

# Analysis of Social Problems from Homelessness and Propose Solutions

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**ABSTRACT:**

The existence of homelessness has continued in the past, but it emerged as a social problem since the IMF in South Korea and the subprime mortgage crisis in the United States. The rapidly increasing homeless population is exposed to the daily lives of citizens, and continuously occurring homeless-related crime has become a social concern.

This study will examine the presence of policy issues related to homelessness based on the policies of each country and the support provided by non-profit organizations in the ongoing homelessness situation. After that, it plans to identify social problems or related crimes in addition to the problems with the policies.

Research methods are to use government reports and academic papers in each country, and articles of non-profit organizations to classify policies into living, medical, residential support, and support from non-profit organizations. It will analyze the current status of support from non-profit organizations and how it is implemented with government policies. And, homeless-related crimes will be identified through data from statistical agencies and media sources.

As a result of the analysis, systems for the homeless and vulnerable social groups exist, but homeless individuals are alienated often due to the lack of national policies only for homelessness. Homelessness also does not receive system benefits due to their ignorance of the system or lack of self-sufficiency.

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Policies aim to minimize blind spots in addressing homelessness and non-profit organizations contribute by raising awareness about the system among the homeless population, providing support for their self-sufficiency, and presenting various methods to enhance the homelessness situation.

## **KEYWORDS:**

Homelessness, Social Problem, Government policy, Non-profit Organizations

## **INTRODUCTION**

Homelessness refers to a condition where individuals lack a permanent residential space, and the term has been used as a social term since the 1980s. In the past, the homeless were referred to as “baggers” or “vagrants” to signify that they were marginalized within society. Yet, after modern times, homelessness has evolved into a social problem as it was exposed to daily living places.

In South Korea, homelessness was a concern confined to minority groups before the IMF. However, it appeared as a significant societal issue as the result of the IMF crisis left over a million people jobless, and the homeless population at Seoul Station increased from around 200 individuals to 2,000. In particular, minor crimes such as violence and theft occurred frequently in waiting rooms at Seoul Station and Yongsan Station. In 2012, violence occurred 255 times and theft occurred 407 times, directly impacting station users and drawing more attention to homelessness. Even in 2018, Seoul had over 3,500 homeless individuals who have not yet achieved social integration. About 80% of them resided in social welfare centers while the rest stayed in the street or temporary small rooms. Right after the IMF, a total of 111 homeless shelters were established to solve the rapidly increasing problem of homelessness. As of now, these facilities have consolidated into 33 shelters, indicating an ongoing effort, such as housing, meals, and medical support, to manage the situation more efficiently.

However, the problem of homelessness is not happening only in Korea but exists in other countries as well. In the U.S., 2.05 million homes were seized in 2008 after the subprime mortgage crisis, causing an increase in individuals losing their residences and living on the streets. In particular, the number of families homeless increased by 9% compared to the preceding year. Presently, approximately 350,000 individuals, constituting around 60% of the total homeless population of 580,000 in the United States, are residing in homeless facilities while the remaining 230,000 homeless are on the street. The response to this crisis has involved collaborative efforts between the state and local governments, leading to housing-first policies. Under the current framework, President Biden’s “All-in” strategy not only supports housing-first strategies but also emphasizes mental health care and addiction treatment.

Although there is governmental support in both countries, homelessness is not caused by one reason but by various factors, which leads to blind spots in policies and remaining problems with homeless crimes and alcohol or drug addiction. Therefore, efforts to improve through various approaches are needed to create a society in which homeless individuals can live in a more stable environment than they are now.

This study will examine social welfare benefits for vulnerable social groups by the South Korean and the U.S. governments and assistance for social independence for homeless people by analyzing non-profit organizations’ support. In addition, the study will examine homeless crimes and blind spots for social problems and suggest ways to improve the homeless problem that became permanent.

## BODY

### 2.0 Methods

This study aims to analyze the policies and systems of both governments and non-profit organizations regarding the homeless problem. In addition, it identifies the various problems arising from this social phenomenon and proposes solutions to alleviate the homeless crisis. This study will collect data from the late 1990s through the early 2000s up to the present year, 2023, from both South Korean and United States governments as well as non-profit organizations. Based on the research, it will analyze the results of policies and present the response to address the homeless problem and the direction of improvement of the system.

The research methods are as follows.

