The Forgotten Front:

Rural Homelessness and the Limits of Urban-Centric Policy

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Rural homelessness is a persistent yet consistently overlooked dimension of housing insecurity in the United States. This paper argues that definitions of homelessness often fail to capture the realities of rural populations, due in large part to fundamental differences in how homelessness manifests across rural and urban contexts. In rural areas, homelessness is often less visible, taking forms such as couch surfing, living in vehicles, or residing in temporary or substandard structures, rather than the more publicly recognizable form of "rough sleepers," as seen in many urban environments. Drawing on existing research, this paper first redefines homelessness in a rural context, highlighting its episodic, seasonal, and "hidden" nature. It then examines the key structural causes of rural homelessness, including economic dependence on single industries, limited affordable housing, and lower educational attainment. Finally, this paper critiques the limitations of broad federal policies and demonstrates how urban-centric approaches can neglect or even worsen rural conditions. Ultimately, it argues that effectively addressing rural homelessness requires both a conceptual shift in how homelessness is defined and a structural shift toward targeted, responsive policies that reflect the realities of rural life.

I. Defining Rural Homelessness

Many Americans carry with them a preconceived notion about homelessness. This mental picture may include overcrowded shelters, tent cities, and people asleep on city sidewalks. While this image is innately urban-centered, homelessness itself is not. The Housing Assistance Council estimated that in 2024, over 175,000 individuals in rural America were experiencing some form of homelessness.[1] However, this reality does not align with the general public's conceptions of homelessness. As a result, less attention is given to how homelessness manifests itself in non-urban settings. Effectively addressing rural homelessness, therefore, begins with recognizing its prevalence. Unfortunately, it is often overlooked because many definitions and frameworks inherently exclude rural communities.

In the context of rural America, the traditional definitions of homelessness must be reexamined. This is due in part to fewer "rough sleepers" in these communities. Instead of sleeping on the street, in rural areas, many "homeless" individuals live in cars, bounce from couch to couch, or camp in the warm months. In her book *Out of Sight, Out of Mind: Homeless Children and Families in Small-Town America*, Yvonne M. Vissing highlights this difference. When Vissing conducted her study of rural homelessness, she often got the response, "We don't have any homeless kids in our town." Vissing explained that this sentiment is due to the fact that homeless children and families in small towns are essentially invisible.[2] Because most do not sleep on park benches or panhandle at intersections, many wrongly assume they do not exist.

This issue has continued to pervade discussions of rural homelessness. In 2007, the National Coalition for the Homeless (NCH) published a fact sheet acknowledging that "rural

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[1] Daniel Stern, "RURAL RESEARCH BRIEF: Homelessness Continues to Increase in the U.S. and in Rural America," *Housing Assistance Council* (blog), March 28, 2025, https://ruralhome.org/rural-homelessness-ahar-2024/.
[2] Yvonne M. Vissing, *Out of Sight, Out of Mind: Homeless Children and Families in Small-Town America*, 1st ed. (University Press of Kentucky, 1996), https://www.jstor.org/stable/j.ctt130jdq7.13, 6-30.

homelessness requires a more flexible definition of homelessness." They explain that "restricting definitions of homelessness to include only those who are literally homeless…on the streets or in shelters…does not fit well with the rural reality."[3] According to the NCH, one of the most popular parameters used for defining homelessness, the McKinney-Vento Homeless Assistance Act, does not count people living in rural substandard structures as homeless. This exclusion leaves a significant amount of the homeless population unrecognized.

Some scholars have attempted to remedy this gap by creating their own definition of homelessness, tailored to the needs and circumstances of rural communities. In 1990, a statewide study of rural homelessness, funded by the National Institute of Mental Health, interviewed 919 homeless adults in twenty-one randomly selected rural counties in Ohio.[4] The study adopted an operational definition in which respondents were defined as homeless if they "(1) slept in limited or no shelter for any length of time, (2) slept in shelters or missions operated by religious organizations or public agencies that serve homeless people and charge either no fee or a minimal fee, (3) slept in inexpensive hotels or motels where the actual length of stay or intent to stay was 45 days or fewer, or (4) slept in other unique situations where the actual length of stay or intent to stay was 45 days or fewer, including staying with family or friends for short periods of time."[5] The authors noted that the fourth element was essential, since many rural areas lack formal services such as shelters for unhoused individuals. By slightly broadening the definition, the study was able to include individuals who may be "couch surfing" or sleeping in tents or other substandard structures. Rather than relying on narrow, urban-centric criteria, the

