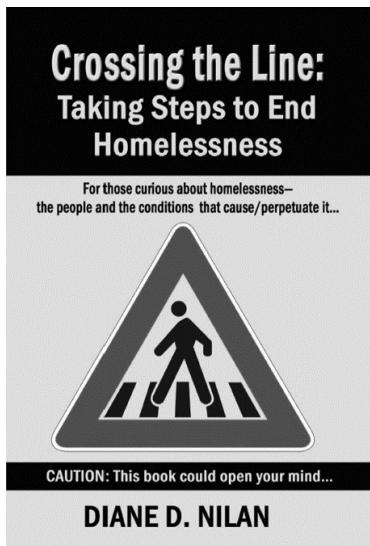


Crossing the Line: Taking Steps to End Homelessness Booklocker, 2005



The result is that during this year over 1% of this nation's population, 3.5 million individuals and family members, will find themselves homeless in this land of plenty. Millions more teeter at the edge of homelessness. It is inexcusable, in the richest country in the history of this world, especially as you get to know the human side of the suffering and the toll it takes on the individuals, their loved ones and their communities.

For those who wonder how homelessness happens to so many people, some commonalities exist. Becoming homeless takes many roads, often winding around and crossing over the same paths, including:

- Family loyalty, love and/or resources failed when a person's addictions, medical crises, mental illness and/or any combination of personal struggles become too overwhelming.
- Relationships, seemingly made in heaven, find their way to hell, either destroying those most vulnerable or shattering future dreams, thus creating painfully real nightmares.
- Job loss, which destroys the household income stream, upends the most-often fragile economic stability, adding emotional turmoil and all that accompanies that condition.
- Health problems, especially for the uninsured or underinsured, tend to be the fast track to homelessness.
- Poor health—caused by a combination of destructive choices, vulnerable genetics, limited healthy options, being in the wrong place at the wrong time, or a detrimental dose of all of the above—can hasten the trip to homelessness.
- For those lacking insurance, access to quality medical care has become rare at best, inadequate to non-existent at worst.
- A person's bad choices, mistakes, and/or criminal acts become permanently etched on one's record of life and haunt the wrongdoer at every turn, becoming significant barriers to attaining decent housing or sustainable employment.
- Systemic homelessness affects some people in foster home placements, group homes and correctional facilities. They leave a structured environment, often inadequately prepared for survival in a demanding society. When their meager life skills fail, they often hit the streets, often soon "recycled" to institutions.
- Credit problems, inopportune pregnancies, poor choices of business or marriage partners, ill-chosen words in an argument with a boss or a police officer, all can swirl around into an eddy that sucks the possibilities of self-sufficiency from a person who may be prone to misguided behavior.
- Disasters—fire, floods, hurricanes and tornadoes—disrupt those fragilely housed, casting them into the storm of dependence on others until tensions unravel the temporary arrangements.
- Skewed economics—jobs paying less than a living wage, unaffordable and substandard housing, costly or non-existent transportation for impoverished workers—contribute significantly to root causes of homelessness.
- Unscrupulous employers, mortgage lenders, landlords and loan companies take unfair advantage of people with fragile financial resources.
- "Self-medicating," the abuse of alcohol and/or drugs, to numb physical and/or mental pain often is often the only "solution" to untreated physical or mental conditions.
- Addictions, in addition to the pain-killing craving of those self-medicating, spiral freely on the streets and in crack houses. Drugs and alcohol are readily available.

To any or all of the above maladies, add pervasive poverty and a critical shortage of housing options for even those with moderate incomes, and homelessness lurks right around the corner.

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