1. Through the study of the homeless problem in South Korea and the United States, research the history of the rise of homelessness and the efforts to solutions. In addition, analyze the differences in policies based on social and cultural backgrounds between the two countries.
2. Collect government reports, academic papers, and articles related to homelessness to examine the background of homelessness in South Korea and the United States, and their initial policies.
3. Classify each country's system for addressing homelessness into statistics. Categorize them into living support, medical support, and housing support for the homeless to assess the effectiveness of these systems when implemented in real-life.
4. Based on the reports issued by the government and interviews with homeless groups from the government or non-profit organizations, identify the problems within the policies and any additional problems. Through this process, categorize crime and social issues, and research the underlying causes of problems and potential solutions.
5. Present improvement measures for homelessness based on the above research and analysis results.

### 2.1 Homelessness in South Korea

Before the IMF crisis, the concept of homelessness existed as vagrants. The existence of vagrants, which was not a significant social problem, started to emerge as a significant social problem as the number of homeless individuals rapidly increased due to mass unemployment in 1998. According to the survey of homeless people in Seoul from 1998, 50.4% reported the cause as the IMF. The business failures due to the IMF have resulted in challenges for individuals to continue their daily lives, leading to mental health issues, alcohol addictions, and the breakdown of family structures and social relationships. Furthermore, 3,000 companies were bankrupt each month and the daily unemployment rate reached 10,000 cases due to the economic instability. By 1998, the count of homeless individuals in Seoul had reached 6,531. Notably, 74.8% of the nation's homeless population was concentrated in the Seoul region in 2021.

The statistics from 1998 onwards are as follows:

Seoul Homelessness			
Year	Total population	Total population change in rate (%)	Unemployment rate (%)

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1998	6,531		7
1999	7,401	13.32	6.3
2000	6,703	-9.43	4.4
2001	6,532	-2.55	4.0
2002	6,134	-6.09	3.3
2003	5,788	-5.64	3.6
2004	5,721	-1.16	3.7
2005	5,792	1.24	3.7
2006	5,694	-1.69	3.5
2007	5,201	-8.66	3.2
2008	5,601	7.69	3.2
2009	5,637	0.64	3.6
2010	5,121	-9.15	3.7
2011	5,086	-0.68	3.4
2012	4,180	-17.81	3.2
2013	4,505	7.78	3.1
2014	4,535	0.67	3.5
2015	4,195	-7.50	3.6
2016	4,023	-4.10	3.7
2017	3,727	-7.36	3.7
2018	3,478	-6.68	3.8
2019	3,374	-2.99	3.8
2020	3,895	15.44	4.0

Homelessness increased once again in 2008 after the IMF, which was affected by the global financial crisis that began with the U.S. subprime mortgage crisis. The exchange rate increased from 902 KRW (South Korean Won) at the end of 2007 to 1,574 KRW in 2009. The total unemployment rate announced by the National Statistical Office in 2008 was 3.3%, which is included in the natural unemployment rate, but the Korea Labor Institute calculated the unemployment rate by applying "U-6," an auxiliary indicator released in the United States, and found that the perceived unemployment rate was 7.41%. The unemployment rate applying "U-6" includes discouraged workers, but the National Statistical Office identified those as economically inactive and did not include them in the unemployment list. The number of discouraged workers increased to 41.6% compared to 2007, a total of 151,000.

The homeless population, which has been on the decline since 2008, increased by 7.78% in 2013 again. In 2013, the annual unemployment rate was 3.1%, the lowest since the 2000s, but the youth unemployment rate was 8.0%. The poverty rate of single-person households was about 12% in 2011 but increased to 21.2% in 2014 with an increase in unemployment. Youth living independently lose their jobs due to the increase in unemployment, and the proportion of homeless people in their 20s and 30s increased from 17.4% in 2008 to 22% in 2012.

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In 2020, the homeless population increased by 15.44% from the previous year. It was due to the economic downturn caused by COVID-19, recording an unemployment rate of 4% for the first time since 2001.

According to an analysis of South Korea's economy and the period of the homeless population increase in Seoul, the homeless population increased as the unemployment rate increased. Therefore, the relationship between the increase in the homeless population and the unemployment rate is found.