[3] "Rural Homelessness" (National Coalition For the Homeless, August 2007), https://nationalhomeless.org/wp-content/uploads/2014/06/Rural-Homelessness-Fact-Sheet.pdf.
[4] Richard J. First, John C. Rife, and Beverly G. Toomey, "Homelessness in Rural Areas: Causes, Patterns, and Trends," *Social Work* 39, no. 1 (1994): 97–108.
[5] First, Rife, and Toomey, "Homelessness in Rural Areas," 99.

researchers adapted their methodology to the rural context, an important step that many other studies overlook.

Once these definitional blind spots are acknowledged, it becomes possible to understand rural homelessness more accurately. One of the most striking differences between urban and rural homelessness is the demographic profile. Homeless individuals in rural areas are more likely to be white, married, currently working, homeless for the first time, or homeless for a shorter period of time than those in urban areas.[6] Further, in rural America, single women and children make up a significantly larger share of the homeless population. Vissing's study found that their rates of homelessness in rural areas were nearly double those in urban settings: 32.3 percent compared to 15.8 percent.[7] The 1990 Ohio study also found that the women interviewed were more likely to be heads of families with children.[8]

Vissing identifies four different types of homelessness in her analysis: episodic, intermittent, seasonal, and chronic.[9] Vissing found that episodic homelessness was the most common cause of homelessness among the individuals she surveyed. Episodic homelessness could happen at any point during the year and be accidental, situational, or slowly accumulating in cause. Among those surveyed, 45% experienced episodic homelessness.[10] The instability of episodic homelessness is a direct reflection of the crisis-driven nature of rural poverty. In rural areas, job loss, illness, or eviction can occur rapidly, displacing individuals in environments with minimal structural resources to help them through these challenges.

Intermittent and seasonal homelessness are also common, though they tend to follow more predictable patterns. For those who are intermittently homeless, the lack of housing is not

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[6] "Rural Homelessness" (National Coalition For the Homeless, August 2007).
[7] Vissing, *Out of Sight, Out of Mind*, 13.
[8] First, Rife, and Toomey, "Homelessness in Rural Areas," 101.
[9] Vissing, *Out of Sight, Out of Mind*, 160.
[10] Vissing, *Out of Sight, Out of Mind*, 160.

unexpected; it is simply part of a pattern. Similarly, for the less than 10% of Vissing's subjects who experienced seasonal homelessness, their experiences were somewhat predictable.[11] Many would camp outside during the warm months and then have to find a place to stay when it got too cold. These homeless individuals are likely some of the hardest to spot since being unhoused is something they have had to adapt to. In an article for *Barn Raising Media*, Lance George, director of Research and Information at the Housing Assistance Council, echoed this point, drawing attention to how easy it is to overlook rural homeless populations, especially farmworkers:

> [Farmworkers are] a really overlooked group," says George. "These are people who are working [in settings where] there's no place to stay. So, they're living [and] sleeping under trees or in their cars. And that is truly a homeless population. I think it's really in the shadows.[12]

George's insight affirms Vissing's findings. Many homeless individuals in rural areas remain out of the public view because the conditions of their homelessness differ so drastically from what is the norm in urban areas.

