

# How has Charlotte's economic and population growth in Charlotte affected Charlotte's homelessness rates in the 21st century?

## *Introduction:*

Charlotte has been growing in many different ways as a result of the city's financial industry. As migration into Charlotte has continued, the cost of living rises as housing becomes more limited. Housing is a basic human need that, unfortunately, is not considered a right under the American legislature. A lack thereof contributes to individuals living in undesirable conditions, unable to bathe and take care of themselves. Our research question is, "How has Charlotte's economic and population growth affected Charlotte's homelessness rates in the 21st century?" We selected this research topic because we are concerned about the health and safety of all Charlotte citizens, and study how the homeless population has been affected by the rising cost of living.

## *Theory:*

The overarching key concept that constructs the research question is the result of Charlotte's overall economic growth and population growth. Economic growth is a vague topic overall but is best conceptualized by the running definition: Economic growth is an increase in the number of economic goods and services a society produces (Roser). Income is an economic yield that takes on a big role in the scope of our research about the results of homelessness, as monthly income to monthly rent is a primary determinant. This is also another reason why it is important that focus is placed on housing costs over time along with the rates of homelessness as industry headquarters have attracted the attention of non-Charlotte citizens. The primary industry is banking and finance, but other large companies are also in Charlotte. Many conglomerates such as Bank of America, Ally, Wells Fargo, Food Lion, Honeywell, and NASCAR boost the economy and provide many high income jobs. The migration into the city is caused by this influx of job opportunities created by these companies, thus causing the cost of living to rise. The cost of living is how much it costs to live in an area. With a rising cost of living and increased tax rates from the now high borrowing demands, it can be impossible for many to continue to afford where they live and become homeless (Government Accountability Office). Real estate corporations have benefited greatly from the influx of people migrating to Charlotte, as their

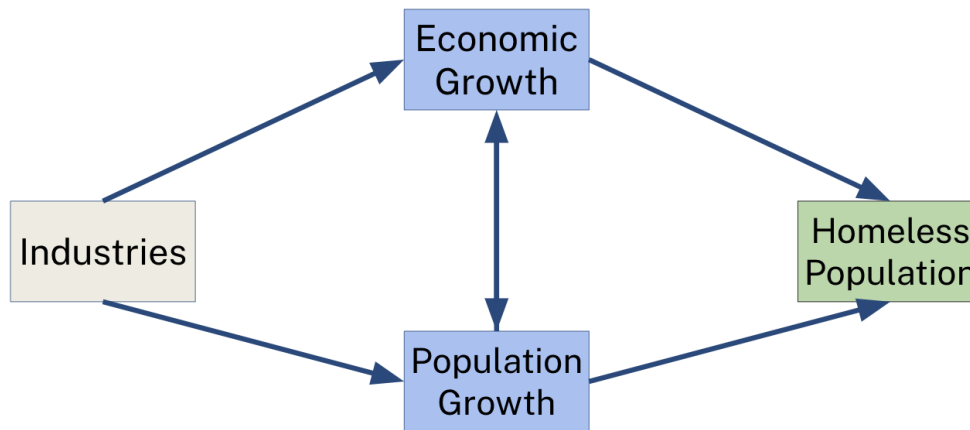
business plan is to take advantage of the affordable capital that would be low income housing, and “Reposition” them. One of the biggest housing developers in Charlotte, Northwood Ravin, describes their operations as “Transforming assets by investing capital and repositioning their market reputation”. This has exhausted the housing crisis, as the American market has seen an immense decrease in the amount of affordable housing available to those in poverty since 1980, and continues its downward trend today (Takahashi & U.S Government Accountability Office). Government intervention is another concept that plays a role in our research question. Programs such as emergency housing and federally protected low cost housing do exist in Charlotte (226 in total), yet low income housing is often so strictly vetted and oversaturated that residents are forced to join a long waitlist. This means that those in need of shelter have no choice but to look towards emergency shelter as long term (Johnson & Chamberlain).

Economic growth does not stand alone in its influence on the homeless population, as population growth (the number of people who live in a specific district) is also a large contributor to the industry induced cycle that pushes more and more Charlotte citizens into the homeless margin. Within the margin, there exist many categorizations of homelessness, so it is crucial to establish a proper definition. This definition would include couch surfing, rough sleeping, sleeping in cars, and tents (Amore et al. 2013). In this research, we put our attention towards those who are experiencing both long term and short term homelessness.

When observing the impact of Charlotte's economic and population growth on homelessness, it is best to think about it empirically. Instead of using theoretical constructs, we found that using independent and dependent variables is the best way to understand the connection between these two variables. The number of homeless people in the study will be the dependent variable, which is what is being measured. Economic and population fluctuation have an impact on the homeless population, making them independent variables. Homelessness has shown itself to be somewhat of a nationally understudied topic. The national homeless population is reported to be that of 582,000 nationwide, which is known to be a severe underestimate due to how difficult it is to count each person in homelessness per state. This would mean that about 18 out of every 10,000 people in the US are homeless, meaning the homeless population of Charlotte-Mecklenburg should be 1,583, yet is actually estimated to be 3,162 as of May 2023 (Charlotte-Mecklenburg Housing and Homelessness). Factors such as the

increased job opportunity and cost of living due to billion dollar industries and national sports organizations have been mentioned. However, the other factors of the diagram below show the factors that impact the homeless population. With homelessness as a result of an increase in cost of living, there are many different factors to account for that might affect the cost of one's life such as: attention to health, employment history, if they have been homeless before and if they are taking care of a family. These factors determine the autonomy of the homeless population so we can formulate an exact understanding of how we can better allocate resources and grasp why people become homeless. Autonomy in America is the ability to be independent, and it is apparent that along with a decrease in income comes a decrease in autonomy. Out of the entire homeless population, an estimated 33% are families experiencing homelessness, conveying that many children are born and raised in homelessness (Charlotte-Mecklenburg Housing and Homelessness). For a child, this type of instability can cause cognitive impairment and physiological harm such as decreased performance in school and malnutrition. Children in these circumstances have been shown to have a significant decrease in overall future performance, increasing the likelihood of economic hardship and homelessness (Mohanty L. and Raut L.). For more than just the children, health problems such as mental and physical disabilities create a need that many homeless people can not satisfy from a lack of access to affordable healthcare. American healthcare is the most expensive in the world, making it impossible for those with limited income to receive treatment as necessary. This worsens pre existing conditions, encouraging cheaper coping mechanisms (Emo Zhao). This leads to behaviors that can worsen all aspects of the experience in the long run, which leads to worse status than before (Johnson & Chamberlain). It then becomes impossible for one to work enough to afford to live while suffering from this condition. Not to mention that a result of shelter instability leads to displacement of important documents such as ID or birth certificates, without which one can not access government funded programs. Each month, 45% - 51.1% of people denied government services are denied due to lack of identification and 59.8% of homeless people who could not produce an ID are arrested or harassed, while 8% had their ID confiscated (National Law Center). There is clearly an abundance of evidence that supports the conclusion that economic

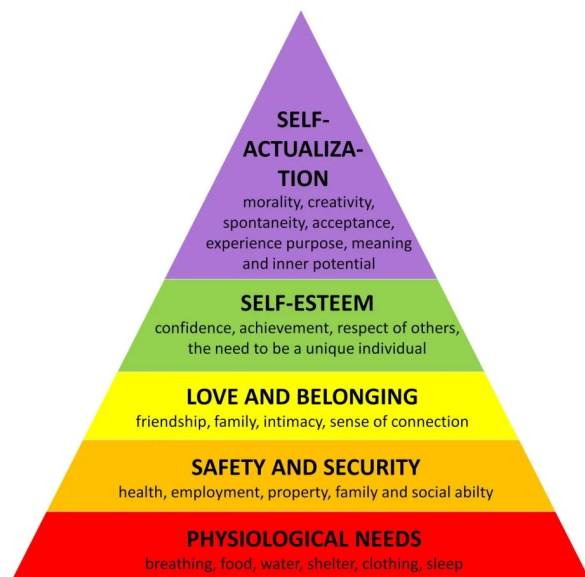
growth impacts the homeless population greatly.