### 2.2 Homelessness in the United States

In the United States, the existence of homelessness continued after the Great Depression in the 1930s. However, due to the subprime mortgage crisis from 2007 to 2010, the number of seized houses across the U.S., increased by 53% from 2007 and 156% from 2006. The U.S. government has raised its key interest rate 17 times since June 2004 from 1% to 5.25%, and subprime borrowers with no repayment capacity lost their houses. In 2007, when the subprime mortgage crisis began, the homeless population across the U.S. was 647,258 people. The state with the largest number of homelessness is California, with about 30% of the total population, followed by New York with about 16% of the total population.

The statistics from 2007 onwards are as follows:

U.S. Homelessness				
Year	Total population	sheltered	unsheltered	Total population change in rate (%)
2007	647,258	391,401	255,857	
2008	639,784	386,361	253,423	-1.15
2009	630,227	403,308	226,919	-1.49
2010	637,077	403,543	233,534	1.09
2011	623,788	392,316	231,472	-2.09
2012	621,553	390,155	231,398	-0.36
2013	590,364	394,698	195,666	-5.02
2014	576,450	201,051	175,399	-2.36
2015	564,708	391,440	173,268	-2.04
2016	549,928	373,571	176,357	-2.62
2017	550,996	360,867	190,129	0.19
2018	552,830	358,363	194,467	0.33
2019	567,715	356,422	211,293	2.69
2020	580,466	354,386	226,080	2.25
2021	Not counted	Not counted	Not counted	
2022	582,462	348,630	233,832	

After the subprime mortgage crisis, the homeless population has steadily decreased, but from 2017 to 2022, the population increased. Homelessness increased from 549,928 people in 2016 to 582,462 in 2022, a total increase of 32,534 people. In 2017, the U.S. poverty rate fell to 12.3%, similar to 12.5% in 2007, just before the subprime mortgage crisis. However, as the consumer price index rose due to inflation, the homeless population also increased. The inflation rate, which hovered at the beginning

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of 2.0% in 2015 and 2016, rose to 3.7% in 2017. In addition, a study by the U.S. Government Accountability Office found that every \$100 monthly increase in average rent leads to an approximately 9% increase in the homeless population. The average monthly rent in the U.S. was \$982 in 2017 and steadily increased to \$1,191 in 2021. At this time, the individuals who cannot afford rent payments lost their houses.

The additional increase in homelessness was due to COVID-19, which began in 2020. In 2020, the unemployment rate reached 13.0%, and continued inflation worsened homelessness.

After analyzing the U.S. economy with the rise in the homeless population, the number of homeless individuals increased as U.S. prices and rents increased. Therefore, it shows that there is a relationship between the homeless population and inflation.

## *2.3 Difference between South Korea and the U.S. Homelessness*

In both South Korea and the United States, homelessness has become a significant social issue due to the country's economic instability. Homelessness in the two countries occurs due to factors such as economic difficulties, mental problems, and unemployment, but differences exist in the increasing number of homeless populations.

In the case of Korea, most of the individuals became homeless because of the difficulty to maintain daily life. The homeless population increases when the unemployment rate increases. For this reason, Korea proposes a policy that focuses more on self-sufficiency activities and employment links for homeless individuals. Furthermore, in the process of establishing policies regarding homelessness, the systems are operated based on the central government.

On the other hand, homeless individuals suffer from high housing prices depending on the region even though they have a job. The homeless population increases during the economic downturn, but it also increases in the development of the U.S. economy since housing prices increase together. Due to this, a housing-first policy is implemented to provide residential spaces. In terms of institutional aspects, various laws and systems are carried out according to each state rather than by the central government.

## *3.0 Institutional analysis*

Before analyzing the institutions, the purpose of classifying the homeless system into living support, medical support, and housing support is to identify policies that are important in each country since the causes of the increase in the homeless population in South Korea and the United States are different. By analyzing Korean and U.S. policies on living, medical, and housing support, it is possible to see which policies are intensively supported in each country and to find out if improvements are needed. In addition, it is possible to assess how institutions in each country provide support systemically and determine the institutional compatibility with these policies.

### *3.1.1 The Process of South Korean Institutions*

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To respond to the rapidly increasing problem of homelessness, the Korean government formed the Seoul Metropolitan Government's Council on Homelessness in July 1998 and launched the "Renewal of Homelessness" program. The "Renewal of Homelessness" program is an emergency rescue support system for the homeless, which focuses on self-sufficiency through homeless protection and reemployment education. From 1998 to 2000, a total of 111 "Homes of Hope" were installed to accommodate the homeless, and the "Homes of Hope" were divided into special homeless shelters, vocational training shelters, job placement shelters, treatment and protection shelters, and self-sufficiency community shelters.