The final category of homelessness presented by Vissing was those who experience chronic homelessness. This is the most infrequent type of homelessness in rural areas, although it is the most common among children. Vissing credits this to the lack of social safety nets present for those who are estranged from mainstream society.[13] Without family or friends to lean on, such individuals are more likely to experience chronic homelessness due to the lack of government infrastructure and shelters. Vissing points out that the tight-knit nature of rural communities means they can often step in and address residents' basic needs when the government fails. However, if isolated from this network, individuals have access to even fewer

[11] Vissing, *Out of Sight, Out of Mind*, 163.
[12] Kristi Eaton, "Taking Stock of Rural America's 'Hidden' Homeless," Barn Raiser, March 18, 2024, https://barnraisingmedia.com/taking-stock-rural-homelessness-affordable-housing/.
[13] Vissing, *Out of Sight, Out of Mind*, 163.

resources than their urban counterparts. Take Charley, one of Vissing's respondents, for instance. Charley lives in a rural area where he was not born and says, "...it's a lot harder living in little towns than it ever was in the city. People in the city accept each other more–in this town, only them born here belong…"[14] Charley does not get to benefit from the town's social infrastructure because he is an outsider. Charley's story reveals how social exclusion in rural communities can magnify the consequences of structural failures, leaving individuals with nowhere to turn.

Each of these categories demonstrates that rural homelessness is not only distinct from urban homelessness but also internally diverse, shaped by a wide range of lived experiences. The following section builds on this foundation by examining the structural and policy-driven forces that exacerbate these manifestations of homelessness. Just as rural homelessness takes many forms, so too do the underlying causes that jeopardize the stability, safety, and livelihood of rural Americans.

II. Causes of Rural Homelessness

Many causes of rural homelessness are similar to those experienced by urban residents. Factors such as poverty, unemployment, and drug usage are present regardless of geographic region. However, the ways in which these causes manifest in rural and urban areas are often distinct.

In contrast to urban settings, one of the most distinct causes of rural homelessness is economic dependence on a single local industry. In her book, Vissing underscores the precarity of rural economies, noting that many small towns will rely heavily on a single factory or business to support their economies. If and when that institution fails or downsizes, the community is left vulnerable, and residents can quickly find themselves without a stable income

[14] Vissing, *Out of Sight, Out of Mind*, 164.

or housing.[15] This is also identified as a leading cause of homelessness in the National Health Care for the Homeless Council's report, "Hard to Reach: Rural Homelessness & Health Care." The report further highlights the challenges faced by towns reliant on declining industries such as mining, timber, or fishing.[16] In Appalachia, the declining coal industry has been a source of chronic poverty and homelessness. The report uses the town of Hazard, Kentucky, as an example. Many of the younger residents are unwilling to take up the mining careers their fathers held, putting increased pressure on the much smaller emerging telemarketing industry.[17]

One significant fallout of rural America's "economic squeeze" is a greater demand for affordable housing. In the 1990 Ohio study, the authors noted that many of their respondents were "receiving income from employment or public assistance sources and were still unable to secure affordable housing."[18] While the cost of living may be lower in rural areas, so too are incomes.[19] Similarly, Vissing claims that rural homelessness is a "top-down" phenomenon: "Rural areas do the best they can to use scarce resources to support as many citizens as possible."[20] She uses New Hampshire as an example of a lack of affordable housing. At the time of *Out of Sight, Out of Mind's* publishing, housing costs had increased by four hundred percent in New England.[21] This left renters unable to buy a home or afford a place in the first place, causing bankruptcies, foreclosures, and evictions to skyrocket.

Ironically, economic growth can also lead to a lack of affordable housing and increased homelessness. Although it may seem counterintuitive, this piece is essential to understanding the challenges rural communities face on all sides. The National Health Care for the Homeless report

[15] Vissing, *Out of Sight, Out of Mind*, 166.
[16] Patricia A. Post, "Hard to Reach: Rural Homelessness & Health Care" (National Health Care for the Homeless Council, January 2002), 7.
[17] Post, "Hard to Reach," 5.
[18] First, Rife, and Toomey, "Homelessness in Rural Areas," 103.
[19] "Rural Homelessness," (National Coalition For the Homeless, August 2007).
[20] Vissing, *Out of Sight, Out of Mind*, 165.
[21] Vissing, *Out of Sight, Out of Mind*, 167.

identifies Boone, North Carolina, as the prime example of this phenomenon. Boone has become an increasingly popular destination for vacationers looking to stay in one of the town's mountain resorts. This attracts a much more affluent crowd, increasing the number of second homeowners and reducing the stock of affordable housing.[22] This problem is not unique to Boone. According to the Barn Raiser article,

