Why does homelessness still occur in the UK today?

Firstly, to understand why homelessness occurs in the UK today, we first need to understand what homelessness is. According to the dictionary the definition of homelessness is “the state of having no home”. While this is true, it is very vague. People can be considered homeless even if they live in a house, for example ‘sofa surfing’ (staying with different friends typically on their floor or sofa) is a common form of homelessness. However, when people are asked about homelessness, they typically describe a man or woman in torn clothes living on the street with a blanket and a cup and so on, while this is a form of homelessness, it is not the only form of homelessness that occurs today, and different forms of homelessness are caused by different reasons.

What causes homelessness? Here are the top causes of homelessness according to humanrightscareers.com (author unknown): low wages, unemployment, lack of affordable housing, poverty, and mental health issues/addiction.

Low wages. The UK minimum wage is for people aged under 18 is £4.35, 18-20 is £6.15, 21-24 is £7.70 and 25 and over is £8.21 from April 2019 to March 2020. According to D. Clark 27/1/21 on statista.com, 32 percent of people of which were homeless in 2019/2020 were aged 36-45, so we will base their minimum wage (assuming they had jobs) at £8.21 an hour. The average house cost in 2019 to 2020 was roughly £247,000, this means it would be almost impossible for a man or woman aged 36 to 45 on minimum wage to afford a house on top of having to pay for food, water, clean clothes especially if they are providing for a family as a primary source of income. This leads to people becoming homeless as they simply cannot afford (at minimum wage) to buy a house. The government has tried to solve this problem by increasing the minimum wage, but this has proved not helpful as there was still 64,000 homeless people aged 36 to 45 in England alone.

Unemployment. 1.69 million people. That’s how many were unemployed in the UK in 2020 according to [www.ons.gov.uk](http://www.ons.gov.uk). Unemployment obviously means being un-employed (not having a job) and trying to pay for a place to live with 0 income is a very difficult task, sometimes near impossible for those who had little to no savings after losing their job. This leads to many becoming homeless as they cannot afford to live in a sustainable house. A main cause for unemployment over the last year has been due to lockdown with statistics from the BBC saying that we are at a 4.9% unemployment rate of people aged 16 and over due to Covid-19 and lockdown. With some people severely struggling due to unemployment, many have claimed a Job Seekers Allowance (JSA); the dictionary says a jobseekers allowance is ‘a benefit paid by the state to a person who is unemployed and looking for work.’ This is the UK governments solution to help unemployed people back on their feet and prevent them from becoming homeless, however, while the JSA is definitely better than nothing, it’s not a lot. For example if you are eligible for the new style of JSA, you can claim a personal allowance each week of up to £59.20 if you are aged 18-24, if you are 25 or older you can claim up to £74.70 according to [www.citizensadvice.org.uk](http://www.citizensadvice.org.uk). As you can see, this is barely enough to live off, so most people who become homeless are forced to go to homeless hostels, soup kitchens, drop-in centres, and night shelters just to survive. Once people are in this position, it is very difficult to get out. Many of these services are run by (primarily) volunteers so most homeless rely on others kindness to survive, hence the UK has introduced the ‘Homeless Reduction Act’ (the latest government legislation on homelessness, requiring local authorities to offer a personalised plan to anyone who presents as homeless. However, the plans have been criticised for offering no resolve) to help solve the issue. Unemployment (lack of opportunities) is a main reason why homelessness still occurs in the UK today.

Lack of affordable housing. An article by Carol Lewis and Ademola Bello on www.thetimes.co.uk say that in the last 20 years, housing prices have risen by 175%, from around £82,000 to £225,000; as you can see, this is a massive increase in the prices of houses, yet the amount of homelessness in the UK has increased, by 250% according to <https://ourworldindata.org> and I personally think homelessness is primarily caused by lack of affordable housing. I think this because generally when someone is homeless, they do not have a home, commonly because they cannot afford a house (this is just an example there are many forms of homelessness where the person does live in a house, but it may be unsustainable to live in). Another reason which reinforces my argument is that people that are academically talented are finding themselves on the streets. For example, after coming out of university with qualifications to get a decent job, many will have to pay student debt (money in which students will need to pay back for loans which they used for educational purposes) which on top of having to pay for a house to live in while they find a job, which was already difficult 20 years ago, is becoming increasingly difficult as housing prices increase. Sometimes, these people will refuse help from homeless charities as they believe they have the qualifications and can get them out of their homeless state by themselves, however these peoples ‘pride’ to not take the helping hand being reached out to them can further burrow them into a homeless state. Even if a person chooses not to go to a college or university and is attempting to get a house with no student debt weighing them down, with housing prices this high, without help from parents/loved ones, it is very difficult to find a place to live. This is how *anyone* can become homeless due to lack of affordable housing in the UK.