Homes of Hope	
Type	Key Contents
Special homeless Shelters	Shelter for women, families, individuals with disabilities, and elderly
Vocational training Shelters	Specialized job training opportunities such as cooking, electrical engineering, and construction skills
Job Placement Shelters	Provide housing to potentially employable or already employed as construction day laborers or skilled workers.
Treatment & Protection Shelters	Provide protection due to lack of self-reliance, such as alcohol addicts, individuals with mental illness, and recovering patients.
Self-sufficiency community Shelters	Shelter for homeless individuals interested in participating in community programs

Since 2005, the General Support Center for the Homeless has been institutionalized and medical welfare for the homeless began. In 2012, the Seoul City Bill of Rights officially announced that homeless individuals have the same rights as other citizens. In addition, there were 37 "Homes of Hope" in 2012 and 33 in 2019. The homeless population staying in homeless facilities was 7,361 people, which is 82.2% of the total population.

### Living Support

There is a "Basic Living Security" system for homeless people, and it is to guarantee the minimum life of people in need. Basic living security benefits are divided into living benefits, housing benefits, medical benefits, and educational benefits. Among them, the living benefits provide clothes, food, and other basic necessary items. As of 2023, if the income for single-person households is less than 620,000 KRW per month, 30% of the median income, the minimum living benefit guarantee will be provided. As the Ministry of Health and Welfare announced that it would raise the standard for supporting living benefits by 13.16% in 2024, the standard median income increased by 7.25%, enabling up to 710,000 KRW per month as living benefits. As of 2020, out of the total 2.13 million basic living security recipients, 1.3 million receive living benefits.

### Medical Support

The medical benefits system allows recipients to visit medical institutions to support the medical problems of low-income families. Medical benefits are divided into Type 1 and Type 2. In the case of Type 1, there is no personal contribution for hospitalization while Type 2 requires a personal contribution of 10% of the treatment cost for hospitalization.



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Type		Clinic	Hospital	Tertiary Hospital	Pharmacy
Type 1	Hospitalization	No payment	No payment	No payment	-
	Outpatient visits	1,000 KRW	1,500 KRW	2,000 KRW	500 KRW
Type 2	Hospitalization	10%	10%	10%	-
	Outpatient visits	1,000 KRW	15%	15%	500 KRW

To become a recipient of Type 1 medical benefits, individuals must qualify as a recipient of basic living security, be eligible under other applicable laws (immigrants, national merit recipients, North Korean defectors, etc.), or be a disabled person requiring continuous medical care. Recipients of Type 2 medical benefits are those who are not eligible for Type 1 within individuals receiving basic living security. Moreover, to qualify for Type 1, homelessness must be maintained for over three months, and individuals must either not be enrolled in the National Health Insurance or be in arrears for over 6 months. Unlike education benefits, housing benefits, and living benefits, the support obligation standard still exists in medical benefits, showing that the individuals' first-degree direct relative and their spouses should be not present or capable of support.

### Housing Support

The housing benefit system is to support housing costs for low-income people regardless of the income and property of the person obligated to support them. Applicants can receive support if their income recognition is less than 47% of the median income, and as of 2023, single-person households can receive 970,000 KRW. The Ministry of Health and Welfare revealed that it will raise the standard of selecting housing benefits to 48% in 2024. In 2020, housing benefit recipients were 1.95 million, with about 91% of the total 2.13 basic living security recipients.

In addition, the Seoul Metropolitan Government operated a one-room support house since 2016, operating a total of 234 houses in 2022, and aims to operate 378 homeless support houses by 2023. The target of homeless support housing is homeless individuals with mental illness or alcohol addiction problems. Monthly rent is about 140,000 KRW to 230,000 KRW and a deposit of 3 million KRW. The E-Land Foundation provided a deposit of 3 million KRW per house in cooperation with the Seoul Metropolitan Government for the homeless.

Operated by the Ministry of Health and Welfare, the Homeless Comprehensive Support Centers are spread across the nation, totaling 10 facilities. In Seoul, these centers are divided into three: Desi Seogi Support Center, Bridge Support Center, and Seoul Yeongdeungpo Bohyeon Support Center. In addition, there are a total of 33 homeless living facilities in Seoul, accommodating a total of 2,060 facility-based homeless individuals. The Homeless Comprehensive Support Centers provide a system for resident registration and credit recovery so that the homeless can return to the community in addition to providing beds and free meals.

