

Houselessness/Homelessness: Case Study #20

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Case Study #20 Narrative

“Angela is a 27 year old woman with three young children. The children’s father is not around, and she thinks he is in another state. Angela did not finish high school, and she has held only a few jobs, all of which paid around the minimum wage. She lost her last job due to missing too many shifts (to care for her kids), and she is currently unemployed. She has just learned her landlord plans to evict them from their apartment due to not making rent. Her own mom is no longer living and she does not have a good relationship with her dad.”

Health

Homelessness refers to the circumstances of those without access to stable and permanent shelter. People who are considered homeless typically live on the streets, move in between temporary shelters, and have emergency accommodations that may take place in friends’ or family’s homes or those who live in inadequate situations. Health barriers that are endured by homeless individuals are complex and severe.

Homelessness in General

Homelessness first became a national issue in the 1870s after the Civil War (National Academies of Sciences 2018). Since then, there have been many different emergences of what is considered homelessness. Major forces that changed the complexion of homelessness in the modern era include gentrification of the inner city, high unemployment rate, deinstitutionalization of the mentally ill, and ultimately, an inadequate supply of affordable housing options (National Academies of Sciences 2018). Homelessness in the U.S. increased by roughly 12% in 2022, resulting in about 653,100 people homeless on any given night in January 2023(Glassman 2024). In Georgia, around 12,294 individuals experienced homelessness on a

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given night in 2023 (Glassman 2024). Between 2007 and 2023, Georgia's total homeless population decreased by 37 percent, and the unsheltered homeless population decreased by 48 percent (National Alliance to End Homelessness 2024).

Recent studies have continued to confirm correlations between homelessness and a lower life expectancy. Specifically, the majority of homelessness-related deaths were related to drug overdoses, infections, homicide, and traffic injury. The most common cause of death behind drug overdoses was cardiovascular diseases. Research has shown that people experiencing homelessness face more barriers to receiving treatment for any issues, due to healthcare or transportation issues (Matthew Fowle 2024). Individuals experiencing homelessness are increasingly at risk for premature mortality due to systemic issues and the worsening exclusion from housing and healthcare (Matthew Fowle 2024). In several developing cities, instead of having resources available to protect individuals from violence or chronic diseases, people living unsheltered are more than likely to be criminalized for not having a place to stay. The magnitude of these issues reflects the past and present systemic discriminatory policies that continue to exclude people of color from access to stable housing or other resources necessary to live (Matthew Fowle 2024).

Furthermore, homelessness has been associated with poorer mental health outcomes and ends up exacerbating certain types of disorders (Lilanthi Balasuriya 2020). Findings have shown that it is related to increased levels of psychiatric distress and lower levels of recovery from these serious mental illnesses (Lilanthi Balasuriya 2020). Within this population, those who are unsheltered are at a significantly higher risk of mental disorders with an increased burden and mortality rate. In a large sample of homeless adults with serious mental illness, almost 8 percent reported a suicide attempt within the last 30 days (Lilanthi Balasuriya 2020). There are several

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factors to consider when dealing with the effects of having a mental disorder. Many individuals experiencing mental illnesses might not have the ability to prioritize their mental health over comorbid medical illnesses. The cost of care is another important factor that serves as a barrier to accessing both mental health care and medical care. Additionally, homeless people with mental illness are also highly vulnerable to violence, with reports of 74 percent to 97 percent of violence committed against them (Lilanthi Balasuriya 2020).

As mentioned above, the reason that homelessness continues to increase year by year is fundamentally linked to housing instability and an inadequate supply of affordable housing. Research has shown that individuals who experience housing instability are at increased risk for cardiovascular diseases, diabetes, and other chronic conditions (Gu K. 2023). Those with housing instability also are at higher risk of not having a usual source of care. This could mean postponing medical care and medications to be able to compete for necessities, such as affordable food and housing (Kushel M. 2006). The issue of housing instability is also deeply rooted in systemic inequities which will also disproportionately affect low-income individuals and communities with people of color.

Substance use disorders are common among the homeless population, affecting their health and social situations. Nationally, over 38% of the homeless population is dependent on alcohol, with 26% abusing other substances. This association shows that interventions in Athens should address both housing stability and substance use treatment at the same time (Dowd, 2024; National Alliance to End Homelessness, 2024). Substance use disorders also aggravate the nutritional situation of homeless people. The homeless have a substantially greater prevalence of substance use than the general population, and studies have shown that substance abuse can

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impair nutritional absorption and overall health (Balasuriya, 2020). Alcohol and drug use can cause an increase in metabolic rate, necessitating a higher intake of energy and nutrients to maintain health. However, the chaotic lifestyles associated with addiction frequently result in inconsistent eating patterns and poor food choices, exacerbating their nutritional deficiencies (Balasuriya, 2020). Furthermore, substance use can impair cognitive function, limiting an individual's capacity to seek treatment and access healthful eating services (SAMHSA, 2024).

In addressing the dietary challenges that homeless populations face, it is crucial to acknowledge the critical gap in the accessibility to proper nourishment. Homeless people sometimes rely on emergency food services, which may not always offer the best nutritious choices. According to studies, homeless people's diets are typically high in carbohydrates and sugars but low in protein and essential vitamins, which can lead to long-term health problems such as weakened immune systems and increased disease susceptibility (National Healthcare for the Homeless Council, 2020). Furthermore, the stress of homelessness can increase poor food choices, as people in survival mode may prioritize rapid hunger relief over nutritious value (Fowle, 2024).

Ultimately, homelessness is a complex issue that is driven by a multitude of factors such as lack of affordable housing, economic instability, and lack of accessibility to services. Addressing this issue will require an approach that focuses on balancing temporary aid and permanent aid, improving accessibility to resources, and expanding affordable education opportunities to promote long-term stability. Temporary aid such as more emergency shelters and short-term financial assistance, while permanent aid, like affordable food and housing, addresses the root causes of homelessness. By improving accessibility to resources, individuals

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experiencing homelessness will not have to face barriers to healthcare or housing. Additionally, expanding affordable education and job training can equip individuals with skills that can jump-start them to stable long-term employment. However, without durable investments to expand the availability and accessibility of affordable housing and enacting policies to reduce the cost of housing, these interventions will not tackle the systemic problem of homelessness (Matthew Fowle 2024). While these interventions do not solve homelessness together, by balancing immediate relief with long-term solutions, sustainable pathways can be created. A permanent solution requires both immediate relief and systemic change. A comprehensive effort that involves government action, community support, and most importantly, policy reform, will help reduce the disparity of homelessness and foster a society where everyone has stable access to housing and food.

Homelessness in Athens

The complex relationship of poverty, lack of accessibility, and health inequities in rural regions like Athens, GA has a profound impact on individuals' well-being. Poverty rates, particularly among rural communities, worsen concerns of access to healthcare, nutrition, and secure housing, resulting in compounded health and social challenges.

In Athens, 28.5% of residents live below the poverty line, far exceeding Georgia's statewide figure of 13.6%. In January 2024, the Athens-Clarke County Continuum of Care's annual point-in-time count surveyed 386 individuals experiencing homelessness. These results were a 12.5 percent increase than it was the year before and reached new highs for the county (Dowd 2024). The programs used to tally these individuals include sheltered and unsheltered homelessness, emergency shelters, and transitional housing. Among these individuals, the ones

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at the most risk were African American men with a wide range of ages (Dowd 2024). This disproportionately affected population is due to shelters mainly being open to only women and children. Boys are allowed to stay within these shelters up until the age of thirteen.

This economic hardship is associated with a decrease in access to key services. For example, rural Georgia, including sections of Athens, has major healthcare provider shortages, with 78% of rural Georgians describing local healthcare labor shortages as serious. The shortage of medical experts and facilities reduces access to vital healthcare, contributing to lower health outcomes in these people (National Academies of Sciences, 2018; Glassman, 2024).

Nutritional deficits are common in impoverished and rural communities, with a direct impact on health consequences in Athens. Programs like "Athens Eats Together" address this by providing fresh food to individuals in need, which is critical because poor nutrition can increase vulnerability to infectious diseases. However, dietary provision in homeless shelters frequently falls short of meeting overall health needs, highlighting a gap in the present response to homelessness (Matthew Fowle, 2024).

Homeless shelters in Athens provide crucial emergency aid, but they have limits such as capacity and accessibility. These shelters frequently fail to meet their residents' health and nutritional needs, demonstrating the disconnect between service delivery and the actual needs of the homeless community (Lilanthi Balasuriya, 2020).

Efforts to mitigate the issues of homelessness, nutrition, and substance use must take into account the challenges of acquiring healthful meals as well as the consequences of addiction. Intervention techniques could include improving the nutritional quality of food provided in shelters and through food aid programs, as well as implementing targeted substance use

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treatment and recovery programs that address nutritional rehabilitation. By concentrating on these two components, treatments can help homeless people rehabilitate and improve their health, resulting in better outcomes and lower relapse rates (Kushel, 2006; Gu K., 2023).

