1.0. **INTRODUCTION**

A typical mental illness is depressive disorder. It involves a persistently downcast attitude or loss of enjoyment or enthusiasm in activities. Depression is distinct from typical mood swings and everyday feelings. It can have an impact on all facets of life, including interactions with friends, family, and the local community. A low mood and a loss of interest in once-pleasurable activities are the most well-known symptoms. Depression can exacerbate an individual's current situation and the depression itself by increasing stress and dysfunction. Over 500,000 people in the US are affected by the complicated problem of homelessness. Families and individuals who are homeless experience it in different ways and for various causes, but they all need to find a place to live and sleep. Although the homeless population most visible to the public is that which resides on city streets, not all homeless people do. A lot of people live in shelters, cars, with friends or family, or with family. Some people who do live on the streets may take refuge in public spaces such as parks, beaches, or even under bridges.

In the United States of America, higher rents are a widespread phenomenon for depression. Home prices are rising nationwide yet there are fewer homes available for purchase, creating fierce competition among those looking to purchase a home. Due to a combination of circumstances, middle-class Americans are increasingly competing with higher-income buyers for a smaller supply of homes, pushing the dream of homeownership well beyond their means. Americans' behavior is already changing because of higher mortgage rates, as people are reconsidering their housing ambitions and delaying loan applications or even house hunting. The physical, mental, economic, and developmental well-being of a family depends on having a quality, affordable place to live. Although it is not a recent problem, homelessness frequently gets little attention. The number of Americans living on the streets, in shelters, or without a house is increasing alarmingly quickly.

Families under these circumstances are unable to save money and will struggle to recover from unforeseen life catastrophes like losing their jobs, taking care of sick family members, or recuperating from car accidents. More sadness, drug addiction, and suicide were the results of this. It is said that the high cost of housing is a result of local governments' and voters' adoption of excessively stringent land use restrictions that prevent the development of additional dwellings. On the other side, some claim that gentrification of communities by dishonest real estate...
developers is the source of the high cost of housing. Americans are now wondering whether government laws are making it hard to build new homes or whether developers are extorting money from homebuyers and tenants. Who truly benefits when new housing is constructed—or not constructed?

It's believed that the United States is not creating more homes for a variety of reasons. The high cost of construction is one of the causes. Building homes that are affordable for most Americans has become challenging due to the considerable increases in the cost of land, labor, and materials in recent years. The scarcity of available land is an additional factor. There is just no land available for new construction in many areas of the nation. In heavily populated regions like the Northeast and California, this is particularly true. Additionally, a lot of Americans just lack the financial means to buy a home. Finally, it is challenging for people to get financing for a new home because the mortgage industry is still recuperating from the 2008 housing crisis and has recently become much more risk averse.

In this research the concept of depression, and the causes and prospects due to homelessness is considered. It's limited to the American society. However, this research is germane in helping the United States government resolve the housing issues.

1.1. CONCEPT OF DEPRESSION

Depression is a prevalent mental illness. Consistent sorrow and a lack of interest in formerly fulfilling or joyful activities are its defining traits. Additionally, it may impair appetite and sleep. The largest cause of disability in the world today is depression, which also significantly increases the burden of sickness on the planet. A person's capacity to function and lead a fulfilling life can be significantly affected by the consequences of depression, which can be long-lasting or recurrent. Moreover 8% (21 million) of American adults experience major depression each year, making it one of the most prevalent mental diseases. Major depression affects 3.7 million teenagers (about 15%) between the ages of 12 and 17. Depression decreases a person's enjoyment of life, can make other medical issues more difficult, and even be distressing enough to cause suicide. Even if some characteristics make depression more likely to occur, anyone can experience depression, regardless of age, race, or ethnicity.
2.0. **CAUSES OF HOMELESSNESS IN THE UNITED STATES OF AMERICA**

The causes differ, yet a few universal elements stand out. Mental sickness is one. Prior to the 1980s homelessness crisis, mental care was defunded and deinstitutionalized. By 2015, one-fourth of all homeless people had a severe mental illness like schizophrenia. More than one-third of homeless shelter clients battle with substance-use disorders, which is another frequent contributing factor. However, according to academics, it is important to recognize the importance of economic issues, particularly the price and accessibility of housing.