### *3.1.2 The process of the United States Institutions*

After the subprime mortgage crisis, the U.S. government passed the "American Recovery and Reinvestment Act" bill, providing \$85 billion for public infrastructure, \$138 billion for healthcare, \$108 billion for



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education, and \$206 for tax relief and other benefits. The bill was created with the purpose of re-creating new jobs by spending a lot of money on the government during a stagnant economy. In addition, as the housing-first policy was prioritized, temporary shelters for homeless people increased. Compared to 2006, the year before the subprime mortgage crisis, the number of programs supporting homeless housing increased from 18,109 to 19,069.

### Living Support

The U.S. has a SNAP program to support food for homelessness. The SNAP program provides a card called Electronic Benefit Transfer (EBT), which can receive up to \$281 monthly in 2023. The EBT card can be used in general grocery stores, homeless shelters, or other stores that accept EBT cards. To receive this support, gross monthly income in the United States should be less than 130% of the poverty line. About 12.5% of the total U.S. population, or 41.2 million, receives SNAP program support.

In addition, a Supplemental Security Income (SSI) system is a government-provided living assistance grant given free of charge, regardless of tax payment record, operated to support the living of homeless or low-income families. It is available for individuals who legally reside in the U.S. and are 65 years of age or older. Income must be less than \$1,767 and can receive up to \$841 per month as of 2022. Exceptionally, individuals with a disability can receive SSI under the age of 65. According to the U.S. Government Social Security, a total of 4,964,000 people are receiving SSI in 2023.

### Medical Support

Medicaid is a joint federal program to cover medical expenses for low-income or homeless individuals. The requirements for receiving Medicaid differ from state to state. In New York, annual income must be \$19,393 or less, pregnant, children under the age of 18, disabled or disabled families, or 65 years or older. In California, the Medicaid program is called Medi-Cal. In order to receive Medi-Cal, income must be 138% or less of the federal poverty level or must be receiving SSI. Age of 65 or older or disabled people are also eligible. Medicaid benefits are 1) Inpatient hospital services, 2) outpatient hospital services, 3) EPSDT, 4) Nursing facility services, 5) home health services, 6) physician services, 7) rural health clinic services, 8) federally qualified health center services, 9) laboratory and X-ray services, 10) family planning services, 11) nurse midwife services, 12) certified pediatric and nurse practitioner services, 13) freestanding birth center services, 14) transportation to medical care, 15) tobacco cessation counseling for pregnant women. This part is common in all states, and the rest varies from state to state. California and New York have the largest number of recipients of Medicaid programs in the U.S. California has a total of 12,668,401, and New York has a total of 6,789,092.

### Housing Support

In the United States, the Housing-first policy was launched in the 1990s to address the homeless problem. The government thought that it was necessary for homeless individuals to have residential spaces first rather than finding a job or solving other problems such as treatments. Programs that use the housing-first approach can be classified as Supportive Housing or Rapid Re-housing. Supportive housing supports long-term rental of affordable apartments, and rapid re-housing supports short-term and medium-term rental and helps to increase the income of homeless individuals. California specified that all housing programs should use the housing-first approach under the 2016 Senate Bill 1380.

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As such, there are a total of 11,379 Community Housing and Homeless Shelters across the U.S. that provide housing to homeless individuals. Of the total homeless population, there are 348, 630 sheltered homeless, and approximately 60% of all homeless population reside in shelters.

To increase the number of houses available for the homeless, California aimed to build 1,200 small houses in 2023: 350 houses in Sacramento, 500 in Los Angeles, 200 in San Jose, and 150 in San Diego.

## *3.2 Non-Profit Organization*

### *3.2.1 Reasons for Non-Profit Organization Analysis*

The reason for analyzing non-profit organizations in Korea and the United States is to analyze the system of non-profit organizations that complement the policies in each country. Although the country is implementing policies on living, medical care, and housing, it is difficult to provide meals and necessities to homeless individuals on a daily basis. Therefore, the aim is to consider the support received by vulnerable populations from non-profit organizations and determine how the support from governmental policies and non-profit organizations synergizes to provide the necessary assistance to the homeless.

### *3.2.2 South Korean Non-Profit Organization*

Although it is difficult to accurately identify the number of non-profit organizations that support homelessness, they are providing support for the socially vulnerable and homeless. Prominent programs include meal support, daily necessities support, and housing support.