Overall, Athens, GA faces multifaceted challenges driven by poverty, homelessness, and health disparities. Effective interventions must be holistic, addressing not only the immediate needs such as shelter and food but also longer-term strategies that include healthcare access, substance use treatment, and nutritional support. The data underscores the need for integrated solutions that consider the interconnectedness of these issues to foster sustainable community health and well-being

Culture

Economic Determinants

Economic instability is a significant driver leading to homelessness as financial hardships, rising housing costs, and wage disparities make it increasingly difficult for individuals and families to maintain stable living conditions. Factors leading to homelessness such as wages unable to keep up with the cost of living, financial hardships, and lack of affordable housing due to housing cost increases, will be discussed in this section.

In many cities across the United States, wages have not been able to keep up with the rising cost of living, leaving many unable to afford housing even while employed leading to financial instability with roughly 40% of unsheltered individuals unable to secure stable housing (Pagaduan, 2022). Actual income for individuals has decreased over time due to inequalities in the middle class, causing prices to rise while wages decreased (Mishel et al., 2015). Stagnated wages mean that despite increasing prices for goods and services, worker compensation has not seen an increase resulting in more expensive and unaffordable products. This imbalance creates financial pressures on low- and middle-income brackets when the prices of necessities such as housing, food, or healthcare increase (Brockland and Ladha, 2022). As wages stagnate, workers may be forced to begin to choose spending on stable housing or essentials such as food and or transportation to get to work. This leads to financial instability where individuals may fall behind on rent or other housing payments, pushing them further into poverty and closer to homelessness.

Additionally, minimum wage is a complex issue that has not been sufficient to cover the cost of living in urban settings. The minimum wage was intended to provide a living wage, a bare minimum wage that allowed individuals or families to have just enough to support themselves without falling under the poverty line (Graz, 2021). Due to rising price levels, the

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minimum wage purchasing power has declined, meaning even full-time workers earning minimum wage often struggle to afford basic necessities, such as housing (Ross, 2024). In many cities, the minimum wage is insufficient to cover the cost of rent, forcing workers to allocate the majority of their earnings to either housing or essentials and leaving little to no excess income. However, some argue raising the minimum wage is not a viable solution. When analyzing minimum wage increases and eviction risks, a study has found raising the minimum wage was a temporary solution as it reduced incidences of renters defaulting on their leases, but the effects decreased over time as landlords began to increase rents in response to rising wages further (Agarwal, et al., 2022). Ultimately, this highlights the complexity of this issue, requiring complex policies and approaches to support those at risk of homelessness and addressing housing instability.

Financial hardship resulting from unexpected expenses is another key factor that deepens the cycle of homelessness. Financial hardship can be defined as the inability to meet basic and necessary expenses (Cornell Law School, n.d.). Roughly 30% of Americans live “paycheck-to-paycheck,” meaning any unexpected financial burdens could leave them unable to cover essential expenses, increasing their risk of eviction and homelessness (Tinsley, 2024). Unexpected expenses may include medical bills, job loss, or other emergency costs. Without a financial safety net, sudden expenses could overwhelm an individual’s budget, making it difficult to have financial stability and secure housing.

One of the contributors to homelessness is overwhelming medical debt. Studies suggest that medical debt plays a significant role as a financial burden among the homeless population, with research indicating roughly two-thirds of homeless individuals reported medical debt as a potential factor (Bielenber et al., 2020). Medical debt may occur from the accumulation of debt

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over time caused by chronic illnesses such as cancer, families unable to pay due to limited assets, or uninsured and those with high deductibles. In many cases, low-income individuals or families are forced to pay medical expenses out of pocket, quickly depleting their savings. The inability to pay off medical debt may cause credit scores to drop, making it increasingly difficult for those already facing financial hardship to rent or apply for loans (Levey, 2023). These challenges may ultimately result in the risk of eviction or severe cases, bankruptcy (Hummelstein, 2019).

In addition to medical debt, job loss is another factor contributing to financial hardships. In certain areas, roughly 24% of individuals cited joblessness or unemployment as a primary factor leading to homelessness (McDevitt, 2022). Losing a job can significantly impact the financial stability of an individual, specifically for individuals with little savings. This would disrupt their ability to afford necessities and potentially result in homelessness.

Beyond individual wages and financial hardships, the lack of affordable housing is another major barrier. Over the past decade, housing prices have grown by more than 95% (Jones, 2025). This sharp price increase has made it tougher to find affordable living spaces, especially in urban areas where demand for housing is high. Factors contributing to higher housing costs include supply and demand for housing and inflation in the economy.

Demand was cited to be outpacing the supply of housing with housing demand growing by 26% over the past decades compared to supply growing by only 19% (Feiveson et al., 2024). As housing demand and population grow, a widening gap between supply and housing demand will lead to further strain among lower-income groups creating greater financial burdens and leading to inability to afford housing.

Increasing inflation rates in addition to rising demand have further driven up housing costs, making it even more difficult for individuals to afford proper housing. Inflation-adjusted

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housing prices have risen to about 65% since the 2000s, and median household income has risen only about 15% since 2000 (Feiverson, 2024). This disparity between rises in housing prices and comparatively low increases in median household income has left many individuals and families struggling. As housing continues to outpace income growth, many will be forced to miss payments, contributing to greater financial instability. Over time, further financial distress can lead to homelessness.

Economic factors discussed, such as wages, financial hardships from medical debt and job loss, and the escalating costs of housing, are all elements that deepen the challenges of mitigating financial burden. As these issues continue to persist, many will be forced into unrepayable debt leading to falling out on payments or inability to afford housing. For those already facing financial instability, these factors can push them into homelessness, creating a cycle of hardship that becomes increasingly difficult to break.

Social Determinants

In most communities in the United States, it is very difficult for people who experience homelessness and economic instability to recover from their situation because of social factors. This is due to the many barriers put in place that make it hard for someone to get a job if they do not have a stable place to live. In fact, a lot of people who experience homelessness actually want to work (National Alliance to End Homelessness, 2016). However, the cure to homelessness is not as simple as “getting a job” because of these barriers. Some of these barriers are systematic such as lack of transportation, necessary proof of residence, and incarceration records, but also other barriers such as professional outfit attire, interview skills, and access to technology for communicating with employers, making a resume, and applying for jobs.

One of the major barriers to getting a good job is the lack of reliable transportation

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(Murphy, 2019). Transportation to a job interview can be a struggle for someone who is experiencing homelessness because the United States does not have a great public transportation service in most areas (Murphy, 2019). Even if a person who is experiencing homelessness finds a way to get to the job interview and gets the job, they probably will not have a way to get to work every day. If a person does not have a good method for getting to work, they are more likely to struggle with issues of attendance and being late. This can be a reason that employers use to fire an employee because they are not a reliable worker (Lee & Vinokur, 2007). Also, if the applicant is living in a homeless shelter and does not have reliable transportation, they most likely need to find a job near that shelter. However, this can be an issue because the jobs nearby probably have a lot of other homeless applicants, making job availability lower (Huffman et al., 2021). Clearly, lack of transportation makes it significantly harder for an individual to secure and maintain employment.

Another barrier to finding a job for people who experience homelessness is that most jobs require you to put an address when applying for a job (Crowe, 2020). The address is used to get information when doing a background check and send mail to the employee. Some employers also may view not having a permanent address as a red flag for hiring because it does not guarantee that the employee will be staying at the job for a while (Crowe, 2020). Since most jobs make people list their residence, it allows for the employers to judge the applicant based on their living situation, and therefore make negative assumptions. For example, suppose someone who is living in a homeless shelter lists the shelter as their address on their job application. In that case, the employer can look at that information and decide that the applicant is not going to be a good employee based on stigmas of the homeless (Huffman et al., 2021). It is difficult for a person to get a job without a place to live, but it is also difficult to get a place to live without a

job.

Incarceration and criminal records of people who experience homelessness also makes it harder for them to find a job (National Alliance to End Homelessness, 2016). Oftentimes, the situation that homeless people grew up in can lead to them committing crimes. These crimes stay with the person for their life and will forever “taint” their resumé if they tried to get a job. There are systemic issues that make it exceedingly easier for homeless people to break the law. For example, anti loitering laws and trespassing laws are very hard to follow if you are homeless (Huffman et al., 2021). If a person was caught breaking these laws, it could go on their criminal record, therefore diminishing their chances of finding a job.

Other than these systemic barriers for a homeless person to get a job, they also face many issues with preparation for the job interview. For a job interview it is important to dress professionally, but this is not always something that is easy to do for people who experience homelessness. Because of the culture of a professional workplace, if the person seeking a job does not dress appropriately, it can be a reason for them not to get the job (Crowe, 2020). When a person does not have a fixed place to live, it can also make it much harder for them to keep good personal hygiene. Good personal hygiene is expected from employees, but if the person cannot maintain these standards, it could deter the employer from hiring them (Huffman et al., 2021). Making a good first impression is a key component to getting a good job, but if someone experiencing homelessness cannot afford to have a good physical appearance, it could hinder their ability to get the job (Crowe, 2020).

Also, people who are homeless likely lack the experience and interview skills that are needed to get a job (Cicatello et al., 2020). Job experience greatens a person’s chances of getting job interviews, however, many people who are homeless do not have any. People who

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experience homelessness also might have poor interview skills because of inexperience with interviewing, or lack of knowledge about the right things to say in an interview (Cicatello et al., 2020). Both of these factors determine how the interviewer will perceive the applicant, but it is significantly harder for homeless people to adhere to these social standards.

