

## **Expository Essay Example (MLA Format)**

### **Your Name**

Professor Name

Course Name

Date

### **Understanding the Causes of Homelessness**

Homelessness is a complex social issue affecting millions of people worldwide. It is often the result of a combination of economic, housing, and health-related factors. By examining economic instability, lack of affordable housing, and insufficient access to mental health and social services, we can gain a clearer understanding of why homelessness persists and how it can be addressed.

#### **Economic Instability**

One of the primary contributors to homelessness is economic instability. Many individuals living on the streets face unemployment or underemployment, making it difficult to meet basic living expenses (Smith 45). Low wages, job loss, or sudden financial emergencies can quickly push people into homelessness. Government programs and job training initiatives can provide financial support and employment opportunities, helping prevent individuals from losing their homes.

#### **Lack of Affordable Housing**

Another significant factor is the shortage of affordable housing. Housing costs in major cities have skyrocketed in recent years, making it increasingly difficult for low-income families to secure stable housing (Brown 78). Without affordable options, many people are forced into shelters or onto the streets. Expanding affordable housing programs and rent assistance initiatives can help reduce homelessness and provide long-term stability.

#### **Insufficient Access to Mental Health and Social Services**

Mental health challenges and substance abuse are also closely linked to homelessness. Many individuals experiencing homelessness lack access to mental health care, counseling, or social support programs (Taylor 102). This makes it difficult for them to overcome personal challenges that contribute to housing instability. Comprehensive social services, including mental health support and addiction treatment, can empower individuals to regain independence and stability.

#### **Conclusion**

Homelessness is the result of multiple interconnected factors, including economic instability, lack of affordable housing, and limited access to mental health and social services. Addressing these issues requires coordinated efforts from government agencies, non-profits, and

communities. By providing stable employment opportunities, expanding affordable housing, and ensuring access to essential support services, society can work toward reducing homelessness and improving the quality of life for vulnerable populations.

**Works Cited (MLA 9th Edition)**

Brown, Michael. *Affordable Housing and Urban Poverty*. New York University Press, 2020.

Johnson, Emily. *Homelessness in America: Facts and Figures*. National Urban Institute, 2022.

Smith, Laura. *Economic Factors and Homelessness*. Routledge, 2019.

Taylor, David. *Mental Health and Housing Instability*. HarperCollins, 2021.

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