#### **Meal Support**

Meal support for homeless individuals is to support one-day meals for them. Some methods of meal support include a free cafeteria, a food truck, or a lunch box. Although it varies from organization to organization, non-profit organizations provide free meals for about 300 people on average and operate food trucks to provide meals in areas where many homeless populations gather, for instance, Seoul Station. In addition, some organizations deliver lunch boxes for homelessness or residents in small rooms who are unable to move. Lunch box delivery was significant during COVID-19 since it was difficult to gather at the cafeteria or near the food trucks. An average of about 130 homeless individuals and elderly people living alone are provided with free boxed meals daily. Notable non-profit organizations engaged in such meal support initiatives include "Dandelion Noodle Kitchen," "Nanumi," and "Joyful Free Meal Shelter".

#### **Daily Necessities Support**

The purpose of daily necessities support is to provide items necessary in daily life so that homeless individuals can maintain a stable life. Daily necessities support include kits containing clothes, bottled water, and instant food. Among non-profit organizations, about 10,000 households are provided with winter socks, and a total of 50,000 water bottles are delivered during the summer. In addition to the meal support, it provides about 120 kits containing instant food. Representative non-profit organizations are the "Merry Year Foundation" and "People Who Sell Hope".

#### **Housing Support**

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Non-profit organizations in South Korea often provide housing support for the homeless along with promoting self-sufficiency among the homeless individuals. Many of these programs aim to assist the homeless not only with housing but also with temporary accommodations during the winter season. Rather than focusing solely on providing housing for the homeless, these organizations promote self-sufficiency. Additionally, these programs are designed to collaborate with homeless shelters in Seoul, utilizing a system that links seven types of comprehensive support centers: transitional shelters, temporary protection facilities, self-sufficiency facilities, rehabilitation centers, care facilities, consultation centers, and meal services. These centers are designed to accommodate the specific needs of the homeless population. Prominent non-profit organizations engaged in these programs include the "Seoul Homeless Facility Association" and "Nanumi."

### *3.2.3 United States Non-Profit Organization*

The United States also has programs that provide meals and daily necessities to homeless individuals like in Korea. In the case of Korea, non-profit organizations primarily receive donations in the form of donated goods or monetary contributions, while the U.S. receive donated goods from high schools or local communities.

#### *Meal Support*

Meal support programs for homeless people include free cafeterias and food trucks. It serves meals to an average of more than 2,000 homeless people per day and serves groceries in boxes every month to low-income and homeless people. Food trucks are provided in areas with many homeless populations, and about 70 to 200 free meals are provided. Examples include "Dream Center" and "Hope on Wheels".

#### *Daily Necessities Support*

Daily necessities support conducted by non-profit organizations mainly delivers boxes containing clothes and daily necessities. Non-profit organizations receive clothing donations and provide it to low-income and homeless people. Although the cycle varies from organization to organization, it is usually held every three months. It also delivers about 180 boxes containing groceries and daily necessities every month to support low-income families. Non-profit organizations that support daily necessities include "One-on-One Outreach" and "Dream Center".

#### *Housing Support*

Housing support is divided into organizations that focus only on housing and organizations that support treatment and living space together. The program supporting only residential spaces provides night parking lots for homeless people living in cars. An example of such support is "Safe Parking LA". On the other hand, non-profit organizations that provide housing along with the treatment support education or addiction treatment through housing programs. Prominent organizations include "Covent House" and "Dream Center".

### *4.1 Additional Issues*

#### *4.1.1 Blind Spots in Homelessness*

##### *Living Support*

In Korea, the absence of a clear homeless status causes a challenge in accessing institutional support. This leads to blind spots in basic living security. Basic living security

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recipients are individuals who, due to their income falling below the minimum subsistence level, receive government support to sustain their livelihood. Since this system targets socially vulnerable groups rather than the homeless, a gap exists where homeless individuals in need of assistance do not qualify for the benefits.

Homeless individuals are unable to access benefits because a registered address is required. To fulfill the conditions for basic living security, both the actual residence requirement and continuous residence requirement must be qualified. The actual residence requirement necessitates that the recipient has resided at the given address for at least one month, and the continuous residence requirement stipulates that the recipient must maintain residence at the same address while receiving the benefits. Among those experiencing street homelessness, individuals residing in makeshift houses, shantytowns, small accommodations, or homeless self-reliance facilities without a resident registration number are managed through a social welfare computerized management number. However, a systematic management approach for these social welfare computerized management numbers is still lacking, resulting in an inability to address the challenges.