2.1. **HOMELESSNESS AND DRUG ADDICTION**

Homelessness and addiction share a close relationship. These issues are frequently intimately intertwined, even though they might not initially appear to be related. Addiction may result from the instability that comes with homelessness. Those who struggle with addictions are also more likely to end up homeless. A person who is homeless is one who does not have a permanent, reliable, and appropriate place to sleep at night. This can also be divided into two groups:

- Everyone occupying locations such as automobiles, parks, and public areas that are not intended for human occupancy.
- People residing in abandoned buildings and temporary or emergency shelters.

Anyone who experiences homelessness is inevitably at danger of using drugs or alcohol. These drugs are used by some people to lessen the discomfort of living on the streets. Alcohol and drugs can be a coping technique and a means of escaping reality for some people. Housing costs have skyrocketed in many cities, and it has been established that homelessness increases in areas where people must spend more than 32% of their income on rent. Drug abuse is a raging pandemic in America. More than 27 million Americans currently struggle with prescription or illegal drug use. Nearly 21 millions of those people are young people, according to the most recent research. Similarly, domestic abuse, arrests, jail time, and eviction can all be brought on by poverty, which can then result in drug usage and psychological suffering.

2.2. **HOMELESSNESS AND IMMIGRATION**

People who are constantly on the move—whether they are migrants, refugees, asylum seekers, or internally displaced people (IDPs)—are especially susceptible to a variety of human rights abuses,
including those that violate their right to appropriate shelter. The ability of displaced people to acquire appropriate and sustainable living conditions might be further hampered by their vulnerability to prejudice, racism, and xenophobia. Around the world, refugee and IDP camps are frequently rundown and congested, offering subpar shelter and services, especially when relocation is prolonged.

Many are compelled to live in overcrowded and unsafe situations because they are frequently unable to rent sufficient housing in practice or because of their legal status. In cities and urban areas, migrants frequently find themselves living in unstable conditions. Migrant domestic workers and factory workers may be required by their employers to live on the jobsite. In terms of overall housing supply, America is nearly five million units short. And the situation is considerably worse in the cheap housing category, where there are roughly seven million fewer affordable housing units than there are low-income people that require them.

2.3. THE PANDEMIC ISSUE

Unhoused persons are disproportionately affected by health issues that can exacerbate coronavirus outbreaks, and they are frequently compelled to find shelter, food, and hygiene in crowded areas where maintaining social distance is challenging. Homelessness rates in the United States were at their highest point in twenty years before the start of the pandemic. Federal and local governments mobilized in April 2020 as closed enterprises brought the jobless rate dangerously close to 15 percent to stop an exponential rise in homelessness.

For such people, living in their cars is the most likely outcome. COVID-19 immediately changed the world for those who were already experiencing homelessness at the start of the pandemic. But historically underrepresented racial and ethnic groups were more likely to be homeless. Private players have contributed to the status quo throughout American history, but so has the government through deeds and omissions that resulted in few housing options, low wages, and other negative results. Former President Donald Trump's rescue efforts fell short of covering all the costs associated with the outbreak.

2.4. POVERTY AND URBANIZATION

It is challenging for those who are below the poverty line to afford accommodation. They are unable to afford suitable housing due to their financial situation. Long-term unemployment as well
as unexpected unemployment are both possible. In either case, the affected individual cannot afford a mortgage or rent. Uncertainty about housing results from the ensuing employment insecurity. As of May 2020, the unemployment rate in the United States was 13.3 percent. The demand for real estate rises as urbanization increases. People relocate to major urban centers in search of higher living conditions, which explains this. However, this also raises pricing. People who are below the poverty level find it difficult to afford housing as a result.

2.5. **DOMESTIC VIOLENCE**

People are impacted by domestic violence and abuse in various ways. The victims' being made to leave their homes is one of these. They find themselves on the streets even though the assault has stopped. It's unlikely that they could go back to their abusive relationships. They consequently find up going a long period without a proper place to live. People are impacted by domestic violence and abuse in various ways. The victims’ being made to leave their homes is one of these. Drug users frequently risk being evicted from their houses. Their family members find them intolerable due to their drug issues. These people spend a lot of money on drugs, leaving little money for bills like rent or mortgage. Despite being homeless, they typically won't ask for housing assistance. Because they are homeless, their drug issues persist.

