I was sitting in a doctor’s office recently and there was an advertisement on the wall asking patients to give their used eyeglasses to the poor in the less developed world. A woman next to me said rather angrily that we should be paying more attention to the needs of the people right here in America, instead of always looking overseas for a cause. At first I became a little irritated that she would be so unconcerned about the poor in far away countries, but then I began to think about how our enormous national wealth and individual prosperity sit side-by-side with glaring poverty and growing inequality. We have become a nation of stark differences between the haves and the have-nots.

One of the more visible tragedies of this boom period is the rise in the homeless population. Shelters, which house and feed those who have no place to go, are experiencing a sad boom of their own. The price of housing stock in many cities in this country has risen to the point where even the working poor find it difficult to meet rent payments. Many of the poor are doubling or tripling up in apartment houses in order to get a roof over their heads. But others who have no family or other personal networks find themselves knocking on the doors of the shelters every night.

Increasingly the homeless are mothers with small children and teenagers who have separated from their parents. Yes, the homeless person continues to match the stereotype of the rumpled vagrant who suffers from alcoholism, drug abuse and mental deficiency. But that is only part of the picture. Homelessness now includes those who are desperately seeking to find work and some financial stability so they can move out of the shelter.

At the heart of the homeless problem is the lack of affordable housing in the United States. In 1980 the U.S. Department of Housing and Urban Development produced more than 260,000 units of affordable housing. In 1997, however, that number had dropped to less than 77,000 units.

While this country was concentrating on building the dream homes of the middle and upper classes, the poor have found that there are less opportunities for them to experience that same dream. Moreover, with budget cuts in Washington and states and local communities fixed on high rise office space, convention centers, sports arenas and transportation projects, there has been little left in the public coffers to address the housing needs of those at the bottom of the economic ladder.

If there is an answer to homelessness, it lies in the private sector and the goodwill of Americans. Unfortunately, homelessness and affordable housing is not one of the highest philanthropic priorities of those with the means to donate from their excess. Giving to the homeless often must compete with charities associated with health and hospitals, educational institutions, religious organizations and various environmental concerns. Homeless shelters are forced to struggle for every available dollar and to justify that giving to the homeless is indeed a worthy use of charitable contributions.

Americans are without question one of the most generous and caring people in the history of this planet. But they have been lulled into a false sense of prosperity, thinking that everyone is being taken care of and that access to the bounty of this economy is available to all. In one sense everyone is being taken care of since the homeless shelters have become not just places to sleep and eat, but educational centers, detox facilities, job training sites and mini-hospitals. But being taken care of in an overcrowded shelter versus having a home are poles apart.

There is no right articulated in the Constitution that guarantees housing, but in this great country it seems so sad that hundreds of thousands of people spend time each day trying to find a place to sleep. Most eventually do, thanks to the shelters, but wouldn't it be far better if the public sector and the private sector made more of an effort to build homes for all Americans?

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