Basic Living Security							
Type		Residents in makeshift houses, shantytowns	Residents in small accommodations	Homeless self-sufficiency facilities		Homeless	
				Resident registration Number			No Resident Registration Number
				Facility location	Urban location		
Benefit	Living	o	o	x	x	x	
	Housing	o	o	x	x	x	
	Medical	o	o	o	o	x	
	Education	o	o	o	o	x	
	self-sufficiency	o	o	x	x	x	

Korea's resident registration law is centered on the address: if there is no residence for five years, individuals are classified as an unknown residence, and after an addition 5 years, their resident registration will be canceled. As a result, it is difficult for homeless people without residences to maintain their resident registration cards. Unlike resident registration cards that are canceled over time, social security numbers used in the United States are not canceled once they are created.

A blind spot in living support also exists in the United States. Like Korea, the U.S. policy is also being implemented for the socially vulnerable, not for homeless people. The SSI system has an age limit, which can only be received under the age of 18 or over 65. In the cases of disability, age restrictions are not applied. However, homeless individuals with disabilities lack proper documentation to prove their disability, which makes it difficult to access SSI benefits. Hence, homeless individuals are often excluded from living support programs.

### Medical Support

Unlike education, housing, and living benefits, medical benefits still have a support obligation system. Due to this, medical benefits can be provided only when there is no one who can support the homeless. Homeless individuals who have lost contact with their families are excluded from receiving medical benefits because a person obligated to support them exists. According to a survey by the

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Ministry of Health and Welfare, the number of homeless Type 1 medical benefits recipients in 2021 was 271, which is less than that of potential recipients.

In addition, medical facilities for homeless patients were designated, which created a limitation that treatment can only be provided in certain places. The situation where medical treatment can be received only in designated places and the lack of connection with private hospitals lead to a decrease in medical facilities for the homeless.

Policies for homelessness in the United States vary from state to state. For this reason, there is a situation in which the homeless cannot receive Medicaid. States that did not expand the Medicaid system have age requirements: under the age of 18 or 65 years of age or older. Age requirements do not apply to those with disability. As of 2023, a total of 10 states, Wyoming, Kansas, Texas, Wisconsin, Tennessee, Mississippi, Alabama, Georgia, South Carolina, and Florida, did not expand the Medicaid system, resulting in 2.1 million people not receiving medical benefits. Florida is the third most homeless state in the United States, and Texas is the fourth most. In states where Medicaid is not expanded and has many homeless populations, the homeless are excluded from medical support benefits.

### *4.1.2 Homeless crime/social problem*

According to a survey conducted by the Ministry of Health and Welfare in Korea, problematic drinking behavior was observed in around 45% of individuals. Particularly among homeless individuals, it was found that 39% of their income was used to purchase alcohol or tobacco. In the United States, a survey by the Substance Abuse and Mental Health Services Administration (SAMHSA) revealed that 38% of homeless individuals suffer from alcohol addiction, and 26% have other substance addictions. Unfortunately, instances of substance abuse have led to the exploitation of policies designed to support the homeless. For instance, the homeless used assistance cards from the SNAP program to buy bottled water and recycled the empty bottles for small monetary gains, which are then used to purchase cheap fentanyl.

Substance abuse, both alcohol and drug addiction, often leads to criminal activities among the homeless. In Korea, public disturbances and fights among homeless individuals, particularly around places like Seoul Station, have been found. In the United States, homelessness-related crimes involving drug dependency are reported, such as a 21% increase in crimes on subways and buses attributed to drug-related issues according to a report by LA Metro in 2023. Additionally, vehicle thefts have been consistently occurring, with California experiencing 202,658 cases of vehicle thefts in 2022, as reported by the National Insurance Crime Bureau (NICB).

Another crime associated with homelessness is identity theft or loaning of identities. According to a survey conducted by Homeless Action and the Foundation for Public Human Rights in October 2013, there were a total of 267 cases of identity theft or loaning among the homeless. These incidents were reported to have occurred for reasons such as "to secure livelihood or provide shelter or employment opportunities." Additionally, in 2014, a paper company was created to disguise homeless individuals as company employees, resulting in the embezzlement of 3.378 billion KRW in security deposits using the names of homeless individuals. These individuals were provided with shared accommodation and meals in exchange for various documents. The survey revealed that approximately 25% involved identity theft, while about 75% were cases of identity loaning.

