

- Realize that you are not the only one having this experience. Take umbrage in the fact that this is a structural social and economic problem, not the result of personal shortcomings.
- Don't isolate from fear of embarrassment, and also be selective about who you share your circumstances with. There remains a stigma in our culture around people going through difficult economic circumstances. As I wrote in an article for the Center for American Progress: "When you experience acute financial distress our society looks at you and says, aloud or not, 'What did you do wrong?' and/or 'What's wrong with you?'" Don't buy into the generalizations. Your experience is unique and you won't be able to resolve your situation until you can express it that way and demand to be treated accordingly. Maintaining a daily journal helps.
- Go to your local Social Services Office well in advance of possibly becoming homeless so you can learn what you have to do to qualify for basic services such as emergency housing, food assistance and medical care.
- Do not rely solely on Social Services. They are a large bureaucracy and you are just one client. Don't expect more than just getting basic survival services from them.
- Reach out into your community and find groups that offer more personalized supportive services to people going through difficult times financially and personally. Recognize that this is a very difficult experience you are living through, and that you are going to need help from people familiar with your experience. Many people, like me, who successfully went through this experience voluntarily offer free advice to others in similar circumstances.
- Hold your head up and smile. This is not the same homelessness problem that previous generations of Americans experienced. The demographics are broader and the reasons for it more complex. Much of the personal financial crises that people are having today is circumstantial – the result of a loss of jobs and retirement savings, home foreclosures, catastrophic illnesses and, as in my case, caring for elderly parents. My story, probably like yours, is not about hitting rock bottom and making some 'miraculous' rebound. It's about surviving in a new economy — including facing homelessness -- without hitting rock bottom.