

# 7 things you should know about poverty and housing

## 1: There are different definitions of poverty.

There is no international consensus on measuring poverty. Generally, absolute poverty thresholds are determined by measuring survival needs like food and shelter for different-sized households. The UN's [definition of poverty](#) addresses basic needs but recognizes that poverty is multidimensional, with housing poverty as a separate category that can affect — and be affected by — other aspects of a family's life.

## 2: People living in poor circumstances are not necessarily who (or where) you think.

A family can fall into poverty for many reasons — death in the family, crop failures, sudden unemployment. In the United States, one of every five children struggle with a lack of adequate resources. Worldwide, [a child under the age of five dies every four seconds](#) because of poverty. And though impoverished living conditions are often perceived as a problem of urban environments, rural poverty rates in countries like [Indonesia](#) and the [U.S.](#) also exceed urban poverty rates.

## 3: Affordable housing can be hard to find.

In many regions of the world, the number of low-income households far exceeds the affordable housing units available. India's deficit in urban housing, mainly in low-income areas, is estimated at [18 million units](#). And in the U.S. today, for every 100 households classified as extremely low-income, [just 29 units are both available and affordable](#).

## 4: A full-time job (or two) might not be enough for a family to afford a decent place to live.

Virtually nowhere in the U.S. can a full-time minimum-wage employee afford a one-bedroom apartment. According to the [National Low Income Housing Coalition](#), even two such jobs won't rent a two-bedroom apartment in 29 states and the District of Columbia. (In California, three won't. In Hawaii, four.)

## 5: Having a house (or apartment) doesn't mean you aren't living in poor circumstances.

- According to The Joint Center for Housing Studies at Harvard University, more than 40 million American families find themselves in a situation where [housing consumes more than 30 percent of their income](#), forcing them to maintain a nearly impossible balance by making hard decisions about food, transportation and health.
- Housing poverty also can include things like energy and fuel poverty and lack of access to water and sanitation. According to the [United Nations Economic Commission for Europe](#), for example, every tenth person in the European Union lives in a household which was unable to pay utility bills in 2010, and as many as 70 percent of residences in the Central Asian countries of Kyrgyzstan and Tajikistan do not have a bath or a shower.
- [Insecure tenure](#), or the threat of eviction, often lies at the heart of poverty housing, depriving people living in poor circumstances of even the most basic physical, economic and psychological security of adequate shelter. More than 20 percent of the world's population struggles, on a daily basis, to stay in houses or on land where they live, and more than 80 percent of the world's population does not have legal documentation of their property rights.

## 6: Poverty perpetuates, but so does homeownership.

The cycle of poverty can be difficult to escape, particularly when economic times experience upheaval. About 1.6 million more children in 30 European countries, for instance, were [living in severe material deprivation](#) in 2012 than in 2008. But a safe, decent, affordable place to live can make a real difference in the life of a family. According to a [University of Tennessee](#) study, children of homeowners are more likely to finish high school (and twice as likely to graduate from college), and they are 59 percent more likely to become homeowners themselves, starting an upward spiral.

## 7: Housing is health.

The United Nations once estimated that 10 million people worldwide die each year from conditions related to substandard housing. “A comprehensive, coordinated approach to healthy homes will result in the greatest public health impact,” declared Dr. Steven K. Galston, acting surgeon general of the United States, in 2009.

## This is why we build.

Habitat for Humanity proves that decent housing can be a path out of poverty for families in need of a hand-up, and every day, you help us partner with families in the U.S. and nearly 70 other countries to create stable homes and vibrant neighborhoods.

Together, we have helped more than 5 million people through home construction, rehabilitation and repairs and by increasing access to improved shelter. With your help, we also advocate to improve access to decent and affordable shelter and offer a variety of housing support services that enable families with limited means to make needed improvements on their homes as their time and resources allow.

Click the following link to download [Habitat for Humanity “Shelter Report – 2015”](#)

**Because of the generosity and involvement of people just like you, these families in St. Lucie County shown below now have a safe and secure home.**



**Won't you consider helping another struggling family in need in St. Lucie county realize their dream of a safe place to call home?**

**Please make a donation today!**