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There are also homeless individuals who lack awareness of existing policies or have a lack of motivation to improve their situation. According to a survey on Korean homelessness, the main reasons for not receiving necessary social welfare services are because of "not knowing or finding it difficult to apply" at 55.2% and "not being aware that the programs exist" at 38%. Thus, while there is a challenge in terms of the accessibility of homeless policies offered by the government, there is also a low rate of homeless individuals actively seeking and applying for these policies.

### *4.1.3 Housing price*

Monthly rent in Seoul, Korea, increased about 25% compared to two years ago as of 2023. The monthly rent deposit has decreased by about 10%, but it is difficult for the homeless to raise enough money to pay the deposit. 62% of residents of small rooms said they were unable to move into public rental housing due to high deposits. In addition, the monthly rent of a small room has grown from about 150,000 KRW to 300,000 KRW in five years. While there are homeless individuals who can't find a house because of this cost, there are homeless individuals who can't find a house because they don't have resident registration cards. When signing a contract to save a residential space, a homeless individual's identity is required. However, if the resident registration is unidentified or the resident registration is dissolved, individuals cannot sign a contract for housing.

The U.S. government announced its plan to construct and supply 1,200 small homes for the homeless by 2023. However, as of 2022, the monthly average rent has increased by approximately 18% compared to the previous year. This has led to a growing number of homeless individuals in the California region who are unable to afford housing due to high home prices, despite having jobs. About 30% of the entire U.S. homeless population resides in California, and the situation of around 115,500 individuals experiencing street homelessness underscores the challenges of finding housing in the United States due to elevated rental costs.

## CONCLUSION

After analyzing government support in living, medical, and housing support in Korea and the United States, the government's policies are mostly aimed at the entire socially vulnerable. In addition, it is necessary to make the homeless population's access to the system easier since homeless individuals do not receive the welfare system due to difficulties or ignorance in the process of finding and applying policies.

Here are some expected measures:

1. When there is no resident registration number

To apply and receive assistance in living, medical, and housing, a resident registration card is required. However, some homeless individuals face difficulties due to missing their resident registration. Restoration of resident registration involves visiting the local resident center with ID cards, potentially incurring fines of up to 100,000 KRW depending on the declaration period. Like this, it is difficult to apply for resident registration restoration for those who do not have actual addresses, lost their ID cards, or cannot pay fines. A solution could involve facilitating resident registration restoration at the resident center, regardless of their actual residence, and varying fines based on the applicant's income. Establishing mailboxes for the homeless at resident centers could help them receive mail through the local resident center. Moreover, setting up booths at locations with a high homeless population, such as Seoul Station, could help educate them about the resident registration restoration process.

2. When homeless do not apply due to a lack of awareness about the national welfare system



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Social Welfare systems for homeless people are largely open to the public via the Internet. However, it is difficult for the homeless to access the Internet, which leads to the inability to apply for the welfare system. Therefore, non-profit organizations, institutions, or locations frequented by the homeless should work to raise awareness about existing policies and provide assistance with the application process. Also, distributing flyers with directions to near homeless shelters can encourage individuals to seek out assistance on their own. Furthermore, there is a medical protection certificate for the Seoul Metropolitan Government for the homeless. Medical protection certificates can be received if they are not eligible for medical benefits. Expanding this system nationwide can help the homeless receive medical care in other regions other than Seoul.

### 3. When the homeless cannot or do not find the supporting systems

Currently, non-profit organizations provide support by providing essential daily supplies and linking them to relevant facilities. They also help restore resident registration, facilitate alcoholism treatment, and aid in job placement. However, some homeless individuals miss out on this support due to a lack of awareness. Among the homeless, 18.9% are unaware of the available systems while 52.3% avoid the system for various reasons. To address this, non-profit organizations offering free cafeterias can explain the welfare system and set up a booth next to the cafeterias for regular counseling sessions after meals, increasing their interest in improving their circumstances.

The expected benefits from the proposed measures can reduce the 93.2% of homeless individuals who are not aware of the program or do not know the application process among 33% of homelessness population who do not receive welfare benefits. By assisting the homeless through non-profit organizations, especially in places with high concentrations of homeless individuals, the number of those who didn't apply due to lack of knowledge or difficulty could be reduced to nearly halved.

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