A Buoy That Keeps Us Afloat

"When I recently spent the night at a homeless shelter, I was dismayed that members of the middle class had moved in, and that earning above the minimum wage did not protect adults from having to share a room with dozens of others" (Spier 1). Homelessness is an issue in this country that has gotten worse as the cost of living has risen dramatically. San Francisco is a major metropolitan city that has a wealth of culture and opportunity; it also has one of the highest rates of homelessness in the country. As a worker in this city, it can be seen that with opportunity comes the need to combat the ever rising prices throughout the Bay Area. As costs rise, labor unions provide an opportunity for employees to be able to work where they live and give them additional benefits that maintain a stable life.

San Francisco's rise in homelessness shows that the benefits of having unionized jobs is essential. When researching the causes of homelessness, the top problem, article after article, was the lack of affordable housing. Minimum wage used to be enough to allot someone a decent lifestyle, but that is no longer the case. When Representative Jackie Spier of San Francisco went to visit homeless shelters in San Francisco, she was surprised to find that many living there were working class citizens who simply could not afford housing in the area. "They worry how they will find a home for their families in a market where most rentals exceed their take home pay...[there is] a subclass of workers emerging that are playing by the rules, and working hard, but ending up in shelters" (Spier 1). Labor unions play a crucial role by being an intermediary between a company and its workers. They negotiate with company heads for conditions of employment, the biggest condition being the appropriate income for a particular job while considering the economic situation of the place where work will take place. For example, employees working at San Francisco International Airport may get paid slightly more than airport employees in Oakland. This is because union representatives have considered in negotiations the cost of living for San Francisco that is higher than its counterpart on the East Bay. With the cost of housing rising higher, unions are necessary in fighting for a wage that allows employees to live where they work.

Adding to the burden of housing, services such as healthcare are not cheap to maintain. The average cost for health insurance for an individual this year averaged around \$320 a month, with the cost for a family plan averaging close to \$900 a month (Bloom 2). A third of Americans making minimum wage are living in poverty, so with the average household salary for them being about \$24,000 to \$30,000 (Amadeo 3), insurance is not so easy to pay each month, especially when competing with the costs of housing, nourishment, and transportation. "[In 2016], the average family paid \$9,996 for coverage alone, and, if they met their deductible, a total of just under \$18,000. Meanwhile, an average individual spent \$3,852 on coverage and, if she spent another \$4,358 to meet her deductible, a total of \$8,210" (Bloom 2). It is necessary to have labor unions to fight for a consistent and dependable benefits package for its workers that will not eat away at their salary. Mental health and addiction are contributing factors to homelessness as well, as seen in Representative Spier's visit. "One Iraq veteran who saw heavy

combat said he once had a six-figure job in Silicon Valley before falling prey to drugs and alcohol" (Spier 2). Providing employees with affordable healthcare and options for taking care of themselves alleviates another financial stressor that contributes to homelessness.

Most non-union jobs in the United States are not able to provide total job security to its employees. That is unfortunate because many employees live between paychecks, and an unexpected firing can have an extremely detrimental effect. During Spier's visit, she encountered a veteran who experienced this. "Another veteran said she was raped while serving, but eventually dishonorably discharged for admitting she was gay during the "Don't Ask, Don't Tell" policy days. Her life has spiraled downward since" (Spier 2). Unions ensure that any employee will not be wrongfully terminated, especially on the basis of discrimination. "The general rule in California is that employees are considered to be employed "at will," meaning that they may be fired at any time by their employers, for any reason or for no reason at all" (Wrongful 1). Labor unions protect employees from "at will" termination so that their job will not be taken so hastily from them. Job security gives employees a position for as long as they need, and labor unions allow employees to fight if they feel their job is in jeopardy.

The homeless sometimes are categorized as being lazy or unwilling to work, and that is often far from true. Most people were hard workers who fell victim to the price of just living. Unions play an important role in keeping workers afloat, as they allow for competitive pay, affordable benefits, and a guaranteed position. Ultimately, unionized jobs boost the economy as a whole. "[E]ach chronically homeless person who isn't in supportive housing costs San Francisco taxpayers an average of \$80,000 a year in jail expenses, ambulance rides and emergency care . . . But if the city can get all those people in supportive housing, the cost is \$20,000 per person annually" (Barriero 2). Keeping employees off the street alleviates the amount of money individual cities pay to handle the costs of serving a homeless population. Not only do labor unions keep employees in stability, but they help cities retain money that allows them to take better care of their inhabitants and reinvest into opportunities that will improve the cost and quality of its citizens' lives.

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