> One reason there's less affordable housing stock in rural America is due to the rise of 'vacation homes,' or homes unoccupied for seasonal or recreational use. Approximately 6 million homes, or 20%, are unoccupied in rural America, lower than the nationwide average of 11%. According to the report, about 53% of all vacant seasonal or recreational homes nationwide are in rural areas, which account for nearly half of all rural home vacancies.[23]

There is evidence to suggest that this trend may be disproportionately harming the already vulnerable single-mother population in rural America. Hospitality House, a homeless shelter in Boone, has seen a 28% increase in homeless families within the past year, a sign that homelessness may be hitting female-headed households especially hard.[24] With already low wages, the lack of affordable housing becomes more than many can manage.

Finally, although there are many interconnected causes of rural homelessness, the last cause this paper will address is a factor that underlies much of the economic and social instability in these regions: the lack of education. In the National Health Care for the Homeless report, Minnie Bommer, the founder of Children and Family Services, an organization that serves low-income families in southwestern Tennessee, described the problem as such: "There aren't many jobs available for people at their level or education or training…The reading comprehension level of homeless parents is typically low; few have completed even a high school education."[25] As a result, many of Bommer's clients are unemployed. Without an

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[22] Post, "Hard to Reach," 5.
[23] Eaton, "Taking Stock of Rural America's 'Hidden' Homeless."
[24] Post, "Hard to Reach," 5.
[25] Post, "Hard to Reach," 6.

education, it is difficult to secure a job, especially one that allows them to afford the increasingly expensive housing. In a "Statistical Portrait of Rural Homelessness" created from the National Survey of Homeless Assistance Providers and Clients, of the individuals who received targeted homeless services, 64% had completed less than a high school education.[26] This is a factor that distinguishes rural from urban homeless individuals. The unhoused clients from rural areas were more than twice as likely to be high school dropouts when compared to their urban counterparts.[27] This connects back to the single female population this paper identified as especially vulnerable. Vissing says, "If women do not have good education, marketable job skills, and the self-esteem to get work, they are doomed to dead-end occupations or public assistance. Finding work in rural areas when one does not have a good education is especially difficult."[28]

These structural issues such as economic homogeneity, lack of affordable housing, and lower education levels, reveal the complexity of rural homelessness and suggest that adequately addressing it will require more than short-term solutions. Instead, only nuanced and targeted policy solutions can begin to address the challenges facing unhoused rural Americans.

III. Policy Solutions

Rural homelessness differs from urban experiences due to distinct structural, geographic, and economic conditions. These differences require moving beyond one-size-fits-all policy approaches. Otherwise, interventions may fail to alleviate housing insecurity and may even worsen it. The Wagner Act is one example of this. As explained in the National Health Care for the Homeless Report, the legislation was likely enacted in good faith to protect migrant workers by requiring companies to guarantee housing and appropriate services for job postings on

[26] Post, "Hard to Reach," 8.
[27] Post, "Hard to Reach," 9.
[28] Vissing, *Out of Sight, Out of Mind*, 18.

employment security listings. However, because there was no limit on the number of referrals per job, many individuals arrived to find that the listed positions had already been filled. As a result, they often took other, unlisted work. These opportunities fell outside the scope of the Wagner Act, leaving workers vulnerable to housing instability and, ultimately, homelessness. According to the report, "the result is increased homelessness in rural areas across the United States where migrant workers have been lured by sometimes elusive job opportunities, or seasonal employment without affordable housing or services."[29] This example highlights how even well-meaning legislation can have unintended consequences when it is not grounded in the specific context of the rural labor and housing system.