Women and children make up half of the homeless population in the United States. Compared to other categories, women's homelessness has grown the quickest. One in every 30 children in the US will experience homelessness between the years 2012 and 2022, an increase of 10%. Domestic abuse is frequently cited as a key contributor to homelessness among women and children. Unhoused children often roam through a complicated street environment marked by a lack of food, a rise in illness, and a great deal of stress. These harsh circumstances prevent these kids from receiving social support, which worsens their precarious financial and living situations and serves to counteract the UN Sustainable Development Goals, which are to strengthen universal health coverage and improve population wellbeing.

They find themselves on the streets even though the assault has stopped. It's unlikely that they could go back to their abusive relationships. They consequently find up going a long period without a proper place to live. Young people, single adults, and families who become homeless frequently encounter domestic abuse. It is frequently the direct cause of their homelessness. After leaving an abusive relationship, survivors of domestic abuse may resort to homeless support agencies in need
of a secure temporary residence. Others might seek out homeless support programs mostly due to a lack of financial means to do so after leaving an abusive relationship. In 2020, more than 61,000 beds were reserved for victims of domestic violence on a single night by organizations that give services to the homeless.

2.6. LEGAL ISSUES

Prisoners who are awaiting trial frequently also lose their jobs and housing. They are forced to make do with makeshift shelters or drop-in facilities. Inmates who are released frequently become homeless, and vice versa, many homeless people end up in prison. In the US over 5 percent of ex-convicts are homeless. This in turn helps them return to their crime.

3.1. THE IMPACT OF INFLATION ON HOMELESSNESS

The general level of prices for goods and services in an economy rising is known as inflation. Each unit of currency may purchase fewer products and services as the general price level rises; hence inflation is associated with a decline in the purchasing power of money. Americans are having to pay more for food, gas, and housing, and some are searching for explanations as to why this is happening, how long it might persist, and what can be done to stop it. Inflation has increased globally as supply limitations and strong consumer demand collide, yet there are few simple fixes or painless alternatives. Interest rate increases, which reduce inflation by potentially significantly slowing the economy, are the key strategy for combating today's price surge because it is difficult to anticipate how long it will last. Between May 2021 and May 2022, the rate of inflation peaked at 8.6 percent, a 40-year high. Because prices have been rising faster than income, inflation has reduced the purchasing power of households. When adjusted for inflation, the average hourly wage fell f 3% over the course of the year. In addition to the countrywide shortage of affordable homes, households are finding it difficult to pay their rents. People’s finances are being squeezed because of the rise in living expenses because their earnings are not keeping up. The high rate of inflation is caused by a variety of factors, including increased gas prices because of the Ukraine conflict and the output gap between oil and demand. Food costs are rising because of poor crops, the war in Ukraine, and other factors.

Inflation in the US began to soar during the epidemic because of government spending, which included family assistance checks. The inflation rate for each month demonstrates how much these
costs have increased since the previous year. The Consumer Price Index (CPI) is this. The cost of borrowing increases when interest rates rise, which decreases demand and should, in principle, assist in lessening the pressures driving up prices.

3.2. WHAT IS CAUSING THE INFLATION

Consider the factors contributing to the current inflation as falling into three interconnected categories.

1. **Strong demand**: Consumers are making large purchases. Households saved money early in the epidemic while they were confined to their homes, and government assistance that persisted into 2021 assisted them in saving even more money. People are now accepting employment and receiving pay raises. Due to all those circumstances, household finances have been padded, allowing families to spend money on anything from vehicles and kitchen tables to backyard grills and beach vacations.

2. **Too few products**: Families have gotten into trouble trying to acquire pickup trucks and computer screens since there haven't been enough supplies to go around. A shortage of parts and products has developed because of factory closures linked to the epidemic, global shipping backlogs, and reduced production. Because demand has outpaced supply, businesses have been able to raise prices without losing clients. The recent lockdowns in China are now worsening bottlenecks in the supply chain. The conflict in Ukraine is also reducing global food and fuel supplies, which is raising overall inflation and driving up the price of other goods and services. Nationally, the average price of gas has increased from slightly over $3 to nearly $5 per gallon.