To understand the effects of the homeless population from economic and population growth in Charlotte, it is best to survey the short-term and long-term residents. Short-term residents are classified as having lived in Charlotte for less than five years, and long-term residents are classified as having lived in Charlotte for five or more years. The long-term and short-term residents are crucial to understanding the number of new citizens of Charlotte and the perception of the growth of the residents who have lived in Charlotte long-term. For the homeless population, it is vital to understand their perspective on the growth of Charlotte and inquire about their belief on what causes homelessness in Charlotte, and determine where resources need to be allocated. The first step is mailing out questionnaires to residents with a place to live and getting demographic information such as income, race, sex, age, and educational attainment to select the best candidates for the survey. Using stratified random sampling will allow the best-fitted people to respond to the survey about the economic and population growth of Charlotte and the homeless population. It is necessary to understand whether the residents are from Charlotte, work in one of Charlotte's prominent industries, and if they are homeowners. It is essential to get a large enough sample to represent each group accurately, and the bigger the group, the better. For people experiencing homelessness, mailing is not an option, so surveying homeless people in shelters or on the streets is the best way to communicate with them. Ideally, a census of the homeless population will be conducted to understand the number of homeless people and if they have access to a shelter. This can be

conducted by investigators meeting homeless community leaders and becoming familiar with them to safely enter their camps to gather needed information, similarly to Ravenhill's investigation. Understanding the amount of people who were priced out of their homes or if they have always been homeless allows a better understanding of Charlotte's financial situation. Though much of the information is qualitative regarding the residents who have a place to live, the number of homeless people is quantitative, which allows a better understanding of the growth of homelessness. However, the qualitative factors allow an understanding of causes in a more analytical sense. The surveys will provide an understanding of how the economic and population growth affected people financially, specifically the homeless population numbers, and how the growth affected the homeless population.

The evident yet immeasurable human experience becomes completely disfigured when a person is forced to live without shelter in American society. Maslow's hierarchy of needs is the list that we look at when attempting to quantify an individual's quality of life quality (McLeod, Guy Evans).



It states that basic physiological needs such as nutrition, sleep, water, and good weather are the basis of a thriving life. The next requirement in Maslow's hierarchy is safety and security, which is not a realistic expectation when everything you own is unprotected and there is no financial security, routine or order. An important part of this hierarchy is belongingness and relationship building. Most homeless people are desperate for a sense of belonging somewhere,

as recorded by one researcher of social situations among homeless, “Without something to belong to, we have no stable self . . . Our sense of being a person can come from being drawn into a wider social unit.” (Johnson & Chamberlain).

Meanwhile, the homeless hardly have the resources to perform the necessary routines required to meet the rest of society standards (i.e. hygienic standards, clothing, socialization). With no place to have sanctuary, rest, or have privacy, these people are forced into a distinct reality in which they are out in the open where all society can see, yet remain completely separate from it. Many people are unable to work due to the mental and physical toll that this experience takes. Places like mental asylums, prisons, shelters and public health facilities have a large role to play. Mental disabilities and disorders increase the likelihood of risky behaviors among those without homes, and these institutions often provide little to no permanent solutions (Somerville) . Places like homeless shelters become battle zones, where people feel they need to keep an eye out while they sleep out of fear of being robbed. Rehab centers offer programs that can range in price from \$5,000 to \$10,000 for a program lasting 90 days. While helpful, they prove as short-term solutions that lack lasting effect (Johnson & Chamberlain). Centers such as Atrium Health receive over 30 million dollars a year in donations. Being in such a hopeless position where everyone witnesses your suffering, yet continues as if you are invisible can cause uncertainty which cultivates a deep rooted sense of emotional instability within the homeless community itself, reflecting the unstable nature of their circumstance. As observed by Ravenhill (an established hands-on investigator of the homeless and their communities), “Relationships among homeless people may be supportive and threatening, risky and reassuring, uplifting and depressing and oppressive and liberating bringing both joy and misery and hope and despair.” In response to this dysfunctional and lawless way of life, people turn to drugs and petty crime to balance their lives and give them the sense of autonomy they lost through their journey (Ravenhill). This level of homelessness is the result of governmental negligence to maintain the standards of humane living for all due to corporate prosperity.

### *Historical Events:*

People have experienced homelessness throughout history, and just like other regions or cities, Charlotte has a history of homelessness. In the 1970s and 1980s, homelessness became more prevalent due to renters' incomes being insufficient to pay rent, low-income housing was

destroyed, and subsidized housing construction slowed down significantly in the 1980s as well-paying jobs began to require higher education levels, drops in welfare payments caused increases in poverty rates. Between 2004 and 2005, Charlotte had a 10% increase in requests for emergency shelters by families, which was twice the average growth rate compared to 24 other cities (Vanderford). More recently, between 2010 and 2017, Charlotte had a 26 percent decrease in the number of homeless people. The total number of homeless people in 2017 was 1434, which decreased from previous years. It is important to note that between 2016-2017 the total population of homeless people declined, the total number of unsheltered homeless people rose, and the increase of unsheltered homelessness has increased both in Charlotte and the state of North Carolina. During 2020, many people lost their jobs, causing a spike in the total number of homeless people (Charlotte-Mecklenburg et al.). Throughout Charlotte's history, the total homeless population has increased and decreased, and from 2010-2020, the number of homeless people decreased until the pandemic caused a spike.

Charlotte is a growing city with both economic and population growth. Understanding Charlotte's industries is critical to understanding the economic and population growth of the city. Charlotte's primary industries are financial services, technology, and fintech. With 475 company headquarters in Charlotte, it is evident that the economy is doing well. Some examples of financial businesses in Charlotte are Bank of America and Wells Fargo. Bank of America was founded in 1998 and headquartered in Charlotte, North Carolina, bringing jobs to the city. 2008, the Great Recession affected Charlotte's economy as many people were put out of work, and the unemployment rate spiked. However, in 2008, Wells Fargo bought Wachovia (a Charlotte-based company), leading to Wells Fargo having a headquarters in Charlotte, which assisted with increasing the economy. Wells Fargo and Bank of America have brought more people to the city, causing a need for housing ("100 Events That Shaped Charlotte."). There are over seventy fintech companies in Charlotte; for example, Credit Karma relocated their headquarters to Charlotte in 2022 (Charlotte Open For Business). With being able to comprehend Charlotte's industries, it is evident that it has lots of economic potential, and as industries grow and people migrate for jobs, the city grows.