Lastly, access to technology is a big barrier that many people experiencing homelessness face when they are seeking employment. Technology is not only important for communication with the employer (Crowe, 2020), but also for applying to jobs and creating a resumé (Clark, 2024). A lot of people who experience homelessness do not have regular access to a phone or computer that they could use to draft a resume, find job listings, apply for jobs (Clark, 2024), and respond to email/phone calls from potential employers (Huffman et al., 2021). Even if the homeless person does own a phone or computer, they probably do not have regular access to wifi, so they still would not be able to communicate as adequately as a lot of jobs require. It makes it much harder to get a job when the employer cannot efficiently communicate with the applicant. Also, if the homeless person does get the job, they would not be able to regularly communicate with their manager. If they get sick and cannot go into work one day, it would be harder for them to call out, resulting in a “no call no show” which can lead to getting fired (Huffman et al., 2021). Lack of access to technology is a major disadvantage that people who experience homelessness have to deal with in order to find employment.

Overall, the culture in the United States around finding a job creates many added barriers for people who experience homelessness. Systemic barriers such as lack of transportation, required proof of residence, and criminal record checks, as well as professional outfit attire, interview skills, and access to technology all contribute to the difficulty homeless people face while looking for employment. These social factors make it harder for people to recover once

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they are experiencing homelessness and joblessness.

Cultural Determinants

Black Americans are disproportionately represented among the homeless population. Black Americans account for around 13% of the population in the United States, however, 13% of individuals experiencing homelessness are black (National Alliance to End Homelessness, 2024). Some factors that contribute to this overrepresentation include: systematic racism, historical housing discrimination, and economic disparities (National Homelessness Organization, 2023). Practices such as redlining have historically excluded Black families from homeownership. This has led to a generational wealth gap that exacerbates housing instability (National Homelessness Organization, 2023). Additionally, disparities in employment opportunities and lower median incomes among Black Americans further increase their risk of becoming homeless (National Homelessness Organization, 2023).

Similarly, Hispanic communities in the United States experience barriers to stable housing. For example, a study in Los Angeles found that Latinos comprised 35% of the homeless population in Los Angeles, a number significantly disproportionate to their population share. The lack of affordable housing, discrimination in rental markets, and challenges with accessing government assistance contribute to this disparity. Many Hispanic individuals work in low-wage industries, limiting their ability to afford stable housing. Language barriers and immigration status also play a role in reducing access to homelessness prevention services (Garcia et al., 2024).

Black Americans face the most significant racial disparity in homelessness, experiencing it at nearly four times the rate of White Americans. Contributing factors include economic

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exclusion, mass incarceration, and restricted access to affordable housing programs. Issues such as these disproportionately affect ethnic minority groups, and this perpetuates the cycle of homelessness (National Homelessness Organization, 2023). Ultimately, homelessness among racial and ethnic minority groups is driven by systemic inequalities. Disparities in income, healthcare access, housing policies, and criminal justice practices all contribute to the disproportionately high rates of homelessness among Black, Hispanic, and other marginalized communities (National Alliance to End Homelessness, 2024).

Mental illness is another factor that contributes to homelessness. A large percentage of people experiencing homelessness suffer from severe psychiatric conditions. Approximately 20% of the homeless population in the United States has a mental illness. This is a very large percentage compared to the 5% of the general population. These conditions include schizophrenia, bipolar disorder, and severe depression, all of which can impair a person's ability to maintain employment and stable housing (National Alliance to End Homelessness, 2024).

The relationship between homelessness and mental illness is cyclical. Individuals with untreated mental health conditions are more likely to experience homelessness due to difficulties in finding steady income and housing (Gutwinski et al., 2021). Once homeless, their mental health often deteriorates further due to stress, exposure to violence, and lack of access to medical care (Gutwinski et al., 2021). Many homeless individuals face barriers in obtaining mental health treatment, including lack of insurance, stigma, and shortages in psychiatric care services (National Alliance to End Homelessness, 2024).

Additionally, family structure and the number of incomes per household play a large role in determining an individual's risk of homelessness. Single-parent households, single adults, and

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multi-family living arrangements each experience unique challenges that contribute to housing instability. Economic disadvantages, limited social support, and systemic barriers all increase the likelihood of homelessness for individuals in these family structures (National Low-Income Housing Coalition, 2023). Single-parent households are at higher risk of experiencing homelessness compared to two-parent households. Single-parent households led by women are the most at risk for homelessness. Nearly 84% of homeless families in the U.S. are headed by single mothers, a result of limited financial resources, high childcare costs, and wage disparities (Green Doors, 2024). Single mothers often earn less money than their male counterparts, leading to higher vulnerability to homelessness. Other factors including childcare, and securing full-time employment contribute to the higher rate of homelessness of families led by single women (Green Doors, 2024).

Single adults, particularly those without strong support networks, are also at an increased risk of homelessness. Nearly 70% of all homeless individuals are single adults, with many experiencing chronic homelessness due to financial instability, unemployment, mental illness, or substance use disorders (National Alliance to End Homelessness, 2024). Unlike families, single adults often lack the social connections that can provide temporary housing or financial assistance (National Alliance to End Homelessness, 2024). Many single adults who experience homelessness are also older individuals without close relatives to rely on, making it harder for them to transition back into stable housing (National Alliance to End Homelessness, 2024).

Education is a critical determinant for financial stability and access to housing. Limited educational attainment is a major risk factor for homelessness. Youth experiencing homelessness often face educational disruptions, with many dropping out due to instability, lack of support, or the need to prioritize survival over schooling (National Network for Youth, 2024). It is difficult

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to find a job without a diploma, and even then, a lot of jobs do not pay a livable wage (Health Affairs, 2023). The impact of not having an education can be very long-term, and can even trap individuals in cycles of poverty and homelessness.

In Georgia, over 35,000 students were identified as experiencing homelessness during the 2021-2022 school year (National Center for Homeless Education, 2023). These students often face challenges such as lack of transportation, school transfers, and limited access to technology, further hindering their academic careers and their ability to graduate (National Center for Homeless Education, 2023). Without consistent access to education, these youth are more likely to remain in poverty, increasing their chances of experiencing long-term homelessness (National Network for Youth, 2024).

Domestic violence and sexual violence are significant contributors to homelessness, particularly among women and children. According to the National Sexual Violence Resource Center, 63% of homeless women report experiencing domestic violence in their lifetime. Many survivors of abuse are forced to escape dangerous situations, often without financial resources or support systems (NSVRC, 2023). Additionally, shelters and emergency housing programs are often overcrowded, leaving many survivors without a safe place to stay (National Alliance to End Homelessness, 2024).

What is Needed

This case study revolves around a woman who is experiencing severe homelessness within the Athens-Clarke community. Angela is a twenty-seven-year-old woman of color and is the main topic for this assessment. She is raising three young children on her own, one is in diapers and another is in school. She also has no support from the children's father.

Additionally, Angela has struggled to maintain stable employment paired with no high school diploma, which narrows her work options. Since she is a single mother, she is not always able to meet all of her shifts, which has led to her losing her job. With this current situation, she is unable to afford rent and, unfortunately, is facing an impending eviction.

Housing

Due to her inability to pay her rent, leading to eviction, housing assistance programs must be addressed, as they play a crucial role in the prevention of homelessness. Stable housing provides not only shelter, but it also provides a home to aid in securing and maintaining healthy employment, a place to monitor and provide safety for her children, and a place that helps work towards long-term stability and a step closer in achieving greater wellbeing (National Alliance to End Homelessness, n.d.). Assistance can come in housing vouchers or rental assistance programs that would help alleviate some stress of housing costs and allow her to spend more on other needs. Transitional housing is another option as transitional housing is designed to transition those with no home to more permanent living situations. In transitional housing, organizations may provide skills including job training, counseling for those struggling with abuse, finding jobs, and resource referrals to ensure that those being housed are equipped with the resources they need to become more independent (Salvation Army, n.d.). With assistance from programs

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that have the resources mentioned, she would be able to learn how to maintain a schedule that would work for her and find jobs that cater better to her situation.

In Angela's case, she is facing unemployment due to missing shifts, and she is also at risk of evictions. Among her three children, one is in school while another is still in diapers, requiring constant care. In this situation, housing is the first priority. Since she has children, it is vital that she is able to find housing so they are not left without shelter. With no financial stability, no reliable childcare, and no immediate family support, she needs assistance in housing, employment, and childcare in order to regain stability for her family. With assistance from programs that have the resources mentioned, she would be able to learn how to maintain a schedule that would work for her and find jobs that cater better to her situation. The Athens Area Homeless Shelter not only provides temporary housing but also offers full-time childcare and after-school care, which would take loads of stress off her. However, these shelters are usually known to have long waitlists, so it is not always ensured that every individual who applies will have temporary housing.

