
The Issue of Poverty as a Problem Worldwide

In the world we live in today we have certain basic issues that need to be addressed, as did all the previous generations before us. We progress in an order which follows Maslow's hierarchy of needs. All our basic needs must be met before we can work our way up the ladder to the things that are considered wants rather than needs. At the very bottom of that ladder is shelter, meaning it is one of the basic necessities so essential to living. A place to keep you safe, a place to keep the rain off your head and someday, a place to possibly raise a family and prosper.

Studies conducted by academics and experts draw a straight line between housing quality and the well-being of children. Surveys of Habitat homeowners show improved grades, better financial health, and parents who are more sure that they can meet their family's needs. Surveyors witnessed tangible evidence that strong and stable homes help build strong and stable communities. The need for shelter and protection ties into yet another problem plaguing not only cities and communities in America, but all over the world. Poverty is a big problem no matter where you go. So many people have jobs that don't pay a living wage while trying to juggle other priorities such as children and their own personal goals. Mental illness is also so prevalent in our society among the era of technology and the disappearance of face to face communication. But who is going to help the struggling families and individuals who are drowning below the invisible divide which is defined as being "below the poverty line" ?

Poverty is measured by comparing annual income to a set of dollar values that vary by family size, number of children, and the age of the householder. If someone is not living in a family, poverty status is determined by comparing the individual's income to their poverty threshold. According to the National Law Center on Homeless and Poverty, between 2.5 and 3.5 million Americans sleep in shelters or transitional houses each year. Another 2.4 million Americans have lost their homes and are forced to double up with others just to provide a roof over their head. Among American cities Las Vegas, Nevada and Orlando, Florida have the severest shortage of affordable housing for its poorest renters with just 17 homes for every 100 low income families. Los Angeles, California comes in a close second. The average cost of rent for a one bedroom apartment is nearly \$1400 a month in bigger cities, making it one of the most unaffordable markets in the country. With rent so high, people are often forced to sacrifice important things like health care, food, clothing, transportation, and the ability to live life in an enjoyable manner. Today, working to make a living isn't what is used to be.

Now, generally speaking, to get a job you must go to college, but to go to college you must be able to pay for it whether that means taking out student loans or working for years until you are

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financially stable enough to go to school. Many times life happens in between that period of time making school an even more difficult goal. It is a never ending circle of goals you must achieve to move onto the next. Working at a job that pays minimum wage or a little above is by no means a wage that someone can live on with the long list of expenses that the average person has to handle. The average cost of a house in 2018 is around \$200,000, of course depending on the size and area in which you live, but when making around 7-10 dollars per hour being able to afford to buy a home, a basic necessity, is not as in reach as it should be. Some efforts have been made to help the financial struggles of many, whether it be through nonprofit organizations or charities and so on.

There are non-profit organizations such as Habitat for Humanity that help people afford homes all around the world. Habitat for Humanity was founded by Millard Fuller and Linda Fuller in 1976. Together, they developed the idea of “partnership housing” . Through Habitat, volunteers help those in need whether it be renovations, add ons, or building a home from the ground up. It isn't for free though. The homeowners pay for it through affordable, no interest loans. The first home they built was that of beau and Emma and their five children. They lived in an uninsulated shack that had no heat or plumbing. Habitat now helps thousands of families just like this all over the world thanks to microloans and the microbuild fund that they created. The microbuild fund was created to seed new microfinance loans that borrowers could use to pay for construction. This is because loans generally aren't given to poor borrowers which often times are the main statistic in the places that habitat is building.

Patrick kelley of Habitat says “we really want to break down those walls of perceived risk so that other investors will follow us.” The ability to get a loan depends on a couple of things, among those are your ability to pay it back in income and collateral. In normal circumstances someone would apply for a loan in order to buy a home, but that's where the problem lies. Too many americans don't make enough to pay back a loan plus interest. It is often times also very hard for someone to find a bank willing to give them money if they are in a low income bracket. Decent shelter provides the solid foundation for living. It's the platform on which a family lives out today's realities and prepares for tomorrow's transformations. Every Habitat house changes lives: those of the families who help build them and pay an affordable mortgage or loan and all those who offer them a hand up in a time of need.

Many struggle just to put food and water in front of them, let alone putting a roof over their head. This is why non-profit organizations are so important, because they help those in need regardless of race, religion, or income. Food banks and anti hunger groups like Oxfam America help to solve the hunger crisis while Habitat helps to solve the housing crisis. Habitat has helped thousands in third world countries to get their life together by providing them with not only shelter, but means to secure loans for themselves. In 1993 habitat brought the project to Zaire which is now the Democratic Republic of Congo. Habitat also has many famous benefactors

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and branches, one of them being Jimmy Carter who Opened up the Carter Center in Atlanta with his wife. He had learned that his melanoma had spread to his brain and wanted to create a positive impact on the world in what time he believed he had left. To date, the Carter Foundation has worked with Habitat in the construction of nearly 4,300 homes in 14 countries. His work as the co-founder of the Carter Center earned him a Nobel Peace Prize in 2002. In September, the Carters led a Habitat work group to New York serving 19 families in need which also happened to be the inaugural Carter work project which is now a weeklong event that takes place in a different location all over the world each year.

Thanks to efforts of organizations like this -among other things- the official poverty rate in 2017 was 12.3 percent, down 0.4 percentage points from 12.7 percent in 2016. This is the third consecutive annual decline in poverty. Since 2014, the poverty rate has fallen 2.5 percentage points, from 14.8 percent to 12.3 percent. (Census Bureau). But, even though the numbers are declining, there's still an estimated 43.1 million Americans still living at or below the poverty level. More can be done to help those in poverty. It isn't just because of low income that families are struggling. There's more than one aspect to blame, such as mental illness, drug abuse, injury, the poor treatment of returning veterans, and many others. Housing instability — including frequent moves, overcrowding, and the threat of eviction or foreclosure — creates stress, depression and hopelessness for far too many families.

A decent and affordable place to live helps families by freeing them from such physical and mental hardships and placing them on a path of new opportunity and increased confidence and self-reliance. A family's partnership with Habitat means they have a stable place to live and to spend time together. An affordable mortgage or small loan means they have a chance to create savings and invest in their education. A decent roof over their heads establishes home as a place that protects — instead of endangering — their health. When trying to target the cause of poverty you need to look at much more than just the unemployment rate. The different reasons so many people are unable to work or hold a job need to be targeted first. What are we doing about the drug epidemic? Even in small communities in Idaho it's so prevalent.

Mental illness is everywhere, but so many people just aren't concerned unless they think it is directly affecting them, so they don't care enough to do anything about it. Change on a large scale starts with what you can do in your towns and communities. Because almost anywhere you go, there's always going to be the same problems and the first step to fixing them is acknowledging that they are there and asking yourself what you are going to do about it. Because of this, powerful players in the finance industry are getting behind investments that aim to address social and environmental challenges while also generating a monetary return.

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