*Context and Implications:*

There are six significant stakeholders concerning the homelessness rates and housing crisis: state governing officials, housing developers, non-profit organizations, the homeless population, the citizens of Charlotte, and local businesses. The homeless population strongly affects the allocation of resources from tax revenue, as many view it as a growing problem. The government can assist people experiencing homelessness by allocating resources, such as more accessible access to shelters or food. In 2023, the City of Charlotte government will spend 44,294,157 dollars in housing services, which is beneficial to help people afford housing. Some resources include the Housing Trust Fund, House Charlotte, and Multi-Family Noah Preservation (City of Charlotte Housing Services Dashboard). The government is a stakeholder because society expects it to assist impoverished and homeless people first by providing resources.

The housing developers have a significant stake in Charlotte's housing because they control the new housing built. As a key stakeholder, housing developers would be highly interested in the population and economic growth because they could build more houses or apartments as more people move to the area. A few prevalent housing developers in Charlotte are Northwood Ravin, Eastwood Homes, and Hopper Communities. The houses of Hopper Communities range in price from the mid 300,000s to 500,000s (Hopper Communities and Eastwood Homes). This price range targets upper-middle-class citizens. In 2022, the median rent for an apartment in Mecklenburg County was 1,346 dollars a month (U.S. Census Data). The cost of Northwood Ravin apartments averages around 1,700 dollars a month, so it is above the median rent. While most developers in Charlotte focus on constructing expensive and new housing options, some focus on building cheap housing for impoverished people. For example, the Fitch Irick Corporation focuses on building affordable housing to help the community with financial independence and economic development opportunities and providing a place for people living below the median income level a place to live (Fitch Irick Corporation). Creating more affordable housing allows companies to grow clientele, reach new areas, and assist the community, increasing brand image and people's loyalty. Though the developers have great potential to help the homeless population, just like any business, their goal is to make a profit. By raising the prices of housing because of higher housing demand due to the influx of immigration to Charlotte, they are propelling the housing crisis and homelessness by the cost they are selling or renting properties for. Conflicting interests between developers and the homeless and impoverished population arise as housing developers benefit from financial gain as a result of



expensive housing rather than the autonomy, livelihood, and safety of homeless people who are being priced out of their homes. Housing developers have the power to help the housing crisis rather than focusing on the profit incentive from Charlotte's growth. However, it is a matter of considering that their benefits are causing harm to other populations of Charlotte.

The people of Charlotte are most affected by the cost of living, resulting in people being priced out of their homes. In 2022, the federal poverty line for a family of four is making 2,500 dollars a month before taxes. If a family of four lives in an apartment that charges the median rent, they will spend over half their income on rent alone. When people cannot afford rent, they are evicted. Forty-six percent of all civil lawsuits in North Carolina were centered around evictions due to not paying rent. Mecklenburg County has 299.4 ejectment cases per 10,000 people, the fifth highest in the state (Sills). It is important to note that living in poverty and being homeless are two different things, but the more impoverished a person becomes, the more likely it is to become unhoused. Homeless people need shelter, job opportunities, and overall personal growth to help them overcome homelessness. They face ethical harms of fairness, justice, health, and autonomy. Access to low-cost housing or a shelter should be a human right, and homeless people are struggling with access to at least a shelter. Unjustly, being homeless can cause people to be criminalized. In Section 15-26 of Charlotte's Code of Ordinances, camping in public areas such as sidewalks is illegal. The city can legally remove any temporary shelter, bedding, or personal items from a public area as it is defined as a public nuisance. Violating this law can result in a person being charged a Class 3 misdemeanor and up to a \$500 fine (City of Charlotte Code of Ordinances). It is important to note that Charlotte does not have temporary housing. However, they refer people who call their hotline to nonprofits with temporary housing, such as HomeCare for the Carolinas, The Relatives, Roof Above, and Safe Alliance. (City of Charlotte). Vallor defines autonomy as the ability to govern one's life. Homeless people experience harm to their autonomy because getting a job can be difficult due to living conditions, a bank account, or an address, making it difficult to govern one's life. Without health care, homeless people face more harm to their health than people who are housed. In 2020, five percent of people experiencing homelessness were linked to death certificates. The most frequent cause of death for homeless people was med-overdoses, accounting for 12.2 percent of deaths, which is 10.2 percent more than the overall state population numbers. The most frequent causes of death for people experiencing homelessness are suicide or self-harm (9 times the NC rate), pedestrian

injuries (6 times the NC rate), and firearm assault (10 times the NC rate). Homeless people are more likely to die from chronic illnesses as a result of lack of healthcare; these illnesses include heart disease (7 times NC rate), liver disease (7 times NC rate), and lung cancer (6 times NC rate) (Fliss et al.). It can be hard to control your life without the resources to assist that transition. Without privacy, people experiencing homelessness face self-esteem, paranoia, doubt, and hypervigilance. Homelessness is a severe problem, and the homeless population faces ethical harm every day.

On housing for the homeless population, considering the ethical values of fairness, justice, health, and autonomy is essential. It's about addressing homelessness as a social issue and ensuring that everyone has equal access to low-cost housing or shelters. This aligns with the principles of fairness and justice, where many see access to housing should be seen as a fundamental human right. Additionally, it is crucial to prioritize the health and well-being of homeless individuals, providing them with the shelter and support they need to overcome their situation. Lastly, respecting their autonomy is crucial, as criminalizing homelessness and removing their temporary shelters can further marginalize and harm them. By embracing these ethical values, we can work towards creating a more inclusive and compassionate society (Valor).

Both businesses and nonprofits are significant stakeholders in this research question. For businesses, having homeless people outside their location can hinder their profit. Due to stigmas surrounding homelessness, people may be less likely to use a service or eat at a restaurant if there are many homeless people in the area of the businesses. As mentioned, the businesses of Charlotte help fuel the economy, so if companies lose business due to stigmas, this negatively affects the economy as less money is spent. Businesses also have a role in helping the homeless population as they can assist with providing jobs and helping them get back onto their feet.

