if they still can't get approved for a rental or afford moving fees.**



**Aren't there  
special  
programs to  
help with that  
though?**

Not really. It's complicated but many Nonprofits/Charities will say on their websites they offer services to help with housing.

This allows them to receive specific types of grant money. Reality looks very different. Typically these programs will not help you get rental approval or overcome barriers to getting employed. They sometimes do offer moving expenses... but only as long as their funds last. They usually run out after helping only a couple families. Unless you are under state-mandated care it is also nearly impossible to find a case-worker to help you navigate this process.

Yes, we've been lied to.



# REWIND

This entire scenario/thought experiment is predicted on the idea that acquiring a job while homeless is even feasible. Let's think about that:

- Large gap in work history
- No access to showers or running water
- No access to clean laundry
- No address to list on employment paperwork
- No bank account to use for paycheck deposit
- Likely Poor Credit History
- Possible Criminal History
- Regular contact with law enforcement
- Actively experiencing trauma
- Can't cook food/get regular amounts of sleep
- Social skills depleted from lack of contact
- Unlikely to have current references

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**HOUSING**  
*is a*  
**HUMAN  
RIGHT**

**THE TRUTH IS THAT UNHOUSED PEOPLE ARE  
FAR FROM LAZY... BUT WE DO NEED HELP.**

# The Indigenous Anarchist