Childcare Assistance

Family responsibilities, especially raising young children alone, can increase the financial burden on single parents at risk of homelessness. For single parents like Angela, child-related expenses such as food, diapers, childcare, and healthcare can cause additional pressure on an already limited income. Without proper support systems, these can make it difficult for single parents to secure stable housing. In fact, the cost of children can create less flexibility to pursue work by limiting hours and education, which disproportionately affects low-income families and hinders the ability to generate sustainable income (Ross & Andara, 2024). To address these,

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programs are needed to improve child care supply and expand access to preschools to ensure that more parents are able to get the support they need. Additionally, access to child nutrition programs would also be beneficial in reducing these burdens. These resources would allow single parents to focus on employment or education opportunities, knowing that their children are cared for in a stable environment and thus reducing some stress of children. With three young children and child care listed as the main reason why she is unemployed, Angela would significantly benefit from these resources as these resources would create a more open and flexible schedule, allowing her to work more hours and be more consistent with shifts. She can use resources such as the family closet at BrightPaths in Athens, which provides essential necessities for her children, including diapers, baby supplies, and non-perishable foods.

Education

Education is a key component in reducing homelessness. Individuals without a high school education or higher are 4.5 times more likely to experience homelessness, making lack of a high school diploma a substantial factor for homelessness (SchoolHouse Connection, n.d.). Education opens access to greater opportunities that include higher pay, job stability, and higher positions, which can help in breaking the cycle of poverty. In Angela's case, not having finished high school limits the types of jobs she can apply for, reducing how much she can earn and potentially increasing the amount of stress she may face. Without a diploma or GED, she would be forced to rely on minimum wage jobs with few benefits, making it difficult for her to maintain stable housing.

Programs aimed at GED completion, education on job skills, and training provide those facing similar struggles a pathway to better employment. Free or low-cost GED programs,

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scholarships for community college, and job training centers offer opportunities for those to develop skills that would help them advance in the workplace. Programs that not only help her but also her children may also be needed. Since one of her children is in school, it is essential for them to receive and have access to a stable education. Angela can talk to her child's school counselor and see if there are any scholarships for after-school programs, and take advantage of any additional services offered to homeless students through the school system. If she were able to register for free GED programs in Athens, this could open the door to high-paying jobs.

Healthcare

Healthcare and mental health services are equally important for Angela. Single mothers experience stress from financial instability, lack of childcare, and the emotional burden of providing for their family alone. Without support, this stress can negatively impact their well-being, making it more difficult to reach stability. Programs designed to address their stress and provide resources, such as health departments, counseling or mental health services, and support groups, are essential to creating stable mental and physical environments. These systems would improve the well-being of her and her children. Fortunately, the local health department in Athens can provide medical care and family planning assistance. This is crucial for individuals in situations like Angela's as she does not have any support and needs all the resources possible. They also offer counseling services and support groups for single mothers, which can help alleviate the immense stress that Angela is under.

Food Security

Food insecurity is another challenge posed in this scenario. Many individuals who are homeless face food insecurity at some point in time, meaning inadequate access to nutritious and

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affordable food (Move for Hunger, n.d.). Programs that offer meals and pantries that offer a selection of healthy foods would be beneficial in reducing the stress of not knowing what she can afford to eat and risking starving to pay off other expenses. Money for food could be allocated to other parts of her budget, including support for her children or other expenses. Athens Clarke County has many community resources for her. She can go to Campus Kitchen and local food pantries that can offer her free prepared foods and vegetables. The Backpack Project of Athens is another good resource for food. This organization delivers meals every week while also distributing water, bug spray, women's menstrual kits, clothing, and other necessities that clients may request. These resources can help Angela and her children receive adequate nutrition in the midst of her situation.

Financial Advisory

Many individuals face structural barriers that make financial recovery difficult. For example, poor credit scores can prevent access to basic resources like housing, loans, or employment, and it can make some resources more expensive (Maxwell, 2025). Once someone has bad credit, it becomes increasingly difficult for someone to rebuild it without support, leaving many in a continuing cycle of financial hardships. For a single parent facing housing instabilities and employment issues, Angela would have a difficult time rebuilding good credit without help. Financial advisory programs can help with issues such as those described. These can come in the form of free financial advisors through creating money management plans, budgets that include expenses, and ways of improving credit to ensure long-term stability. With unfinished education, multiple children, and a severely limited budget, a financial advisory program is needed to help plan and stretch her income to cover the costs of any expenses she may have as a single parent.

Financial advisory can also come in the form of improving her financial literacy. Financial literacy encompasses both the knowledge and skills needed to make informed financial decisions (Baldwin, 2024). This skill is especially important for those experiencing poverty because it helps equip them with the tools needed to function financially on their own without reliance on advisors. Without fully understanding financial topics such as interest rates, savings, or financial risks, those in desperate situations may fall into traps that may worsen their financial situation through things such as loan traps. In Angela's case, desperation from needing to care for her children by finding shelter may push her to make risky financial decisions that ultimately worsen her financial situation. By developing financial literacy, she would be able to make informed decisions on spending and saving while managing her limited income. This skill would help prepare her for when more financially well-off and help bring her to financial independence.

Resources in Athens

In Athens, Georgia there are a lot of resources for people who are experiencing or about to experience homelessness. These organizations provide people with necessary supplies, housing, laundry services, showers, and other resources that could help provide stability for people who are experiencing homelessness.

Family Promise of Athens

The organization called “Family Promise of Athens” could be very helpful to the family in the case study. This organization’s goal is to prevent and end homelessness for families by utilizing community involvement. Since this organization specializes in helping homeless families with kids, it would be a good option for the mother in the case study to look into. They offer a family resource center which is located in downtown Athens. Family Promise of Athens provides emergency shelter for families in need. These emergency shelter services are available for two families at a time, and the families are able to stay at the shelter for up to three months. The organization also partnered with the Athens area Habitat for Humanity to give people access to transitional housing where they can sign a year lease at a subsidized rate. There are only two of these units available as well. Unfortunately, both the emergency shelters and transitional housing units are currently full, but the organization does offer additional help. They offer landlord mediation to help people from getting evicted. They also offer many things to help stabilize the family such as rental arrears assistance, utility payments, security deposits, and moving costs. They will also help cover any other large costs that could contribute to the financial instability like new tires so they can get to work, household supplies, hygiene supplies, diapers, etc. Even though the Family Promise of Athens cannot accept any more people for

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housing at the moment, the mother in the case study would still benefit from this resource because she could maybe receive financial assistance so she does not lose her current housing, or other supplies so she is able to save up money. To receive help from this organization, there is a shelter request form located in the “Need Help?” tab of their website:

www.familypromiseathens.org or call them at 706-425-1881 (Family Promise Athens).

Advantage Behavioral Health Systems

Advantage Behavioral Health Systems or ABHS is a multifaceted community service board that is designed to help adults with assistance for housing, clinical needs, addiction, job searching and preparation, mental health, and many other things. The ABHS offers two different programs to help people who are experiencing homelessness: the Homeless Day Service Center (HDSC) and the Street Outreach Program. The HDSC provides resources to people in need from 10:00am-4:30pm. These resources are laundry services, showers, a place for people to direct their mail, phone stations, case management, and support for issues that may be related to homelessness such as mental health and substance use. The HDSC can also help with financial assistance through helping someone pay their rent, a security deposit, etc. These services can be beneficial to the mother in this case because the program could help her pay her current rent so that she does not get evicted. This program can also help the mother with finding a new job so she is able to bring in an income again. Also, if the family does become homeless, they will have a place they can go to do laundry and take a shower. The Street Outreach Program can also be helpful for the mother in the case study. This program helps people gain housing stability and support for whatever issues they may face. Overall, the ABHS provides necessary resources that the mother can use to either keep her current living situation or find a new place to live. The headquarters for these programs is located at 240 North Avenue Athens, GA 30601. To contact

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these programs, the mother can call 706-354-1154 ext. 1700 to see what specific services are available to her (Advantage Behavioral Health System, 2024).

The Athens Area Homeless Shelter

The Athens Area Homeless Shelter (AAHS) is a great resource in Athens for Angela and people in a similar situation as her. This resource has a 45-day emergency shelter for families with children under the age of 18. If Angela is evicted from her home, she would be able to access this shelter for 45 days. This resource also provides full time childcare and after-school care for children in the shelter. These resources would be particularly helpful for Angela, as she has had a hard time keeping a job due to having to take care of her children. This childcare would give her the time to find a new job without having to worry about childcare. Additionally, AAHS provides up to one year of rental assistance, as well as security and utility deposit support after moving out of the shelter. There is also a transitional shelter, which includes childcare for families with children under 18 to allow for parents to pursue educational goals. Angela did not complete highschool, which can make it more difficult for her to obtain a job. AAHS partners with local schools and technical programs to increase access to education and career opportunities. This would allow Angela and people in similar situations to complete their education which opens up many more job possibilities, all while having access to childcare. Finally, AAHS has many community programming activities such as a kids group, family activities, and therapeutic support. These are especially helpful in helping to maintain some stability while the family is experiencing great stress. Angela would be eligible for these resources, as AAHS serves families with at least one child under the age of 18 and families experiencing homelessness or are at risk. To access these resources, Angela would need to access <https://www.helppathenshomeless.org/> for contact information. There is an initial assessment and

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intake required before she would be able to start participating in these services.

