Homelessness and Public Policy

Understand the root causes of homelessness to pass practical and bipartisan policies.

How does homelessness happen?

Making effective policies to end homelessness starts with knowing why homelessness is happening on a large scale in communities across America.

Getting to the roots

While each person's story is unique, many people fall into homelessness for the following reasons:

- **Rising rent & housing costs**
- **Stagnant wages**
- **Insufficient affordable & supportive housing**
- **Inadequate funding for health and human services**
- **Racist housing practices**

Rising rent & housing costs
This year, rent prices rose more than 15% nationwide while inflation and rising interest rates are pricing many out of the housing market.

Stagnant wages
One study found that from 1985 to 2020, the national median rent price rose 149%, while overall income grew by 35%. Pandemic-induced inflation is worsening the gap between rent costs and wages.

Insufficient affordable & supportive housing
The country needs more than 7 million affordable homes for nearly 11 million families with very low incomes.

Inadequate funding for health and human services
Disinvestment and cumulative cuts in funding for health and human services has resulted in an uncoordinated and siloed system of care.

Racist housing practices
More than century-long practices of legal housing discrimination and deliberate segregation prevented many Black and Indigenous Americans from owning homes and building wealth across generations. These government-backed racist housing practices include the Dawes Act of 1887, redlining, and explicit race-based zoning laws.

Steps you can take

You can help millions of Americans avoid falling into housing insecurity and homelessness. As a policymaker, you have the power to advance policies that increase access to deeply affordable and supportive housing.

Get Started

Contact us to learn how you can meaningfully address homelessness in your district.

Email: **policy@csh.org**

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