

BY TRACY TRIMBLETT

Rescuing
the victims
of economic
pressure

CLIFF DWELLERS

There is an epidemic in America. No, not the one you're thinking of. Another one, which goes unnoticed because those in need prefer not to draw attention to themselves.

John lives in the Orlando area, home of Mickey Mouse, sunshine and all things bright and beautiful. For John and his family, though, all things are not so bright and beautiful. He lives on a precipice, staring over the edge of the abyss. That abyss is homelessness. He has not yet fallen in, but he is close. John is part of a growing group sometimes referred to as "cliff dwellers."

John lives paycheck to paycheck and, with his wife Beth, supports their family of four. They are doing the best they can, and they earn just enough to pay their bills

(much of the time, with a lot of juggling). They earn too much to qualify for poverty-based public assistance, but not enough to sustain essential living expenses in Central Florida. According to Heart of Florida United Way, essential living expenses are defined as housing, child-care, health care, transportation and a smartphone plan.

One more increase in the cost of gas, groceries, rent, utilities, or one car repair, dental bill, or medical emergency and John and his family will fall off the fiscal cliff and lose everything. John and his family could go from cliff dwellers to street dwellers in a matter of a single, increased expense.

As leaders, Jesus followers and men and women who make a difference in the world, I want to offer five steps to understanding and addressing the issue of cliff dwellers, using the acronym RAISE.

RECOGNIZE THE CONDITION

According to US Census Quick Facts 2022, at the end of 2021, more than 50% of Central Floridians lived on the cliff with John. He is one of more than one million cliff dwellers, based on a calculation of the population of Central Floridians earning less than the Essential Survival budget outlined by United Way.

Not all cliff dwellers have jobs, cars or families like John, though. Their demographic makeup is wide and varied. They may be single, have kids, be elderly, live in families, etc. What they all have in common is that they typically go unnoticed since they are rarely standing on a street corner with a sign that says, "HELP ME." Cliff dwellers are not objects of pity. They are your neighbors, friends, family.

Cliff dwelling is not unique to Central Florida. Across the nation, the number of people living on the cliff is estimated by *Zippia.com* to be more than 125 million. Cliff dwelling is a silent epidemic that, left unchecked, will devastate people and communities because when people fall off the fiscal cliff, they move from being cliff dwellers to being street dwellers; they become homeless. To lead by prevention is to forestall the fall of cliff dwellers into street dwellers. But first, look at the cost when someone falls off the fiscal cliff into the street.

ACKNOWLEDGE THE COST

Depending on which source you view, The Coalition for the Homeless or National Alliance to End Homelessness, the estimated cost of homelessness is between \$35,000 and \$50,000 per person annually. Each year, as the homeless person's situation devolves, the cost increases—not to mention the lost resources of every tax-paying cliff dweller that becomes unable to contribute to the economic stability of a community and increases the burden on the remaining taxpayers.

The dollars are not the only

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cost—nor the most important cost. The higher cost is that of the mental and emotional stability of each person affected. For the individual, homelessness is stressful, isolating and depressing. Children are often neglected, not by choice, but by necessity. Their nutrition suffers, grades suffer and they become increasingly isolated and depressed, outcasts from the world around them. Children need safety, security and significance to thrive. In this situation, they can receive none of those things.

The impact of homelessness can last well beyond restoration to a home and economic stability. Consider if you have lost a job, a pet or a loved one. Has anything been the same since? There is a before and after phase that exists in your mind to delineate when your entire world changed. Likewise, loss of home and stability creates an eclipse moment that can impact the future economic, social and emotional wellbeing of all involved as well as future generations.

According to the US Inter-agency Council on Homelessness, in 2021, there were approximately 27,000 homeless people in the state of Florida, including the estimated point in time count of around 4,700 in Central Florida.

Imagine the cost if the one million or more cliff dwellers in Central Florida fell off the fiscal cliff and became homeless street dwellers. At a cost of \$40,000 per year per person, the cost of sustaining and/or restoring these homeless to economic stability would be *40 billion dollars*. That is just in Central Florida. The national cost might be more than *five*

trillion dollars based on the previous estimate of 125 million cliff dwellers. So, why not prevent it in the first place?