The Georgia Temporary Assistance for Needy Families

The Georgia Temporary Assistance for Needy Families (TANF) also provides resources for situations such as the one Angela is experiencing. TANF provides monthly cash assistance, which averages about \$223 a month for a family of three, with the max being \$280 per month. Childcare and employment support are also offered. Having this monthly assistance might help save Angela from eviction, and the childcare services would help her maintain a job. To access these resources Angela would need to apply via Georgia Gateway: gateway.ga.gov. Required documentation includes proof of income, residency, and children's information. To be eligible for assistance, the family must have one child under the age of 18, meet income and resource limits, and must be a citizen of the U.S. While this resource does not cover every family in need, Angela and her family would be good candidates to receive help from TANF. However, there is a time limit on how much help they can receive. Angela and her family can receive a max of 48 months of help over a lifetime.

Timothy Baptist Church

Timothy Baptist Church has some resources to assist in situations such as these. This church provides some emergency financial assistance. The two main services provided include rent assistance and utility bill assistance. Angela would be eligible for rent assistance, as you must provide proof of an eviction notice to receive the aid. You must also provide proof of risk of disconnection to be eligible for the utility bill assistance. To access these resources, Angela would need to speak with the church staff by calling or visiting in person. These resources are limited, and the amount of money given is based on need and available funding.

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The Salvation Army of Athens and Clarke County

The Salvation Army of Athens and Clarke County is another great resource, and has many services that would aid Angela. Some of the resources provided by the Salvation Army include hunger relief, temporary shelter, utility and seasonal assistance, and family and social services. Project Share is a service provided by the Salvation Army that would be particularly helpful to Angela. Project Share is aimed to help families who have experienced a sudden financial crisis. This project focuses on crises that affect housing, utilities, and stability. Each eligibility decision is based on the change in circumstances that caused the crisis as determined by a local case manager. The level of assistance is based on need, available funds, and what it will take to resolve the crisis. All applications for assistance are done locally by appointment, and all four of these statements must be true to be eligible: Applicant is experiencing a crisis that threatens the utility service, housing, employment, health, safety, or stability of the household or its individual members. Applicant rarely experiences a serious financial crisis requiring outside assistance. Applicant will, as a result of this assistance, receive meaningful and long-term relief from the threat/crisis. Applicant is, under the circumstances, making a reasonable financial contribution toward the expenses in question.

St. Josephs

St. Josephs is a church in Athens that provides some services to families in need such as financial assistance with utility and rent payments. They also host programs such as Christmas assistance, which would allow Angela to receive gifts for her children during christmas time, so she can put more of her money towards rent and food. There is also the Lenton Food Drive and a job fair, which would be a great resource in trying to find another job, so Angela can keep her

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house. To be eligible for these services, Angela must speak with an interviewer and provide necessary documentation such as income verification and utility bills. To access these resources contact directly through the website or by phone. An interview and application process will then determine qualification.

Childcare and Parents Services

Childcare and Parents Services (CAPS) in Georgia would be especially beneficial for Angela's need for aid with her children. This service provides subsidized childcare for low-income working families or those in school. This program prioritized families receiving TANF, experiencing homelessness, or in protective services. Eligibility requirements include income requirements based on family size, must have proof of employment or school, and children must be under the age of 13. Angela can apply for these resources online at <https://gateway.ga.gov/>, and there is documentation required before approval.

The Love and Money Center

The Love and Money Center, formerly known as Aspire Clinic, is an interdisciplinary unit within the College of Family and Consumer Sciences. It is located at 202 Carlton Street Athens, GA 30602. Its purpose is to support and facilitate innovative clinical training, client services, and outreach programs to enhance relationships and the financial health of individuals. It is provided by UGA students under supervision. Financial coaching is one of the services that is offered. They can assist in answering personal financial questions, managing money, how to budget or save, and increasing knowledge on financial topics in general. Additionally, they provide couple, family, and individual therapy on personal concerns relating to financial stress, depression, or any interpersonal issues. To apply, an appointment request can be made on their

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website: <https://www.fcs.uga.edu/loveandmoneycenter/request-an-appointment> or via phone: 706-542-4486. There is a waitlist due to limited capacity, leading to the closing of new applications for some services. For costs, financial coaching comes at no cost. For therapy sessions, it is on a sliding scale fee from \$15-\$75 depending on income, however, initial appointments are offered at no cost. Hours of operation are Monday and Friday 9:00 am to 4:00 pm and Tuesday-Thursdays from 9:00 am to 8:00 pm. The services provided would allow Angela to garner financial and family advice, helping to increase her financial literacy and learn ways to support her family.

The Ark

The Ark is a non-profit organization aiming to provide emergency financial assistance, financial education, and asset-building programs to low-income working families when they experience an unexpected financial crisis. Programs offered are Emergency Rent and Utilities Assistance, which assists with rent/mortgage and or electric/gas/water bills and unexpected expenses including medical expenses, for bills in the last 90 days. The Elderly Assistance Program (NOAH) provides emergency assistance to those 65 and older living on a fixed income. Special needs treatment for acute illnesses/antibiotics and transportation assistance through gas vouchers for out-of-town medical appointments or new employment are also offered. Food bank referrals are also offered through referrals to Athens Area Emergency Food Bank as it is in the same building. Lastly, micro-loans and financial education are offered through Commonwealth Athens (CWA) which provides individuals with holistic solutions to financial hardships including small loans and budgeting. To find aid, contact the Ark via phone: 706-548-8155 on Monday-Friday between 9:00 am to 12:30 pm, or go to 640A Barber St., Athens, GA 30601. These services may aid in paying for Angela's rent, giving her more time to finish her education

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and seek better employment.

Our Daily Bread

Our Daily Bread is a program run by Downtown Ministers. It is a community kitchen that offers meals to those in Athens facing homelessness and extreme poverty and provides a safe space for those looking to find a healthy meal. Serving over 500 guests each week, it is not only a place to eat but also a resource hub for those in need of help. Resources that they offer are access to hygiene kits, health screenings, job training resources, and more. Hours include breakfast on Tuesday and Thursday from 8:00 am to 9:00 am and lunch hours include Monday-Friday from 12:00 pm to 1:00 pm. Our Daily Bread is located at First Baptist Church, 355 Pulaski St, Athens, GA 30601. To contact them they can be emailed at admin@downtownministries.org or called at 706-559-4426. This program would help Angela from needing to spend too much on food and reallocate money to other expenses.

Project Safe

Angela, a 27-year-old mother of three facing eviction and lacking familial support, can find comprehensive assistance from Project Safe in Athens, Georgia. This organization offers an emergency shelter with a confidential location to ensure safety, providing a vital refuge for Angela and her children. This shelter is available specifically for survivors of domestic violence, but their outreach services extend support to various crisis situations, which could encompass Angela's case of potential homelessness due to economic hardship.

Eligibility for services offered at Project Safe are generally aimed at those escaping domestic violence, but they also consider individuals in precarious housing situations like

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Angela. This makes her potentially eligible for their extensive support services.

Project Safe offers an extensive list of services including the Emergency Shelter and Supportive Services. Upon contacting Project Safe through their 24-hour crisis hotline, someone experiencing homelessness like Angela would undergo an initial assessment to determine her specific needs, which may lead to shelter accommodation where she and her children could stay safely. Additionally Project Safe offers Support Services which includes legal advocacy, which could help the homeless and Angela address her eviction and housing rights, and individual counseling along with support groups that could assist her in managing the stress and upheaval she is facing. Project safe also offers Childcare Services that provides access to childcare which would enable Angela and others experiencing homelessness to seek employment or education to improve her long-term financial stability. Final Project Safe offers Job Training and Financial Literacy Programs. These programs are designed to equip Angela and those like her with the necessary skills to secure stable employment.

The exact location of the shelter is kept confidential for safety reasons. Services such as legal advocacy, support groups, and counseling are provided at minimal to no cost to clients, funded by donations and proceeds from their thrift store, which also serves as a resource for clients to obtain necessary goods. For Angela to begin accessing these services, she needs to contact Project Safe directly via their hotline. The initial steps involve discussing her situation with a service provider, who will guide her through the intake process. Further details and contact information are available on their official website: [Project Safe Services](#). They can be contacted via email at : abyrne@project-safe.org or by phone: 706) 549-0922. This resource not only provides immediate safety but also offers a pathway to stability and self-sufficiency for Angela and her children.

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Mercy Health Center

Mercy Health Center in Athens, Georgia, offers a variety of medical services tailored to meet the needs of uninsured individuals within the community. They offer Primary Care which includes routine and preventive healthcare, such as check-ups, treatment of acute illnesses, and management of chronic diseases like diabetes and hypertension. This service is essential for maintaining overall health and preventing the escalation of common medical conditions. People like Angela would benefit greatly from these as the services are offered to those who are severely low income or experiencing homelessness. Mercy also offers Dental Care that provides basic dental services including exams, cleanings, fillings, and extractions. Dental health is crucial as it can impact overall physical health and is often neglected in uninsured populations. Another field Mercy offers is Women's Health which offers specific services such as gynecological exams, PAP smears, and breast exams. These services are vital for early detection and treatment of conditions that could lead to serious health issues. This could help those like Angela (especially women) prevent further complications in life that are extremely unaffordable to restore. Mercy also offers Behavioral Healthcare services including counseling and mental health services, addressing psychological issues such as depression, anxiety, and the stress associated with Angela's socioeconomic situation. Pharmacy Services are a crucial part of Mercy. A pharmacy is available to provide medications prescribed by the clinic's healthcare providers at no cost, ensuring that lack of funds does not hinder access to necessary medications. This is an efficient way for those experiencing homelessness like Angela to stay on top of medications that allow them to function freely on a day-to-day basis. These medications also help prevent further complications. An important offering from Mercy is their Health Education service that provides classes on various topics such as nutrition, diabetes management, and other health-related

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subjects to empower patients with knowledge to take control of their health.