Poverty. <https://cpag.org.uk> say 49% of children in the UK are in poverty, while this poverty is not on the same level of poverty in somewhere like India, poverty can really damage a child’s academic potential. While I did state earlier that even people with qualifications can become homeless, the chance of an uneducated young adult finding a job with enough pay to purchase a sustainable house to live for the rest their lives is much lower than that of an educated one. Even though 49% of children in the UK are in poverty, only a minority of these children find themselves homeless later on in life as many parents can afford to pay for their child’s education as schools nowadays are primarily cheap (only having to pay for uniform and lunch every day of the academic year, although many schools have introduced a free school meals system allowing families who cannot afford to send their child/children to school with lunch to have their child be given free food at school). Although, there are the few who cannot access a school because they were born into poverty and are homeless with their parent(s) meaning they don’t have the same opportunities as a child from a slightly wealthier family because they simply cannot afford to pay for a child’s education on top of the child’s childcare costs. Children living on the streets however do receive help from homeless charities as many charities value the wellbeing of children very highly. For example, the charity Depaul UK say “**One of the biggest homelessness charities in the UK, for more than 30 years we’ve worked alongside young people facing homelessness. We offer accommodation, practical support and the wellbeing resources that the people we work with need to get back on their feet.” Although charities like Depaul UK offer help to young people, many of their solutions are not made for the individual, the ‘one size fits all’ approach many charities today take have many flaws, an example of this is say a young adult seeks a homeless charity for help, this person has no other need than financial support, the charity then gives them the financial support they need to get going again. Now, however another young adult walks in with the same story but this person also has an alcohol addiction, the charity again gives the financial support to the person and its solved right? Not quite, as the person had an alcohol addiction, when given the money, they spent it primarily on alcohol and are now in the same situation as before first reaching out to the charity due to the charity’s failure to give an appropriate solution to the alcohol-addicted person. This shows the flaws in many homeless charities across the UK and how poverty can lead to homelessness in the UK (even with help from charities).**

**Mental health issues and addiction in the UK. According to** [www.addictioncentre.com](http://www.addictioncentre.com) **on an article called The connection between homelessness and addiction, 38% of homeless have some form of addiction and a further 33% have some form of mental illness. In the previous paragraph I briefly went over how an addicted homeless person could have more trouble escaping homelessness than a homeless person who simply needs financial support, the reason an addicted person may have more trouble is because everyone’s addiction is different. For example, someone may be addicted to smoking which a given charity has a solution for (slowly reducing the amount the person smokes a day ect), but another person is heavily addicted to smoking and may go through serious withdrawal problems if given the same solution, so when both people are given financial support, the heavily addicted homeless may still, even after being treated for their addiction, spend their money on nicotine instead of something more useful to them. This is, however, primarily down to the charity to fix as many fail to give a personalised solution. This is how addiction can affect a homeless person in the UK. Mental health can heavily link to unemployment, every business wants the best employee they can get, whether that’s working at Tesco’s or becoming a space engineer. Due to this, someone with a mental illness may find it particularly difficult to find a job because they may been seen as ‘unfit’ by a hiring company. Although, the government has introduced welfare benefits to those struggling with mental health, benefits like Universal credit, Employment and support allowance, personal independence payment, and attendance allowance. Although these benefits are not just for people suffering with mental health issues, people with mental health issues may have the ability to claim them. However, people who are already homeless who have mental health issues may find their condition worsen as they continue to be homeless, this may be apparent with mental illnesses like depression. As a mentally ill person struggles to find a job and cant find the help necessary for them to stay out of a homeless state, this can lead to homelessness due to their mental illness in the UK.**

**In conclusion, I believe homelessness in the UK is caused by systemic failures by our government as they fail to provide affordable housing, an abundance of opportunities where-ever you live, personalised solutions to homelessness, create more jobs and much more. Although I do believe homelessness can also be primarily caused by the individual, it can be prevented massively by the government as it is difficult to not become homeless in areas of the UK where there is a lack of opportunities. I believe it is bad luck over bad choices.**