

How Vulnerable Are You?

The following survey illustrates some of the factors that can lead to homelessness. When several of these exist, and there is not strong family support, people are at risk of becoming homeless. Think through and discuss the following questions:

1. Could you ever become involved in a flood, fire, tornado or other natural disaster?
2. Do you work in an area of the 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 have a home in 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?

After considering these questions, discuss how vulnerable you feel.

Adapted from Iowa Finance Authority. iowafinanceauthority.gov