For Angela, accessing these services involves scheduling an intake appointment where she can outline her health concerns and discuss the most pertinent services for her needs. All services at Mercy Health Center are free, which removes financial barriers and provides Angela with essential healthcare without added financial stress. Mercy Health Center is located at 700 Oglethorpe Avenue Suite C7 | Athens, GA 30606 and can be contacted at 706-425-9445 (Phone) | 706-425-0820 (Fax). For more detailed information on accessing these services, those experiencing homelessness/homelessness like Angela should visit the [Mercy Health Center website](#). This comprehensive support could significantly improve her and her children's quality of life, addressing both immediate and long-term health needs as well as thousands just like her.

Bigger Vision of Athens

Bigger Vision of Athens, a non-profit homeless shelter, provides an overnight shelter program that accommodates up to 36 individuals each night. To be eligible, those experiencing homelessness like Angela must be at least 18 years old and provide proof of at least one COVID-19 vaccine. This resource might be difficult for Angela in particular to use due to her younger children who would not be able to stay in the shelter. To access the shelter, she needs to call at 4:00 PM each day to reserve a bed, check-in is from 6:00 PM to 8:00 PM, and guests must leave by 7:00 AM the next day. The shelter also redistributes essential supplies such as water bottles, snacks, wipes, and clothing, collected from community donations, available from 12:00 PM to 3:00 PM, helping alleviate some of the immediate material hardships of homelessness. Those staying at the shelter receive two meals a day, breakfast and dinner, providing nutritional support that is often hard to come by in precarious living situations. The center also provides hygiene

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facilities with access to showers and laundry facilities, allowing individuals to maintain cleanliness which is essential for both health and dignity. All these services are crucial for Angela and other homeless as they provide not only shelter but also basic necessities and personal care, helping her maintain hygiene and nourishment.

These services collectively provide a holistic approach to supporting individuals like Angela, addressing both immediate needs and contributing to a sense of stability and normalcy. For further details on the program and how to access these services, visiting the Bigger Vision of Athens website would be beneficial: [Bigger Vision of Athens](#). The Bigger Vision of Athens can be dialed by phone: 706-340-6062 ext. 2, or be reached via email at thebiggervisionshelter@gmail.com. They can be located at 95 North Avenue Athens, Georgia 30601.

Sustainable Solutions

This scenario highlights the challenges faced by single parents with no education, unstable employment, and no support systems. When faced with unfortunate situations such as eviction, unemployment, and the full-time responsibility of young children, families in this position are at extremely high risk of experiencing homelessness. Sustainable solutions are necessary in order to address both immediate needs and long-term stability. There is a crucial need for solutions that not only address the indicators of poverty and homelessness but also work to break the cycle and promote a healthier well-being.

Healthcare

An important factor when working with the homeless population is emphasizing the need for physical and mental health care. Most individuals do not realize that people experiencing homelessness suffer from multiple untreated chronic conditions, mental illnesses, and substance abuse disorders that are often overlooked and worsened by terrible living conditions. Without proper access to affordable health services, these health issues remain unchecked, leading to repeated hospital visits that they can not afford, which further the cycles of poverty. Expanding Medicaid is a sustainable solution that would reduce healthcare costs for physical and mental health services, as well as substance use treatment. Studies have shown that Medicaid expansion has led to a significant increase for coverage among homeless populations. Providers have noted that a gain in medicaid coverage leads to improved access to care for the patients they serve (DiPietro 2016). It was also reported that with an expansion, access to mental health services opens up, which is vital to this population. Additionally, homeless individuals need significant education and assistance to learn how to utilize their health coverage (DiPietro 2016). However,

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once given the right resources and education needed to efficiently use a health insurance plan, individuals can feel empowered to make the right decisions for their overall health and well-being.

Although this is a sustainable solution, Medicaid expansion was ruled optional in 2012 by the Supreme Court, which allowed some states to adopt it while others did not (Gringlas et al., 2025). This means in this situation, Georgia has currently not opted to expand Medicaid, even though it would significantly help this population. However, Governor Kemp has pushed a bill called Pathways, which is the state's Medicaid program for adults earning up to 100% of the federal poverty level who document 80 hours per month of work, training, volunteering or other activities, and otherwise wouldn't qualify for Medicaid in Georgia (Gringlas et al., 2025). It covers the same services as Medicaid but excludes non-emergency medical transportation. There has been a lot of backlash with this bill due to the restrictive 80 hours per month for work (Gringlas et al., 2025). This bill was a way of avoiding the option to fully expand Medicaid.

Affordable housing

One of the most prominent solutions to homelessness is access to affordable housing. For this solution to be sustainable, policies must be enacted to provide support and resources to homeless individuals. One policy may include increasing federal rental assistance funds and aiding those who are unable to pay their rent on time. The inability to pay rising rent costs is one of the leading contributors to homelessness (National Coalition for the Homeless, n.d.). Rental assistance has helped more than 8.6 million, providing \$55 billion to states to aid those unable to pay rent. Additionally, it had a profound effect on reducing homelessness and has been shown to lift more than 3 million people out of poverty (Center on Budget and Policy Priorities, 2019).

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However, with the median rent increasing 23% since 2001 and stagnant wages, it has become increasingly difficult for those with lower incomes to afford proper housing (Center on Budget and Policy Priorities, 2025). Despite its success, many low-income households do not receive funding due to limitations placed on acquiring assistance. To address this, experts have called for the expansion of rental assistance programs by lowering the requirements needed to acquire assistance and increasing funding amounts (Center on Budget and Policy Priorities, 2019). This would not only provide a temporary solution but also as a long-term investment in housing stability as it has been shown to be beneficial in reducing overall poverty.

In addition to rental assistance, policies aimed at protecting the rights of tenants from unjust price hikes or eviction practices are crucial in reducing the number of individuals facing homelessness. Policies may include laws limiting excessive rental fees or laws that strengthen the enforcement of code to ensure procedures are done correctly (National Low Income Housing Coalition, 2024). New policies to protect tenants may provide long-term support as these policies allow tenants to have more time to explore options and receive aid, extending their stay while they improve their financial situation and leading to a decrease in not only homelessness but also poverty.

Policies

Homelessness is a global issue, however the way that countries respond to this issue varies widely. While many countries across the world face growing numbers of people without stable and affordable housing, very few have had success in reversing the numbers (Fowler, Hovmand, Marcal & Das, 2019). Looking into how other countries have addressed homelessness, especially those who have seen some success, can offer some insight for the

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United States, which is struggling with this problem. One of the most notable examples is Finland, whose commitment to solving the homelessness issue on a national level has made it a leader in reducing the number of people without housing (Fowler et al., 2019). Rather than relying on temporary solutions, shelters, or punitive measures, Finland has adopted more sustainable and human-centered solutions that address housing as a human right and not a privilege. Understanding the policies behind Finland's success can help other countries, including the United States, establish an effective response to homelessness.

Finland's approach centers around a principle called "Housing First," a policy that prioritizes placing individuals into permanent housing (Pleace et al., 2015). The basis behind the policy is that once individuals have stable housing, they will be better equipped to address other challenges such as mental health, substance abuse, or unemployment (Fowler et al., 2019). This Housing First policy is a national strategy, and since it has been enacted, Finland has seen a significant decline in people without housing. Among European Union Nations, Finland has achieved the most significant decline in homelessness in the past ten years. This success can be directly credited to the coordinated efforts between government agencies, non profit organizations, and community-level authorities working together to provide stable housing. The success of Finland's approach to housing offers important lessons for other nations, including the U.S. Finland treats housing as a human right, and this belief in itself changes the way the government and the citizens view this problem (Pleace et al., 2015). The United States does face different challenges than Finland does, however, adopting elements from Finland's strategy could help the severity of the situation in the United States.

Societal issues

Homelessness represents a complex social issue, affecting millions of individuals and families who lack stable, safe, and permanent housing. The causes of homelessness are diverse, encompassing economic hardship, lack of affordable housing, and significant life events such as job loss or health crises. Transitional housing is a concept that offers a bridge for those affected, helping them move towards stable, permanent living situations. This program provides up to 24 months of housing within supervised environments, accompanied by social services aimed at preparing residents for long-term housing stability (Sciences, Engineering, & Medicine, 2018). The structure of transitional housing can vary depending on projects where residents transition out upon program completion, or it might allow for transition-in-place, where residents can assume the lease after the program ends. By addressing the direct needs of those facing homelessness, transitional housing not only alleviates immediate shelter concerns but also equips individuals with the necessary tools and support to address other underlying stressors associated with homelessness, making for a smoother transition to permanent homes (Sciences, Engineering, & Medicine, 2018). This initiative is especially crucial for those who, due to various circumstances, may not require or cannot access Permanent Supportive Housing (PSH), thus providing a flexible and supportive stepping stone towards long-term housing solutions (Sciences, Engineering, & Medicine, 2018).

