



# Effects of Life Shocks on Homelessness

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Homelessness in the United States has been an increasingly growing issues for several decades now, particularly in urban areas. The rate of homelessness showed a dramatic increase during the 1980s due to a recession which began in the 70s, and also due to the deinstitutionalization without proper support of patients in mental institutions. The homeless population once again saw a spike during 2008 and in the following years due to the foreclosure crisis and Great Recession.

Adverse life events and life shocks have been found to be a predictor of homelessness. A life shock is an unexpected or unplanned event which is difficult to prepare for, and often increases the stress of the individual experiencing it. These life shocks can also cause great financial burden those going through them, which also compounds the risk of homelessness for those affected. Some examples that have been shown to increase the likelihood of homelessness include parental incarceration (Geller and Walker, 2012). The incarceration of one parent decreases the income for the family, which puts a greater financial strain on the remaining parent. Emotional stress also often accompanies the incarceration of a parent, for both the children and the other parent. The stress may have adverse effects on the mental health of the remaining family members and can even affect the ability of the other parent to care for the children.

Another life shock that increases risk for homelessness is unexpected health problems for infants and children, for example the onset of a sudden illness or the birth of child with severe physical or developmental disabilities (Curtis et al., 2013). Much like the incarceration of a parent, sudden health problems of a child increases both financial and emotional stress of the parents and siblings of the child. Although the sudden illness may not have direct effects on the income of their parents, as the child probably doesn't work or contribute to the finances of the family, their illness may indirectly affect the family finances in other ways. For instance, it may impede the ability of the parents to work due to the increased time they need to dedicate to caring for their child or transporting the child to the hospital or treatment facility to receive medical care. The cost of the medical care necessary for a severe illness is also extremely high, and rarely covered in full by insurance. The decreased ability to work, as well as the sudden rise in expenses brought upon by the caring of a child with an illness can cause great financial strain on

a family and can ultimately result in homelessness in extreme cases. The emotional burden of having an ill child can also decrease the parents' ability to work, and their ability to care for the other children they may have. It has also been found that being a parent with a severely ill child increases the likelihood that the father will become incarcerated and decreases the likelihood that the father will live with the child (Corman et al., 2011). Both divorce and parent/spouse incarceration are risk factors for homelessness and compound the risk for homelessness caused by the illness of a child.

### References

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