

How Vulnerable Are You to Becoming Homeless?

Millions of people will experience homelessness in their lives. There is no one reason why individuals and families become homeless. Below are some factors that can lead to homelessness when there are not support systems in place to assist and support people.

Consider the following questions and answer yes or no to each of them.

1. Could you ever become involved in a flood, fire, tornado or other natural disaster?
2. Do you work in an area of the economy/job market where your job might become obsolete?
3. Could you ever suffer a long-term illness or accident without proper health benefits or other compensations?
4. Could a down turn in the economy or a change in your local economy cause you or your family to lose a job(s)?
5. Do you live in a household with only one full time wage earner?
6. Are you behind in monthly bills, have high credit card debt or in home foreclosure?
7. Are housing costs in your area increasing faster than wages are increasing?
8. Does anyone in your family struggle with alcohol, drug, or other addictions?
9. Has there ever been any form of domestic violence or abuse in your family?
10. Do you have money in savings/life insurance to cover living expenses should your spouse die unexpectedly?

Answering yes to one or more of these questions does not mean that you will become homeless. Just be aware that any of the above situations could be the trigger to start the spiral of homelessness.