The challenges of accessing healthcare are significantly more intense for individuals experiencing homelessness, creating a necessity for innovative solutions to overcome these barriers. An intervention emphasizing the importance of low-barrier care options such as telemedicine and walk-thru clinics would help mediate a significant barrier. Critical Time Intervention (CTI), originally developed for people with serious mental illness during their

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transition from institutions like prisons or hospitals to the community, has proven effective (Garcia et al., 2024). CTI includes case management that starts in an institutional setting and tapers off as the individual transitions to community care, showing significantly reduced risks of homelessness post-intervention compared to control groups (Garcia et al., 2024). Recent initiatives have expanded the scope of support, utilizing Medicaid funds in innovative ways to facilitate access to care and stable housing for vulnerable populations. For example, Oregon's Section 1115 waiver, starting in 2024, will subsidize short-term rental costs for people at risk of homelessness. Similarly, programs in North Carolina and Arizona provide enhanced case management and health-related services to Medicaid enrollees who face significant social and health challenges, including homelessness (Garcia et al., 2024). These programs, though still under evaluation, reflect a growing recognition of the interconnectedness of housing stability and health outcomes. To further enhance healthcare access for the homeless, health systems are encouraged to invest in proven interventions like medical respite programs and to establish partnerships with affordable housing organizations (Garcia et al., 2024). Such collaborations should include comprehensive supportive services, like substance use treatment, to ensure the success of permanent supportive housing interventions. This holistic approach aims not only to provide immediate health services but also to address long-term stability, underscoring the critical role of integrated care models in improving outcomes for those experiencing homelessness (Garcia et al., 2024).

Better employment/unemployment benefits

Providing better employment benefits can greatly improve the issue of homelessness in Athens. The minimum wage in Georgia is \$7.25, which is not enough money for a person to live

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off of, even if they work full time. In fact, a person who is the minimum age would need to work 95 hours to make enough money to afford a one bedroom apartment (National Alliance to End Homelessness, 2025). The mother in the case study had multiple kids, where she would most likely need an even bigger apartment, which makes housing prices even more expensive. If the costs for housing matched the wages in America, there would be less cases of homelessness (National Alliance to End Homelessness, 2025). Also, another solution that could help homelessness is more benefits for employees. These benefits include subsidies for children, transportation, and sick days (National Coalition for the Homeless, 2023). The mother in this case study lost her job because she had to take too many days off of work to care for her child. If there were more jobs with sick leave days that accounts for mothers taking care of children, then mothers would not have as many issues with job loss because their kid is sick. By increasing the wages of employees to liveable wages, and providing more benefits for employees, it can make housing more affordable for someone that is homeless.

Another thing that can help the rates of homelessness in Athens would be to create better unemployment benefits. Homeless rates increase when unemployment rates increase because when people do not have a job, it is harder for them to afford a place to live. During COVID-19, for example, unemployment rates were very high and homeless rates were rising (Community Solutions, 2020). To mitigate this issue, community leaders used stimulus checks. This saved about 2.3 million people from going into poverty. Using things like stimulus checks even when not experiencing a pandemic can be very beneficial for people who are about to experience poverty/homelessness (Traub, 2024). In the case study, the mother could benefit from a stimulus check to use toward catching up on her rent so she does not get evicted while trying to find a new

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job. If people who are unemployed had access to getting larger stimulus checks, it could prevent some cases of homelessness from ever happening.

Resources Handout

FAMILY PROMISE OF ATHENS

Athens, GA (Downtown location)

Phone: 706-425-1881 | Website: www.familypromiseathens.org

Family Promise of Athens is a nonprofit organization that works to prevent and end homelessness for families with children. The agency offers emergency shelter for up to two families at a time (up to three months) and provides two transitional housing units through a partnership with Habitat for Humanity. When housing is full, the agency offers landlord mediation and financial assistance for rent, utilities, deposits, moving costs, car repairs, and basic supplies. Services are free. Families can apply through the shelter request form on the website or by calling the office.

ADVANTAGE BEHAVIORAL HEALTH SYSTEMS

240 North Avenue, Athens, GA 30601

Phone: 706-354-1154 ext. 1700 | Website: www.advantagebhs.org

Advantage Behavioral Health Systems is a community service board offering housing, mental health, addiction, and employment support. For individuals experiencing homelessness, ABHS provides two key programs: the Homeless Day Service Center (HDSC) and the Street Outreach Program. The HDSC is open 10:00 a.m.—4:30 p.m. and offers showers, laundry, phone access, mail services, case management, and help with rent or deposits. The Street Outreach Program focuses on housing stability and related support. Services are free. Individuals can contact the center to learn more about eligibility and available assistance.

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ATHENS AREA HOMELESS SHELTER

Athens, GA

Website: www.helpathenshomeless.org

The Athens Area Homeless Shelter is a nonprofit organization offering housing and support services to families with children under 18 who are homeless or at risk. Services include a 45-day emergency shelter with full-time childcare and after-school care, allowing parents to work or search for employment. Transitional housing with childcare is available for families pursuing education. The shelter also provides up to one year of rental assistance, plus utility and security deposit support. Community programs include family activities and therapeutic support. An intake assessment is required to access services. Contact information is available on the website.

GEORGIA TEMPORARY ASSISTANCE FOR NEEDY FAMILIES (TANF)

Apply at: gateway.ga.gov

TANF is a state-administered public assistance program providing monthly cash benefits, childcare, and employment support to low-income families with children. A family of three may receive an average of \$223 per month, with a maximum of \$280. Eligible families must have at least one child under 18, meet income and asset limits, and be U.S. citizens. Benefits are limited to 48 months over a lifetime. Applicants must submit proof of income, residency, and child information through Georgia Gateway to begin the application process.

TIMOTHY BAPTIST CHURCH

Athens, GA

Phone: Contact directly for details

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Timothy Baptist Church offers limited emergency financial assistance to individuals and families in crisis. Services include rent assistance for those with proof of an eviction notice and utility bill assistance for those facing disconnection. Eligibility is based on documentation of need, and funding amounts vary depending on available resources. Support is provided on a case-by-case basis. Individuals must contact church staff by phone or visit in person to request help and begin the intake process.

THE SALVATION ARMY OF ATHENS AND CLARKE COUNTY

Athens, GA

Appointment required for services | Website: www.salvationarmygeorgia.org

The Salvation Army provides temporary shelter, utility and seasonal assistance, hunger relief, and social services. Project SHARE offers emergency financial aid for families facing sudden crises affecting housing or utilities. Assistance is based on eligibility determined by local case managers and available funding. To qualify, applicants must show the crisis is serious but uncommon, that the support will provide lasting relief, and that they are contributing reasonably toward expenses. All applications are processed by appointment.

ST. JOSEPH CATHOLIC CHURCH

Athens, GA

Contact via website or phone

St. Joseph Catholic Church provides limited financial assistance for rent and utility bills. Additional support includes seasonal programs like Christmas gift assistance, the Lenten Food Drive, and a local job fair. These services help ease financial burdens and support employment efforts. Eligibility is determined through an interview and documentation such as income

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verification and utility bills. Interested individuals must contact the church for more details and begin the application process.

CHILDCARE AND PARENT SERVICES (CAPS)

Apply at: gateway.ga.gov

CAPS is a statewide subsidy program offering childcare assistance to low-income working families or those in school. Priority is given to families receiving TANF, experiencing homelessness, or involved in protective services. To qualify, families must meet income limits, have children under 13, and provide proof of employment or enrollment in school. Applications and required documentation are submitted online through Georgia Gateway.

THE LOVE AND MONEY CENTER

202 Carlton Street, Athens, GA 30602

Phone: 706-542-4486 | Website: www.fcs.uga.edu/loveandmoneycenter

The Love and Money Center, operated by UGA, offers free financial coaching and sliding-scale therapy (\$15–\$75). Services include financial planning, budgeting help, and therapy for stress, relationships, or financial strain. Initial appointments are free. Therapy is provided by supervised students. Limited availability may result in waitlists. Appointment requests are made online or by phone. Hours: Mon/Fri 9 AM–4 PM; Tues–Thurs 9 AM–8 PM.

THE ARK

640A Barber Street, Athens, GA 30601

Phone: 706-548-8155 (M–F, 9:00 AM–12:30 PM)

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The Ark offers emergency financial assistance for rent, utilities, transportation, and medical costs. Additional programs include aid for seniors, gas vouchers for medical or work travel, and referrals to local food banks. Common Wealth Athens provides financial education and small loans. Assistance is based on financial crisis and documentation. These resources can help individuals like Angela avoid eviction, pursue education, and stabilize their financial situation.

OUR DAILY BREAD (DOWNTOWN MINISTRIES)

355 Pulaski St, Athens, GA 30601

Phone: 706-559-4426 | Email: admin@downtownministries.org

Our Daily Bread serves free meals and offers hygiene kits, health screenings, and job training referrals to individuals facing homelessness or poverty. Breakfast is available Tues/Thurs 8–9 AM; lunch Mon–Fri 12–1 PM. Located at First Baptist Church, this program supports basic nutritional and hygiene needs while connecting people with additional resources to regain stability.

