

# CAUSES OF HOMELESSNESS

Taking the following brief Yes or No survey can demonstrate each person's vulnerability to at least some of the causes of homelessness. When several causes are combined together, or occur without a family support system, they can lead to a temporary state of being without a home.

## Homeless Sensitivity Survey

1. Is it possible that you could ever lose your job and have a period of unemployment? Yes  No
2. Could you ever be a victim of a long term, illness? Yes  No
3. Could you ever be involved in an accident that results in the loss of work hours and/or vehicle? Yes  No
4. Could your home ever be involved in a fire, flood, tornado or other natural disaster? Yes  No
5. Do you or could you ever have problems with debt that might affect credit reports for renting or loans? Yes  No
6. Do you pay more than 50% of your monthly income for rent or mortgage? Yes  No
7. Do your skills qualify you for work only in a specific field that may require a cut in pay if necessary? Yes  No

8. Are you behind in the monthly rent or utilities or have you ever received late notices? Yes  No
9. Do you have a family network of relatives who are struggling with their own emotional and financial resources and could not be a backup if trouble occurred? Yes  No
10. Could you ever be the victim of abuse or domestic violence in your home? Yes  No
11. Do you live in a female-headed household? Yes  No
12. Could your car ever need major repairs beyond your means that might affect your ability to get to work? Yes  No
13. Does any adult in the family struggle with alcohol/drugs or addictions or mental health problems? Yes  No
14. Could you ever lose your spouse to divorce, separation or death? Yes  No

Answering "Yes" to one or two questions does not mean that you are homeless or will become homeless. But for every "Yes" answer, there is something that you share with many homeless families, an area in your life where you can have more empathy and acceptance of the plight and needs of those who are homeless.