



# CAUSES *of* HOMELESSNESS IN MARIN

MISSION: EDUCATING AND INSPIRING COMMUNITY ACTION TO HELP PREVENT AND END HOMELESSNESS IN MARIN.

Homelessness is a complex issue, caused when many factors combine. The lack of affordable housing, eroding work opportunities and the increasing cost of living all play a role in homelessness. With recent rises in unemployment, declining wages and many people losing essential benefits; individuals and families are forced to make difficult choices as they struggle to put food on the table, pay for health care, and maintain safe and stable housing. Those that cannot manage the balancing act become homeless or live precariously.

## Lack of Affordable Housing

Julie has two children and earns \$2,316 a month working full-time in San Rafael as a preschool teacher. On her salary alone Julie couldn't cover rent and also pay for childcare, food and other household expenses. She was evicted. After staying with friends and relatives, and a brief period of sleeping in their car, Julie and her kids ended up in a family shelter.

- **Marin has the second most expensive rental market in the U.S.**
- **To afford to rent a two-bedroom apartment a family would need to earn \$33.85 an hour, full-time.**
- **There are over 10,000 people on the waiting list for affordable subsidized housing in Marin.**

## Low-paying Jobs

Marcus and Simone are a newly married couple in their twenties. Marcus could not find work in his field after earning his degree from Dominican College and took a full-time job as a customer service representative, without benefits. Simone only found work as a part-time cashier. With their combined salaries the couple was unable to balance the cost of rent, household expenses, health care and repayments on Marcus's student loans. Marcus and Simone were expecting their first child when they became homeless.

- **Rent is out of reach for many households, more than minimum wage is required to afford a one or two bedroom apartment at Fair Market Rent.<sup>1</sup>**
- **In Marin County a household must work 169 hours a week at minimum wage in order to afford a moderately priced two-bedroom apartment.**

- **Despite the high per-capita income in Marin, many employment opportunities in the county are in the lower-paying retail trade, food service and accommodation, or personal services sectors.**

## Poverty

Shortly after Jean and Tom were married, Tom was deployed to Iraq. While serving in the armed forces, Tom suffered an injury that left him permanently disabled. Jean became Tom's full-time caretaker and the couple moved in with her sister in San Rafael, as the assistance they received was not enough to cover rent and other expenses. The couple became homeless after the sister asked them to move out, and they are now trapped in a cycle of poverty because Tom can't work and Jean needs to care for him.

- **Homelessness and poverty are inextricably linked. People who live in poverty are frequently unable to pay for housing, food, childcare, medical care, and education.**
- **Public Assistance programs provide assistance that is less than the federal poverty level, not nearly enough for a household to work towards becoming self-sufficient.**

## Illness

Mia lived in Ross for most of her life and worked in the finance industry for years. At age 55 she was diagnosed with cancer, and two months after she started treatment she was laid off. Mia had some savings and used this to pay her mortgage and her health care coverage. After a couple of months the costs became too much and Mia had to choose between her treatment and her home. Eventually Mia lost her home and was unable to keep up her health coverage. She was forced to stop the life-saving treatment for her cancer. Mia lives by sleeping on her friends' couches, relying on their kindness to offer her a space to sleep so she can avoid living on the streets.

- **For households struggling to pay the rent, a serious illness or disability can start a downward spiral into homelessness, beginning with a lost job, depletion of savings to pay for care, and eventual eviction or loss of a home.**

[www.HomeforallMarin.org](http://www.HomeforallMarin.org)

<sup>1</sup> Fair Market Rent: The cost of a modest rental unit in current market. [www.huduser.org/portal/datasets/fmr.html](http://www.huduser.org/portal/datasets/fmr.html).