PROJECT SAFE

Confidential location for safety

Phone: 706-549-0922 | Website: www.project-safe.org | Email: abyrne@project-safe.org

Project Safe offers emergency shelter, legal advocacy, counseling, support groups, childcare, job training, and financial literacy programs primarily for domestic violence survivors, but may assist those in crisis housing situations. Services are low-cost or free. Access begins with a 24/7 hotline call and intake process. Their shelter provides safety and long-term stability resources for individuals like Angela and her children.

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MERCY HEALTH CENTER

700 Oglethorpe Ave. Suite C7, Athens, GA 30606

Phone: 706-425-9445 | Website: www.mercyhealthcenter.net

Mercy Health Center provides free medical, dental, behavioral health, and women's health services to uninsured, low-income individuals. Services include chronic disease management, dental cleanings and extractions, mental health counseling, medications, and health education. Intake appointments are required, and all services are income-based but free. This center supports long-term wellness for individuals like Angela through access to comprehensive care.

BIGGER VISION OF ATHENS

95 North Avenue, Athens, GA 30601

Phone: 706-340-6062 ext. 2 | Email: thebiggervisionshelter@gmail.com

Bigger Vision of Athens offers overnight shelter for adults (18+ with proof of COVID-19 vaccination). Check-in is 6–8 PM; beds must be reserved daily by 4 PM. Guests leave by 7 AM. Services include showers, laundry, meals, and basic supplies. Though not ideal for families, it supports individuals with immediate needs for food, hygiene, and rest. Supplies are distributed daily 12–3 PM.

Personal Reflections

Anushka

Throughout the process of gathering data for this community needs assessment, I received great insight into the real-life challenges of linking homeless/homeless people with suitable resources. Our evaluation included searching for and examining several local organizations' eligibility requirements, services, and application processes. Navigating inconsistent or outdated information across government websites presented a significant barrier. Furthermore, it was sometimes difficult to understand the level of support provided solely through the website. The individual in the case study confronted multiple challenges, including insecure housing, limited transportation, financial strain, and gaps in access to healthcare. These issues were frequently interrelated, which meant that resolving one without addressing the others would not result in substantial long-term consequences. For example, finding cheap healthcare was extremely difficult for someone who was homeless and did not have constant access to communication tools such as a phone or the internet. This drew attention to the question of how those who require the resources will really obtain them. I discovered that community support systems are frequently overwhelmed, and while many provide life-saving assistance, they are not always readily available to those in crisis. The significance of trauma-informed care, holistic support, and patience in advocacy work was emphasized frequently. Understanding these limitations is important because it will influence how I approach care and advocacy in my future profession as a dentist. Knowing which resources exist isn't enough to make a difference. I also need to know how to guide patients through them, create trust, and push for system-level reforms when necessary. Moving forward, I intend to focus more on local organizations, stay up to date on changes to community projects, and continue to improve my culturally aware and inclusive

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communication skills. In my future as a public health professional, ideally one day as a dentist, I plan to approach each patient with a greater understanding of the socioeconomic obstacles they may face, with the goal of not only treating but also empowering them through healthcare.

Sophia

From researching and finding sustainable solutions to help Angela through her situation, I was able to thoroughly understand what exactly homelessness was and what we can do to reduce it. Angela's situation was that she was a single mother with children, facing eviction, and did not have stable employment to be able to pay bills. Homelessness to me is not just about not being able to afford housing, but rather the absence of security, opportunity, and access to resources that many individuals take for granted daily. I learned about how crucial it was to have services such as child care assistance, job training programs, and access to affordable housing.

Additionally, I felt it was important to handle this case study with empathy because even though these are just case studies, in real-life, individuals are going through similar situations without any resources. When researching sustainable solutions for this case study, I found it difficult to find long-term policies that were tailored for this target population. In the United States, Georgia is one of the few states left to not expand Medicare, which means many individuals who are low-income or experiencing homelessness are not able to receive medical care. Access to healthcare is a fundamental right, so without it, individuals like Angela are left more vulnerable and unable to address physical and mental health issues that would improve their well-being.

Furthermore, this case study pushed me to think critically about equity and advocacy that was obviously needed to support individuals like Angela. It reinforced the importance of creating multifaceted approaches that combine public health and public policy. As someone who is

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pursuing a career in health, specifically becoming a licensed Physician's Assistant, this experience provided a deeper understanding of the social determinants of health that directly impact families. Being aware of these barriers allows me to approach my future patients with greater empathy and advocacy, to be able to get them the support services they need outside of medical care. In regard to homelessness, moving forward, it is important to note that serious policy change is necessary to be able to reduce the number of individuals who are experiencing homelessness.

Abigail

Throughout the process of creating this needs assessment, I was able to learn so much about people experiencing homelessness and all of the different resources that Athens has to offer. Although Athens does provide a lot of resources to help the people experiencing homelessness, it seems like there still needs to be more. Many of the resources that provide emergency housing do not have a lot of beds, so there is not enough space to house everyone who needs it. Also, the resources that provide family housing were not available at the moment and did not have a time on their website that says when they will be available again. This can make these resources not as helpful as they could be. Although it is great that these programs exist, there needs to be more of them to help support everyone in Athens that is experiencing homelessness.

It is sad to learn about how falling into homelessness is a bad cycle that seems nearly impossible to escape. With the cost of housing being so high, many people have trouble affording rent, which leads to them being homeless. Once someone does not have a stable place to live, it is exceedingly harder for them to recover. This needs assessment taught me a lot about how being homeless affects every aspect of that person's life. They have more trouble getting a

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job and making healthy decisions, which will likely make their situation worse. Unfortunately, this creates a cycle that many homeless people struggle to get out of.

With this needs assessment, I also was able to apply what I learned to my real life. During this semester, one of my coworkers recently became homeless at 20 years old. Doing the research for this needs assessment and then hearing about his situation was very eye opening for me. I am glad that I was able to work on this case study to learn more about the resources to help people experiencing homelessness in Athens. I shared some of the resources with my coworker and he is now staying at a shelter operated by *The Salvation Army*! It is rewarding to see how our work in health promotion actually helps people.

Julian

In finding information for this needs assessment, I learned that there are a ton of resources for the homeless and solutions seem relatively simple if everyone were able to work together. For resources, there a ton of resources for homelessness, making it easier to gather resources for this assessment. There were a lot of new resources that I had not known about including the Love and Money Center at UGA. I found this resource to be particularly interesting as it was located on campus and is offered to anyone, even those who weren't from UGA. It also allows students to provide these financial coaching while under supervision, giving them a real opportunity to learn and help by improving someone's financial situation. For the solutions, I thought that they seemed relatively simple because if everyone worked together and had a bipartisan view on some issues, homelessness could be ended. For instance, the main solution for housing is creating affordable housing. However, societal issues such as people not wanting to live or have low-income housing complexes built near them make it difficult to implement this plan. Additionally, better employment was also found as a solution, and this would be done

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through raising the minimum wage. Raising the minimum wage has been one of the most controversial topics as many arguments have been made about its actual effectiveness with some conflicting research, which has led to the minimum wage staying stagnant.

What we have learned from this needs assessment matters since it takes a small look into the lives of homeless individuals and reveals areas that need to be addressed to better help individuals facing homelessness. This assessment provides insight as to what causes homelessness, lists resources so that those facing homelessness could easily find and receive aid, and offers solutions from experts, which is important in addressing the overall issue of homelessness in the United States. By learning this information, we as future health professionals can provide better care by offering better solutions that cater to the specific needs of homeless individuals while understanding the situation they are in. What I expect going forward after researching homelessness is open mindedness and not judging anyone without knowing their true situation. In some cases, the system has failed them which would need to be changed in the future.

Lilly

Throughout the semester, working on the homelessness needs assessment project has given me a deeper understanding of the systemic challenges surrounding housing insecurity, specifically in Athens. While I have learned about so many resources I didn't know were available, I have also learned how overstretched these local services are. Resources such as the Athens Area Homeless Shelter, Advantage Behavioral Health, Family Promise of Athens, and so many more resources are doing great work to try to help combat the issue of homelessness in this community. However, accessing these resources often requires long waitlists, strict eligibility

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criteria, and inconsistent availability. Reaching these agencies can also be difficult due to limited staff and just due to how under-resourced these organizations are.

Our specific case study involving Angela was very interesting and eye-opening, seeing what a mother of three facing eviction and homelessness has to turn to. Her situation gave insight to the many compounded barriers, such as lack of education and childcare, that so many people face. Angela's specific case really gave me personal insight to the issue of homelessness and what is needed to make real change.

Through studying this case, I learned that homelessness is not just a housing issue, and that factors such as public health, economic opportunity, and systemic inequality are closely connected. Understanding this is very important, and personally will change how I will view my role in healthcare. As a future Physician Assistant, I will have the knowledge on how to treat my patients with housing instability, food insecurity, or barriers to care. These factors can greatly affect a person's health outcomes, and it is important to understand the full situation of a person when they are treated. I plan to continue building my knowledge of local resources and stay engaged in service initiatives that address health disparities. I hope to join the Peace Corps after graduation, and the knowledge I have learned from this project will help me gain a deeper understanding of global homelessness and health inequities. In the future, I hope for a more equitable system that recognizes housing and social support as components of health.

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