3. **Pressures on the service sector**: More lately, as consumers have adjusted to life with the pandemic and inflation has been boiling up in the service industries, they have been shifting their spending away from things and back toward experiences. Rents are rising quickly as Americans vie for a small number of apartments, restaurant bills are going up as food and labor expenses rise, and hotel rooms and airline tickets are going up as more people want to travel and as fuel and labor costs grow. Although it varies from state to state, the federally mandated minimum wage in the United States is $7.25 per hour. This is a huge formula for sadness for low-income earners, especially in cities like San Francisco and California with high cost of living. For middle-class too, it's becoming exceedingly difficult to get houses while waiting for several years.
4. 1. **HOW HOMELESS INDIVIDUALS SURVIVE**

Homeless people survive through various means in the United States. These include:

1. **With Friends or Family:**

Many people who find themselves homeless sleep on a friend's or family member's couch. This is referred to as "doubling up" and is basically described as living in close quarters with extended relatives or friends due to financial difficulty. Families, especially young children, are at risk from this kind of homelessness. Because the environment has grown intolerable, they risk domestic violence, they are constantly hungry, or they are unhappy.

2. **In a Motel Room:**

When a family loses their home—whether through eviction or another situation—they frequently move into a hotel or motel. Living at a hotel may seem like a better option than living in a car or on the street, but there are still many difficulties involved. Most of the time, families staying in hotels are not treated like hotel customers. They were treated with a lack of respect, a condescending attitude, a great deal of distance, and even a little amount of rudeness.

3. **In a Homeless Shelter:**

Vehicular homelessness is the practice of living in a moving vehicle. Over 16,000 people, or almost 25% of the city's roughly 60,000 homeless persons, reside in vehicles in Los Angeles. More people have moved into their automobiles as rents in metro Denver have doubled over the past ten years, blurring the line between housing and homelessness. To stop the homeless from spending the night in their cars or vans, many localities have implemented legislation. The National Law Center on Homelessness and Poverty reported in 2019 that 64 new laws banning living in automobiles have been passed, which represents a 213% rise since 2006. At homeless shelters, many people receive assistance in making the transition from homelessness to permanent housing; however, other people decide to live on the streets.
4. Domestic Violence Shelter:

In domestic violence shelters, many women and kids who are fleeing abusive situations find refuge. As a prototype for future shelters, Penny Appeal USA opened its first domestic abuse shelter in North Carolina in October 2020. One in four women experience intimate partner violence, and the COVID-19 problem is raising those numbers due of orders to stay at home.

5. On Beaches:

Homeless individuals camp in areas with beaches. Homeless people who live on the beach are a very visible - and disturbing - reminder of homelessness, much like those who camp in parks. Due to California's high percentage of homelessness, its beaches are particularly affected. Communities in California now face a serious problem if they want to protect tourism and uphold public safety.

6. In Encampments:

In the United States, there are numerous large homeless camps. Large numbers of homeless people and families are housed in these camps, which are frequently located in big cities, in temporary buildings like tents, shacks, or even cars. Many homeless people have nowhere to go due to a lack of affordable housing and, in certain cities, beds for shelters. Encampments are temporary outdoor dwellings where people stay with built-in structures like tents and their personal belongings. They might have a population of only a few people or hundreds, and they can be found in both public spaces and quiet sections of cities. Many homeless people have nowhere to go because there is a dearth of accessible housing and beds for shelters in some locations. Encampments are defined as temporary outdoor residences where individuals dwell with personal items and built buildings like tents. They can be found in open spaces and quiet sections of cities, and their populations can range from a few to hundreds.

**HOW AMERICAN GOVERNMENT CAN STOP HOMELESSNESS**

To increase access to the availability of meaningful and sustainable employment, education, and other mainstream services, opportunities, and resources, the government should collaborate with private stakeholders. By expanding access to community- and home-based services as well as housing that is cheap, accessible, and integrated, older individuals and people with disabilities—including those who have mental health illnesses and/or drug use disorders—will experience less
housing instability. For veterans and service people making the transition from the military to civilian life, lessen housing instability. Reduce housing instability among victims of domestic violence, including family violence and intimate partner violence, stalking, and people trafficking. Setting up large areas of land for temporary cabins communities for low-income home seekers and setting up skills acquiring centres where they can work and earn a living pending when they can afford and move into their new houses.