When it comes to non-profit organizations providing housing for the homeless population, the stakes are incredibly high. It's not just about giving someone a roof over their head; it's about so much more. Having a safe and stable place to live is absolutely crucial for individuals to rebuild their lives and get back on their feet. It provides them with a foundation and a sense of security, allowing them to focus on other important aspects of their lives, such as finding employment, accessing healthcare, and addressing mental health concerns. By addressing the issue of homelessness through housing initiatives, nonprofits play a vital role in improving

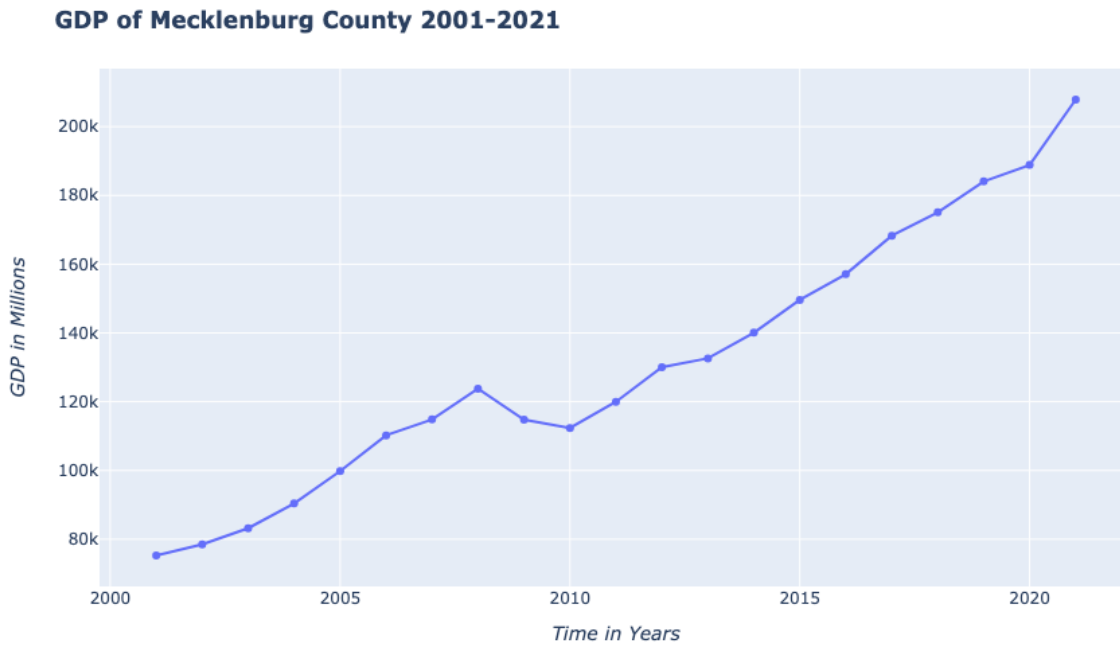
the overall well-being of individuals and communities. It's a challenging task, but the impact it can have is truly life-changing (RoofAbove staff).

### *Data:*

Before measuring our dependent variable, it is necessary to understand the trends of both independent variables to determine the effect that these variables have on the total homeless population. As previously stated, economic growth will be measured using GDP. Figure 1 shows a substantial increase in GDP as time progresses in Charlotte, which makes sense because of the growth of the financial and technological industries over time. Looking at Figure 1, the GDP has not always been positive. In fact, between 2008 and 2010, the GDP is dropping. The recession during this time is the cause of such a dip. Interestingly, 2020 was a recession due to the global pandemic, but Figure 2 demonstrates that Charlotte's GDP grew by 10% between 2020 and 2021. On average, the GDP has grown about 5.3 percent every year since 2001. The GDP is consistently increasing, demonstrating that Charlotte's economy is doing well and successfully. The following independent variable in the research question is Charlotte's population growth. Figure 3 highlights Mecklenburg County's population growth. It is important to note that the US Census Bureau did not collect data during 2020 due to the pandemic so that value is missing. However, a comprehensible understanding of the population growth is possible. The population grows 1.9 percent annually, which signifies a steady growth rate. Comparing Figure 1 and Figure 3, the population and economy are growing due to more people moving to Charlotte for work because of the growing number of companies moving to Charlotte, which, in turn, grows the economy.

### **Figure 1**

Measuring Mecklenburg County's Economic Growth



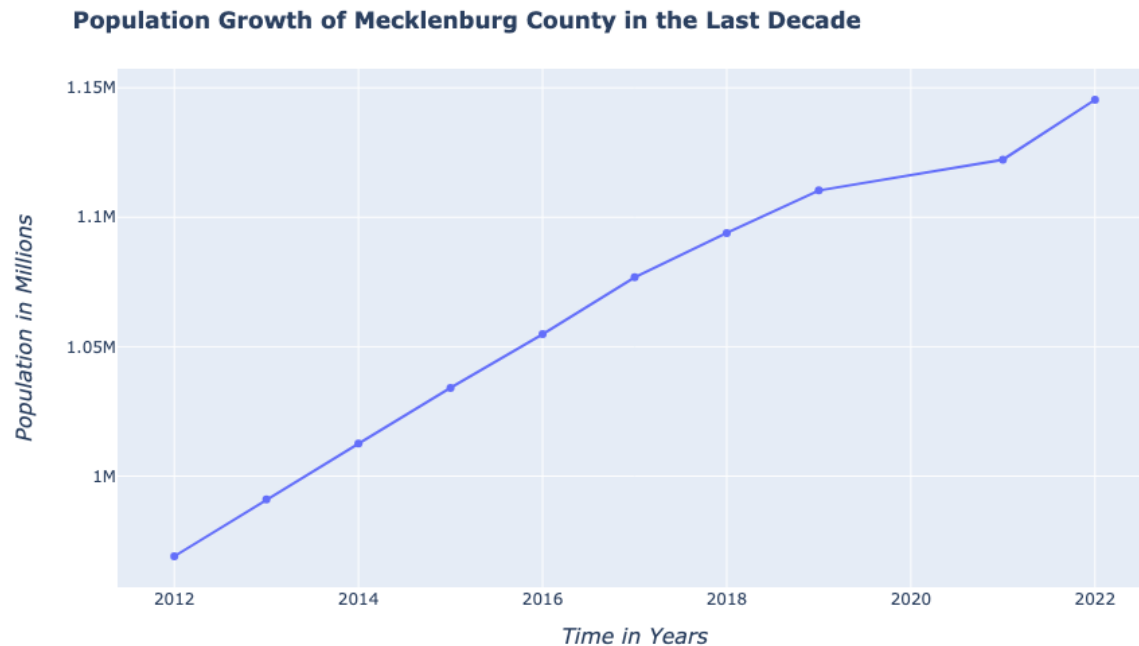
**Figure 2**

### Summary Statistics of Mecklenburg County's GDP

Year	Total	Rate of Change	Average Rate of Change
2001	75277.795	NaN	0.052952
2002	78528.498	0.043183	0.052952
2003	83204.289	0.059543	0.052952
2004	90411.665	0.086623	0.052952
2005	99791.691	0.103748	0.052952
2006	110214.797	0.104449	0.052952
2007	114836.847	0.041937	0.052952
2008	123791.470	0.077977	0.052952
2009	114759.198	-0.072964	0.052952
2010	112359.740	-0.020909	0.052952
2011	119986.730	0.067880	0.052952
2012	130053.823	0.083902	0.052952
2013	132613.851	0.019684	0.052952
2014	140082.542	0.056319	0.052952
2015	149619.312	0.068080	0.052952
2016	157078.376	0.049854	0.052952
2017	168279.510	0.071309	0.052952
2018	175103.344	0.040551	0.052952
2019	184074.573	0.051234	0.052952
2020	188848.649	0.025936	0.052952
2021	207866.150	0.100702	0.052952