However, advocating for these smaller, rural-focused initiatives is often difficult. As highlighted by Vissing in the chapter titled "Getting the Rural Homeless the Help They Need," when "economic rationality" and "balance sheet mentality" are applied to rural-centric programs, it becomes hard to justify their cost. As Vissing explains, "It is more costly to serve small, dispersed populations of poor people than large, concentrated ones. Because of the higher per-person cost and the smaller number of people to be served, policymakers at the federal, state, and local levels often justify inaction by arguing that "we simply cannot afford to serve those in rural areas."[30] This mindset justifies the false conglomeration of rural and urban needs. The two areas are diverse and need to be treated as such. The federal government may be best positioned to address these disparities. Still, it seems unable to shift its focus away from the more cost-efficient and public-facing battle of urban homelessness. Ideally, rural homelessness would be met with programs designed specifically for rural realities, perhaps initiated from the local or

[29] Post, "Hard to Reach," 7.
[30] Vissing, *Out of Sight, Out of Mind*, 136-137.

state government levels.[31] However, for this paper, the focus remains on how to strategically adapt and capitalize on broad federal frameworks such as McKinney-Vento to better serve rural populations, even if those frameworks were not originally designed with them in mind.

In 2022, Representative Cynthia Axne, a Democrat from Iowa's 3rd district, proposed an amendment to the McKinney-Vento Homeless Assistance Act. The bill would "expand the authorized activities under the Continuum of Care program to include activities that address barriers to transitioning families in rural areas to permanent housing, and for other purposes."[32] The proposal would allow Continuum of Care program grants to fund specific activities tailored to rural homelessness, including:

> (A) *Payment of short-term emergency lodging, including in motels or shelters, directly or through vouchers. (B) Repairs to units—(i) in which homeless individuals and families will be housed; or (ii) which are currently not fit for human habitation. (C) Staff training, professional development, skill development, and staff retention activities*.[33]

As this paper has shown, rural areas often lack formal shelters, leaving individuals to sleep in cars or rely on unstable arrangements like couch surfing or substandard housing structures. According to the NCH report, "problems of housing quality also contribute to rural homelessness: in rural areas, 30% of nonmetro households, or 6.2 million households, have at least one major housing problem...Rural residential histories reveal that homelessness is often precipitated by a structural or physical housing problem jeopardizing health or safety."[34] This proposal would lay the groundwork for more money to be granted to alleviate those issues.

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[31] While this paper centers on federal responses, it's worth noting that many scholars argue for rural homelessness solutions to originate at the local or state level, where programs can be more responsive to the specific needs, geographies, and community dynamics of rural areas. Further research might explore how locally-driven initiatives could best fill in the gaps left by generalized federal policy.

[32] Cynthia [D-IA-3 Rep. Axne, "Text - H.R.7196 - 117th Congress (2021-2022): Flexibility in Addressing Rural Homelessness Act of 2022," legislation, July 20, 2022, 2022-03-24, https://www.congress.gov/bill/117th-congress/house-bill/7196/text.

[33] Cynthia [D-IA-3 Rep. Axne, "Text - H.R.7196 - 117th Congress (2021-2022): Flexibility in Addressing Rural Homelessness Act of 2022," legislation, July 20, 2022, 2022-03-24, https://www.congress.gov/bill/117th-congress/house-bill/7196/text.

[34] "Rural Homelessness" (National Coalition For the Homeless, August 2007).

Axne's proposal offers a promising model of what rural-conscious policy could look like. While modest in scope, this amendment represents a meaningful step towards reframing rural homeless policy to better reflect the reality of rural residents. It acknowledges what this paper has shown: rural homelessness cannot be equated to the experience of the unhoused populations in urban areas. This bill models the type of structural and localized thinking necessary to adequately address the needs of rural Americans. Even the most well-intentioned acts will need to be tailored to address rural needs sufficiently. As was highlighted by the NCH, the very definition of homelessness used in this piece of legislation fundamentally overlooks rural residents. While the provisions in this bill were ultimately incorporated into the original legislation, it is just one instance of a much larger theme that must take place.[35] Axne's proposal should serve as a model for policymakers nationwide seeking to confront rural homelessness. Federal policies and initiatives are not all infeasible; in fact, when leveraged correctly, they can create real change in communities. The key is keeping rural voices central to the conversation. Only once we move away from the broad sweeping efforts and more closely examine the needs of rural Americans will federal policy be able to reach everyone, no matter where they live.

[35] "42 USC 11383: Eligible Activities," accessed May 7, 2025, https://uscode.house.gov/view.xhtml?req=(title:42%20section:11383%20edition:prelim)#11383_1_target.

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