IDENTIFY SUCCESSFUL CARE PROGRAMS

Each year, billions of public and private funds are given to support the homeless and to efforts to restore them to economic stability. According to the National Alliance to End Homelessness, progress has been slow, with only a 10% reduction in homelessness across the nation since 2007, despite the billions of dollars spent to address the "homelessness issue." Likewise, most homelessness prevention programs have limited success. Big systematic approaches fall short.

The bulk of the investment into homelessness goes to large public and nonprofit systems. The limitation of large systems that cumulatively spend significant amounts of money is that they must take a "one size fits all" approach. Big systems have limited success for many reasons but mainly because they are expensive and can be exclusive. They are driven by political agendas, outcome measurements, pass/fail assessments, and quotas with strict qualifications. Often, only people with the most likelihood of success are permitted into the programs. Overall, these systems cost significantly more because, like most healthcare in America, the treatment begins after the patient is ill.

Large preventative systems (few though they are) are expensive and exclusive. Only a few people, primarily those people already living at the poverty level on government



assistance and those likely to succeed in a limited timeframe, are permitted into economic improvement programs.

Those who fall into the wider margins (in this case, 1 million cliff dwellers in Central Florida alone), remain unseen and unaided by the large systematic programs. They are typically people working full time or elderly who cannot pursue standardized programs that take weeks or years to complete before they become effective. They cannot neglect the bills and the family to pursue a classic course of action then begin at lower wages to work their way into careers that provide economic stability. They earn too much for public assistance and too little for basic sustenance already. They do not ask for a handout; they ask for a hand up. They just need to move away from the fiscal cliff long enough and far enough to make it to the next level.

Successful programs are messy, time-consuming and hard, specifically because they are customized, not easily quantified and non-exclusive. They see the unseen. They are cost-effective and fiscally responsible. They offer customizable programs that help individuals move away from the edge of the fiscal cliff. They recognize that to walk alongside someone, helping them move back from the cliff is the most rewarding, frustrating, fascinating, fabulous work that can be done on earth.

According to Christian HELP, a successful nonprofit working in Central Florida, their cost to help prevent an individual from falling off the fiscal cliff is less

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than 1/10 of the cost to restore them once they have fallen. All people have access to their programs, yet each person is unique, and it takes time and challenging work on their part and on the part of the individuals themselves to go from relief to trust to transformation.

Over the course of 30 years, Christian HELP listened to the community and continually explored new ways of serving as many people as possible to help prevent homelessness in Central Florida. Today, they serve three counties representing over two million people. Each year, they help thousands of cliff dwellers find better work, provide them with physical resources and offer spiritual encouragement so individuals can persevere in their journey to improve their lives.

Through customizable programming they restore hope and confidence with practical skills to empower their community to move back from the edge of the fiscal cliff. It works for simple reasons. Every offering is based on four tenets. Program offerings are Christ-centered, client-focused, relationally driven and delivered with excellence.

Christian HELP does not charge for services. They have donors, social enterprises, employers and churches that give of their time, talent and treasure so that they can be a conduit of aid to their community. The hundreds of volunteers that serve as the bulk of their workforce enable them to run with a lean staff while spending donations on individual care.

SUPPORT THE MOVEMENT

Perhaps this is the first you have heard of the epidemic of cliff dwellers. Although homelessness is a serious problem, and far more visible in our society, there are many more cliff dwellers than homeless, and each cliff dweller represents a potential homeless person. Addressing the challenge of cliff dwelling will have a corollary effect of reducing homelessness.

Recognizing the condition and critical mass, acknowledging the cost of ignoring the epidemic and identifying successful care programs is a great start. Leaders like you want to head out and make a difference, I am certain. What I learned over the years is that you can help a few on your own depending on your gifting, skills and time constraints. When you support the cause through a worthy, carefully vetted non-profit that is already doing the work well, though, your time, talents and treasure are multiplied a thousand-fold. The Lord multiplies the support of the few to meet the needs of the many. I encourage you to support the movement through programs that have proved successful over time. You can check out any successful, good charity on CharityNavigator.org and learn more.

ENCOURAGE OTHERS

You have a collective, tremendous voice that can change the landscape of America. Spread the word. Educate others on the silent epidemic. Encourage others to forestall the fall from cliff dwelling to street dwelling with these five steps. Lead through prevention. RAISE up the unseen, and may God richly bless your efforts. ■



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