**Figure 3**

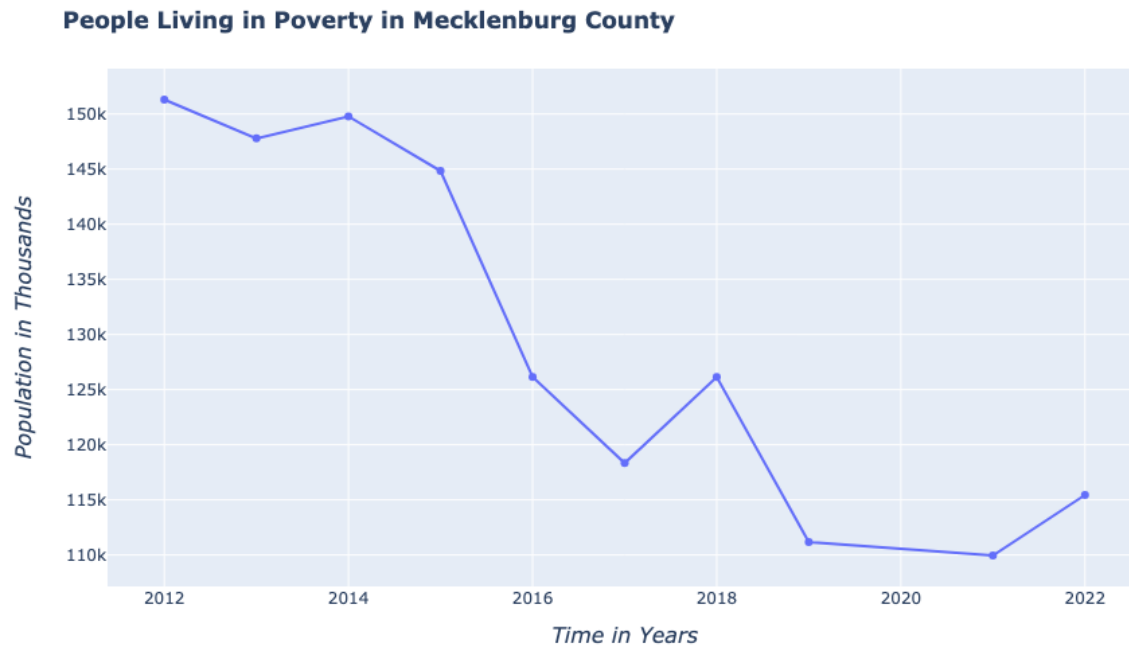
## Measuring Mecklenburg County's Population Growth



Since Charlotte's economy has significantly grown in the century, specifically the last ten years, before looking at the total homeless population, the group felt it was essential to look at the number of people in poverty concerning the economic growth to understand if, and how the citizens of Charlotte are benefitting from this growth. In Figure 4, instead of measuring percentages, the group measured using the exact number of people to avoid the population growth deflating the percentages. Figure 1 and Figure 3 have an almost inverse relationship as, for the most part, as the GDP increases, more people are consistently getting out of poverty, except in 2018 and 2022. Homelessness and poverty are two different things, but poverty can lead to homelessness, so using the number of people in poverty as an indicator allows for a better understanding of how GDP affects the citizens of Charlotte and the correlation between homelessness and poverty. Poverty is a cause of homelessness because, for families in the U.S., housing subsidies essentially get rid of homelessness (Shinn 27). It is clear that the economic and population growth benefits the impoverished population of Charlotte, but it can be assumed that the homeless population will decrease in size.

### Figure 4

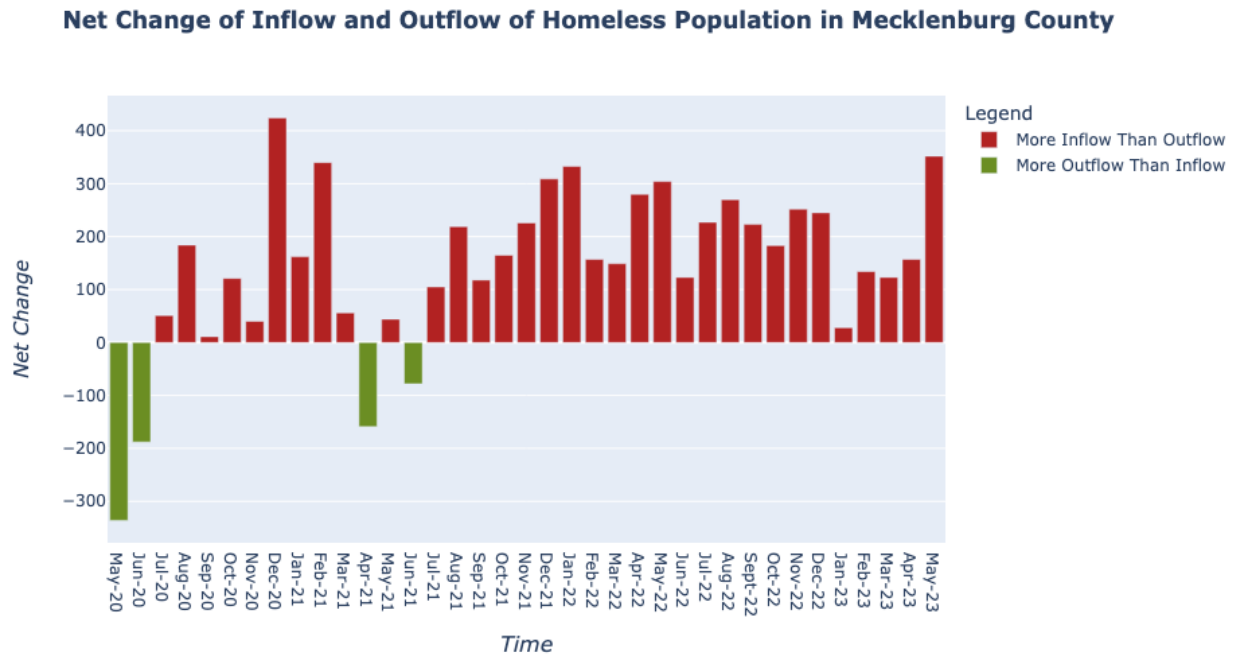
Measuring Mecklenburg County's Impoverished Population



Unlike the hypothesis mentioned above, Figure 5 tells a different story. The GDP grew the most between 2021 and 2022, but poverty started to rise, and more people became homeless, except in April 2021 and July 2021. After July 2021, there are consistently more people becoming homeless than leaving homelessness. The data varied quite a bit, so it was essential to test if using the median or mean was better to measure the net change in homelessness. As Figure 6 describes, the mean is 144 people, and the median (50th Percentile in Figure 6) is 157 people, which is a significant difference worth exploring. The group used standard deviation to help understand how spread out the data was, and the standard deviation is 154, which is larger than the mean, so the data is confirmed to be spread out, so using the median is the best form of measuring central tendency. On average, 157 people are becoming homeless each month in Mecklenburg County. This number is significant because it is a positive number, which means that more people are still becoming homeless rather than leaving homelessness, despite the economy having its most growth from 2020 to 2021. Nevertheless, homelessness had more inflow than outflow in that period except for two months. The data presented in Figure 5 shows that the net change between the inflow and outflow has varied quite a bit, but except for four months, more people have become homeless than left homelessness. The next step of this research is to find out why more people are becoming homeless, even if the economy has continued to grow.

**Figure 5**

Measuring Mecklenburg County's Homeless Population's Net Inflow and Outflow



**Figure 6**

Summary Statistics of Net Change of Inflow and Outflow in Mecklenburg County

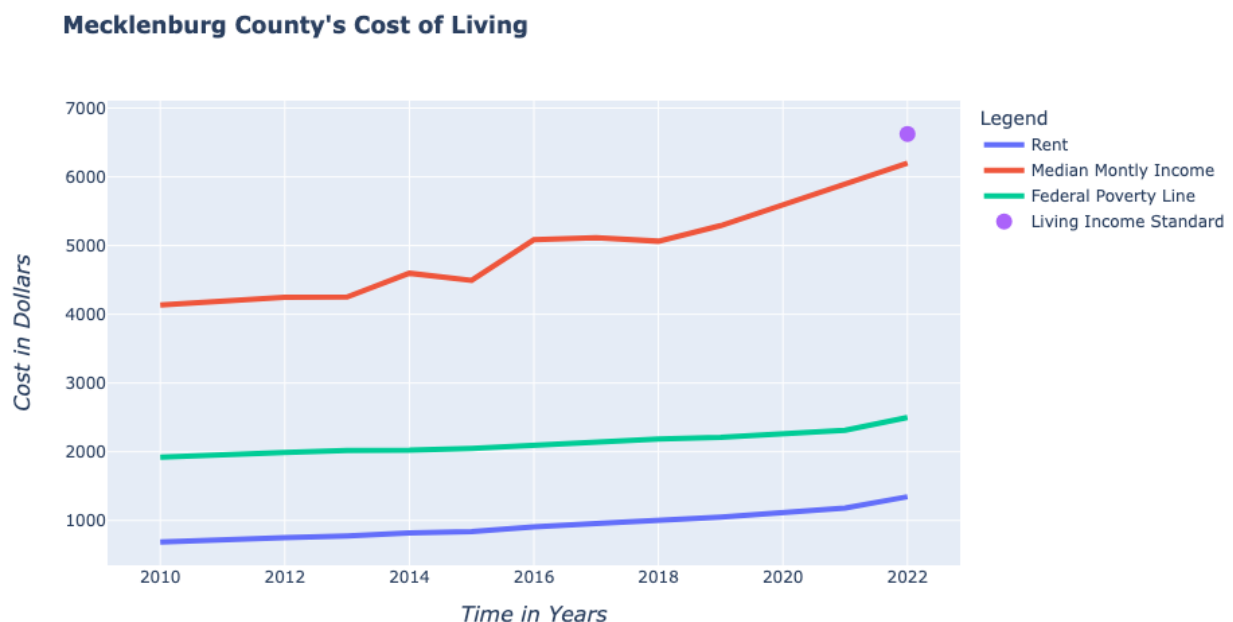
Mean	Standard Deviation	Minimum	25th Percentile	50th Percentile	75th Percentile	Maximum
144	154	-336	56	157	245	424

Understanding an area's cost of living can demonstrate if people are getting priced out of their homes or if rent is becoming more challenging. Because the research question focuses on measuring the number of people experiencing homelessness, the group felt that the best approach would be to focus on the cost of living in relation to the median household income of Mecklenburg County, the federal poverty line for a family of four, and North Carolina's living income standard for Mecklenburg County (LIS). Figure 7 highlights these measurements. The North Carolina Budget and Tax Center defines the LIS as a livable income for families with no financial cushion. For a family of four in Mecklenburg County, that number is \$6620 a month. Unfortunately, there was no historical data on the LIS throughout the years, but using 2022's number is a way to understand the past year's LIS and how that connects to the consistent inflow

of homelessness in that year. The median monthly income in Mecklenburg County is \$6,200, so if the average family of four is making the median income, they are below the estimated amount needed to make ends meet without a financial cushion. Earning the median salary and living in poverty are entirely different. However, the fact that people making the median salary are still living paycheck to paycheck demonstrates the difficulties of affording necessities, including housing, and the potential for becoming homeless. Figure 7 conveys that poverty is complex to escape, and even when a household makes the median income due to the lack of savings, households live paycheck to paycheck. Living in poverty is difficult because over half of one's income is going to rent. With difficulties paying rent, homelessness has continued to grow, with more people going in than leaving.

**Figure 7**

Measuring Mecklenburg County's Cost of Living



### *Conclusion:*

In analyzing the complex interplay between Charlotte's economic and population growth and its impact on homelessness, it becomes evident that these factors are deeply intertwined, influencing the lives of individuals and families in profound ways. Economic growth, defined by



the rise in goods and services produced, has propelled Charlotte into a hub for major industries, attracting a surge of job opportunities. However, this growth has also led to a substantial increase in living costs, thereby contributing to a rising rate of homelessness. To comprehensively study the impact, surveys targeting both housed residents and the homeless population are crucial. Understanding the perspectives of long-term and short-term residents provides insight into perceptions of growth and its implications. Similarly, it is shown that engaging with the homeless population offers essential data on their experiences and needs. In conclusion, the intricate web connecting economic growth, population surge, and homelessness underscores the need for comprehensive and multi-faceted solutions. Providing free or affordable housing that is easy to access without paperwork would make progress towards housing our homeless (Zhao). In 2020, the Covid-19 pandemic significantly impacted Charlotte's economy, including the government spending budget (Afonso et al.). The budget allocates resources for the homeless population, shelters, and other resources for the citizens of Charlotte. Like the Great Recession, the pandemic caused unemployment rates to rise. This is a prime example of why addressing homelessness goes beyond providing shelter, it requires approaches that encompass affordable housing, healthcare accessibility, social integration, and support systems (Johnson & Chamberlain). These approaches would call for more government intervention when it comes to corporate spending as well as an increase in minimum wage to keep up with the current market. The solution to homelessness is financial independence and autonomy. This requires concerted efforts from government bodies, corporations, community organizations, and society at large to create lasting change and mitigate the distressing effects that industrial dominance of the economy has had on the homelessness in Charlotte.

*Citations:*

Vanderford, Stephanie Eichenbrenner. *Homeless families in Charlotte, North Carolina: characteristics and patterns of exit from homelessness*. Diss. University of Georgia, 2006.

Charlotte Magazine Staff. "100 Events That Shaped Charlotte." *Charlotte Magazine*, Charlotte Magazine, 26 Feb. 2020, [www.charlottemagazine.com/100-events-that-shaped-charlotte/](http://www.charlottemagazine.com/100-events-that-shaped-charlotte/).

Afonso, Whitney, Monica Allen, and Richard Carey. "The Great Lockdown's Impact on the City of Charlotte's Budget." *Municipal Finance Journal* 42.1 (20210.)

Valor, Shannon. "What Ethically Significant Harms and Benefits Can Data Present?" *An Introduction to Data Ethics*, edited by William J. Rewak, Santa Clara University, Santa Clara, CA, pp. 2–13.

Max Roser. "What is economic growth? And why is it so important?". OurWorldInData.org, 2021, <https://ourworldindata.org/what-is-economic-growth>

Soloveichik, R. *Including illegal activity in the U.S. National Economic Accounts*. July 2019 Including Illegal Activity in the U.S. National Economic Accounts | U.S. Bureau of Economic Analysis (BEA).

Bhattacharjee, Anol. "Thinking Like A Researcher ." *Social Science Research: Principles, Methods, and Practices*, University of South Florida, 2012, pp. 9–16.

Parsell, Cameron. "Growing Wealth, Increasing Homelessness, and More Opportunities to Exercise Our Care to the Homeless." *European Journal of Homelessness*, vol. 13, no. 2, 2020, <https://doi.org/2030-3106>. Accessed 27 Sept. 2023.

Roof Above staff. "About Us". <https://www.roofabove.org/about-us/>. Accessed 11 Dec. 2023

Ravenhill, M. 2008. *The Culture of Homelessness*. Aldershot: Ashgate.

Mohanty L, Raut L. 2009. Home ownership and school outcomes of children: evidence from the PSID child development supplement. *Am J Econ Soc*. 68(2):465–489. doi:10.1111/j.1536-

Peter Somerville (2013) *Understanding Homelessness, Housing, Theory and Society*, 30:4, 384-415, DOI: 10.1080/14036096.2012.756096

Dr Guy Johnson & Chris Chamberlain (2008) *Homelessness and Substance Abuse: Which Comes First?*, 61:4, 342-356, DOI: 10.1080/03124070802428191

Emo Zhao (2023) *The key factors contributing to the persistence of homelessness*, International Journal of Sustainable Development & World Ecology, 30:1, 1-5, DOI: 10.1080/13504509.2022.2120109

By, Mcleod, S., on, U., & 24, N. (2023, November 24). *Maslow's hierarchy of needs*. Simply Psychology. <https://www.simplypsychology.org/maslow.html>

National Law Center. *Photo Identification Barriers Faced by Homeless Persons: The Impact of September 11 a Report by the National Law Center on Homelessness & Poverty*. 2004.

Takahashi, L. M. (1996). A decade of understanding homelessness in the USA: From characterization to representation. *Progress in Human Geography*, 20(3), 291–310.

Charlotte-Mecklenburg Housing and Homelessness. “Housing Data Snapshot - Mecklenburg County - Housing & Homelessness Dashboard.” *Mecklenburghousingdata.org*, 7 June 2019, [mecklenburghousingdata.org/welcome/housing-data-snapshot/#:~:text=Considering%20inflow%20\(into%20homelessness\)%20and](https://mecklenburghousingdata.org/welcome/housing-data-snapshot/#:~:text=Considering%20inflow%20(into%20homelessness)%20and). Accessed 12 Dec. 2023.

Office, U. S. Government Accountability. “The Affordable Housing Crisis Grows While Efforts to Increase Supply Fall Short | U.S. GAO.” *Www.gao.gov*, 12 Oct. 2023, [www.gao.gov/blog/affordable-housing-crisis-grows-while-efforts-increase-supply-fall-short#:~:text=Shortages%20of%20affordable%20housing%20are](https://www.gao.gov/blog/affordable-housing-crisis-grows-while-efforts-increase-supply-fall-short#:~:text=Shortages%20of%20affordable%20housing%20are).

City of Charlotte. “Development Based Housing.” *Data.charlottenc.gov*, [data.charlottenc.gov/datasets/charlotte::development-based-housing/explore?location=88.722362%2C-28.652716%2C0.08&showTable=true](https://data.charlottenc.gov/datasets/charlotte::development-based-housing/explore?location=88.722362%2C-28.652716%2C0.08&showTable=true). Accessed 12 Dec. 2023

HUDSR. *OFFICE of COMMUNITY PLANNING and DEVELOPMENT*. 2016.

.

### Annotated bibliography

Ravenhill, M. 2008. *The Culture of Homelessness*. Aldershot: Ashgate.

The source highlighting Megan Ravenhill's groundbreaking study on homelessness offers invaluable insights into the multifaceted nature of this societal issue. Ravenhill's decade-long research provides a comprehensive understanding of homelessness by seeing first hand what it is like to live in homelessness. Her study's elements, including life-route maps showcasing the journey to homelessness, detailed examination of timelines involved, and identification of predictive and preventive factors, greatly benefit our research. Understanding the structural and behavioral aspects leading to homelessness is crucial, especially in combination with economic and population dynamics within a city like Charlotte.

In dissecting Charlotte's economic growth and its implications on homelessness, the study by Ravenhill is a great resource. She makes connections between economic prosperity, job opportunities, rising living costs, and their impact on homelessness which align with the challenges faced in Charlotte. Also, Ravenhill's identification of factors predicting vulnerability to homelessness aligns with the complexities observed during periods of economic instability, such as the impact of the Covid-19 pandemic on Charlotte's economy. The need for multi-faceted solutions involving affordable housing, healthcare accessibility, and societal support systems resonates strongly with the findings required to address homelessness in the context of Charlotte's evolving economic landscape. Incorporating Ravenhill's insights was a key source in crafting comprehensive strategies aimed at combating homelessness in Charlotte, as she is also referenced in many other academic works.

Dr Guy Johnson & Chris Chamberlain (2008) *Homelessness and Substance Abuse: Which Comes First?*, 61:4, 342-356, DOI: 10.1080/03124070802428191

The research presented in this paper is exploring the relationship between substance abuse and homelessness. By investigating the relationship between problematic substance use and homelessness, this study provides crucial insights that complement the broader understanding of the factors contributing to homelessness once people become homeless, particularly in a city like Charlotte. The findings of substance abuse issues both before and after individuals experience homelessness convey the nuanced dynamics of this relationship. Understanding that a substantial number of individuals developed substance abuse problems post-homelessness aligns with the effects observed in societal challenges, especially within urban areas facing economic and social fluctuations like Charlotte. The study has a detailed understanding of vulnerabilities within specific demographics, which could directly impact policy formulations targeted at mitigating homelessness.

The duration of homelessness associated with substance abuse issues, when individuals often face prolonged homelessness periods, further proves the need for comprehensive and sustained interventions to address both substance abuse and housing needs. These insights are essential in shaping policies and programs in Charlotte, emphasizing the importance of integrated approaches that combine substance abuse treatment with housing initiatives. By incorporating these findings into our research, we are able to enhance the understanding of the multifaceted nature of homelessness and advocate for interventions that address substance abuse and housing insecurities in urban settings like Charlotte.

Takahashi, L. M. (1996). A decade of understanding homelessness in the USA: From characterization to representation. *Progress in Human Geography*, 20(3), 291–310.

This paper explores the 'performative' approach to homelessness, specifically delving into the dynamics between homeless individuals and the urban landscape, presenting a different perspective for understanding homelessness within urban contexts like Charlotte. The paper's emphasis on the relationship between homeless individuals and the city aligns with the need to

contextualize homelessness beyond individual circumstances, considering broader systemic and environmental factors, like economic and population growth. Incorporating theoretical frameworks from Deleuze and Guattari, the paper highlights the intersectionality of homeless individuals within the urban fabric. This approach not only deepens the understanding of homelessness but also suggests innovative ways to reconceptualize policies and interventions within cities struggling with homelessness issues, such as Charlotte. This approach, when applied to Charlotte or similar cities, could offer localized insights into the multifaceted challenges faced by homeless individuals, which would create context-specific policy interventions and urban planning.

The paper's proposal to address the many unique circumstances of homelessness by reconfiguring institutional services along with acknowledging government negligence would reallocate resources of homeless individuals and would be important in reshaping policies in Charlotte. Reimagining institutional frameworks to reduce stigmatization and emotional effects, while also empowering the homeless population, aligns with the goal of creating resourceful and supportive environments to address homelessness. Integrating these concepts into policy frameworks and social initiatives in Charlotte could contribute to fostering more effective approaches to homelessness while respecting the dignity and autonomy of those affected.

Sills, Stephen J. "The Status and Impact of Severe Housing Problems and Evictions in North Carolina." *North Carolina Medical Journal* (Durham, N.C.), vol. 83, no. 2, 2022, pp. 94–98, <https://doi.org/10.18043/ncm.83.2.94>.

Stephen Sills is experienced in the topic of housing problems, especially in his current state of North Carolina. Sills currently works as a professor of sociology at UNC Greensboro, and he is a director of the UNCG Center for Housing and Community Services. Since 2006, he has worked with creating access to healthy homes and empowering low-income residents. Sills has experienced the current status of housing problems locally in the state of North Carolina. His paper highlights the current state of the increasing frequency of homelessness, eviction, and families living in substandard housing. Sills also highlights the health issues and systematic challenges to meet "Healthy North Carolina 2030" because of these growing issues. The paper's intended

audience is the government officials in charge of “Healthy North Carolina 2030” because Sills wants to convey that the reason why housing has become so expensive is not the fault of the tenants and people but the systematic issues of society. Similarly, the article “The Growth of ‘Financial Services’ Provided by Homeless International” explains the financial systematic systems that have played a role in pricing out tenants and the funding used to support lower-income families. Sills’ article ties into the topic of the growth of homelessness due to Charlotte’s economic and population growth because it gives an insight into the amount of evictions and the current housing status in the state.

Fliss, Michael Dolan, et al. “People Experiencing Homelessness in NC Have Increased Mortality, Including High Overdose, Violence, Injury, and Chronic Disease Death Rates.” North Carolina Medical Journal (Durham, N.C.), vol. 83, no. 5, 2022, pp. 390–91, <https://doi.org/10.18043/ncm.83.5.390>.

Four authors contributed to this paper: Michael Dolan Fliss, Esther Chung, Andrea Carey, and Brian Alexander. Michael Dolan Fliss is a public health data scientist focusing on epidemiology at UNC Charlotte. Esther Chung is a social epidemiologist researching how social environments affect health disparities. Andrea Carey works in the Data Center at the North Carolina Center to End Homelessness (NCCEH). Brian Alexander is also part of the NCCEH, and he works as the lead of the NC Balance of State Continuum of Care team. All of the authors live in North Carolina and have the experience to cover the study, whether it is working to end homelessness, studying data, or studying the effects of homelessness on health. The paper is about the lack of housing causing more health issues and higher cause-based mortality rates in homeless people. The intended audience of this piece is the general public to inform them of the public health implications and the government to demonstrate that it is vital to consider these deaths and the causes and how they affect overall public health and the health of the homeless. This paper ties into the research question because it focuses on the effects of homelessness on people to ensure that we do not just focus on the amount of homeless people but the implications of homelessness.



Morris, Ian, et al. "The Growth of 'Financial Services' Provided by Homeless International." *Environment and Urbanization*, vol. 19, no. 2, 2007, pp. 471–81, <https://doi.org/10.1177/0956247807082830>

The authors of this source are Ian Morris, Kim Mullard, and Malcolm Jack. Kim Mullard and Malcolm Jack work for Homeless International, with Kim as the Deputy Chief Executive. This means most of the information is coming directly from Homeless International. On the other hand, Ian Morris works for CLIFF (Community-Led Infrastructure Finance Facility), a UK and Swedish finance facility. Having Ian Morris as an author helps eliminate bias while being knowledgeable on the topic, as he does similar work in the UK.

Tornabene, Sara, and Nilsson, Isabelle. "Rail transit investments and economic development: Challenges for small businesses." *Science direct*, ProQuest, <https://www.sciencedirect.com/science/article/pii/S096669232100140X>

Sara Tornabene earned her Ph.D. in Urban and Regional analysis with a concentration in Urban planning. This shows her knowledge of planning massive statewide projects, such as her work. Isabelle Nilsson is an associate professor at the University of North Carolina at Charlotte, with a Ph.D. in Spatially Integrated Social Science from the University of Toledo. She has published numerous works on similar and different topics. This article talks about the economic aspects (both advantages and disadvantages) of constructing the Charlotte transit system. It talks about the mixed results of the construction of the transit system, such as the long-term benefit of bringing job opportunities, exposure of the businesses and housing around the rail system, and finally, the disadvantages of the construction, which, for the most part, is the effects of the length of the project on small businesses around the area, how for the most part while the construction is happening the small businesses will be isolated and a bit inaccessible thus causing net loss to the business which could potentially push them out of business, and how the construction pushes most old small businesses out of business.

Rohe, William M., et al. "Work Requirements in Public Housing: Impacts on Tenant Employment and Evictions." *Housing Policy Debate*, vol. 26, no. 6, 2016, pp. 909–27, <https://doi.org/10.1080/10511482.2015.1137967>.

William Rohe is a distinguished professor and author who attained his Ph. D. from Pennsylvania State University in 1978. He has over 40 published articles and is currently employed at the University of North Carolina at Chapel Hill. He holds the title of Cary C. Boshamer Distinguished Professor of City and Regional Planning and once served as the Center for Urban and Regional Studies director. This article could be an excellent source on evictions and other public housing requirements for people living under public housing programs in Charlotte. Since the study is set in Charlotte, it will provide authentic and quickly accessible information regarding housing in the city of focus. This research will also prove beneficial because the involved programs can easily be used in our research project. Tracking employment and evictions may help understand why people become homeless.

Burt, M. R., Aron, L. Y., Douglas, T., Valente, J., Lee, E., & Iwen, B. (1999). Homelessness programs and the people they serve: Findings from the National Survey of Homeless Assistance Providers and Clients. Available at: [www.urban.org/UploadedPDF/homelessness.pdf](http://www.urban.org/UploadedPDF/homelessness.pdf)

Aron Burt This article detailing a national survey on homelessness programs is highly relevant to my research, as it provides a comprehensive overview of the effectiveness and reach of these initiatives. The statistical findings and best practices derived from the survey are essential for contextualizing my research, helping me evaluate the impact of specific policies. The survey captures the voices of individuals experiencing homelessness, adding a human perspective to my work and emphasizing the need for compassionate, data-driven policies. This article is a good resource that enhances the empirical foundation and practical insights of my research.

