

HOMELESS IN PARADISE

November 22-28, 2019

IN OUR OWN BACKYARD - Part 6



WHAT CAN YOU SAY TO KEEP KIDS FROM BECOMING HOMELESS?

By Wanda Sue Parrott

Hold fast to dreams

For if dreams die

Life is a broken -winged bird

That cannot fly.

~ Langston Hughes

“ERRING Is human,” the ancients declared, “but forgiving is divine.”

If Rick Hadlock, reader from Utah, hadn’t pointed out my error in last week’s column, this column wouldn’t have evolved. He emailed:

Editor: Wanda Sue Parrott cited \$1,055 as the average social security income.

While that dismal amount makes Parrott's case look better, that does not square with reality.

The 2019 average Social Security Benefit is \$1,461.

Despite the 38.5 percent understatement error, Social Security alone is insufficient to pay typical rent and monthly needs of homeless people.

Perhaps homeless people have a lower Social Security benefit than average?

My response? The older women are, the less their social security is each month. Wages were lower when the elder girls were paying less into social security.

Today's senior women often stayed home to raise families, thus causing their social security benefits to be below poverty level. Men traditionally earned more, and still do!

So what?

How To Prevent Homelessness?

Rick continued: *“Since preventing homelessness is better than curing it, what would be your (Parrott's) advice. . . If you were addressing high school aged students commencing the rest of their life, what advice would you give them so they can avoid the unfortunate perils of homelessness?”*

I recall when Dad and Mother tried to help me grow up wisely. I'd landed my first fulltime job as receptionist at a natural gas firm in South Pasadena and was buying my first car, a 1948 Chevy I named “El Farto” because its muffler was noisy.

“You've lived here free while you went through J.C.,” Mother said after I cashed my first week's \$40 paycheck. “So you must start paying rent.” I was shocked!

Dad said, “It's time you settle down, learn responsibility, start saving for old age.”

Gulp.

Dad was so conservative he locked the windows and doors at 6 p.m. I panicked! I felt I was being choked to death, so I ran away from home and rented an apartment with a girlfriend.

I must have broken my parents' hearts. As I hauled my bird cage, suitcase, and portable typewriter to the car, Mother wiped her eyes on her apron. “We knew this day would come. We just didn't expect it so soon.”

Dad acted stoic. “You're stubborn as an old setting hen.”

I argued, “Daddy, you're asking me to give up my life in order to die. I'm 19. Should I just kill myself now?”

Trying to balance youth's freedom and dreams with far-off old age wasn't easy. The times Dad rescued me from financial disaster are countless. I always repaid his loans and lost the fear of the IRS he inculcated in me by paying income tax with checks made out “Infernal Revenue Service.”

Dad died before I could say thank you!

Rick Hadlock's Words Could Be My Dad's:

“Here are a few suggestions that you might pass on to the younger generation:

1. *Start preparing for retirement the moment you start your life's work.*
2. *Educate yourself and develop good and marketable job skills.*
3. *Be prepared to work beyond age 65.*
4. *Develop self-discipline. Save money for the future. Spend less than you earn.*
5. *Social Security alone will be insufficient to fund your retirement.*
6. *Develop multiple sources of income, for living and retirement.*
7. *Start a Roth IRA.*
 - a. *If you contribute the maximum allowable amount to a Roth IRA (\$5,500/year), and*
 - b. *Invest it in a Market index mutual fund (earning 12 percent per year historically),*
 - c. *You will become a millionaire in 16 years (about age 46 years old). This can be accomplished without being an expert investor.*

8. *Take care of yourself mentally and physically. Your body, including your teeth, may need to last and be of service until you are 90 years old, and repairing the same is costly.*”

I agree with Rick, in retrospect; however, I cannot answer Rick’s question about how to advise young people to prepare for life that’s free of homelessness because I believe in following dreams and letting the soul be free. I wonder:

Is Homelessness A Spiritual State For Some?

Rick says: *“Some are homeless because they want to be (it's their choice); they extract the maximum amount they can from government aid, and try to acquire more by panhandling or appealing to charity.*

“Currently there is more work available than there are workers willing to work.

“While this has not always been the case, it's bewildering why currently some people bemoan insufficient income when they make scant effort to earn it?

“While homeless people have extraordinary challenges finding work, it is not impossible for those determined to succeed.”

Inasmuch as it is simple to become a millionaire, why are there so many homeless people?

Why Aren’t There More Millionaires?

Rick says: *Myriads of reasons: disasters (natural and man-made), mental illness, failure to prepare, accidents, lack of foresight, being stupid, divorce, illness, family responsibilities, lack of support, and a host of other factors.*

“Fortunately, society has the capacity and will to take care of some, but demand has outpaced capacity. An ounce of prevention is worth a pound of cure.”

Contact Rick Hadlock at 801-910-3571

As to my error: Average monthly income for women in the Monterey area is \$12,587 per year and for men it’s \$16,590 per year. In rounded numbers, men receive \$1,400 while women get \$1,050, or \$5 less than the \$1,055 I cited.

Forgive my \$5 error as a divine blessing, please, as I answer Rick’s question about giving advice to graduates:

“It’s not what you say, but how you say it, that counts.”

If Dad hadn’t scared the you-know-what out of me, I might be a millionaire instead of a poet!

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This column appears in the weekly Cedar Street Times at www.cedarstreettimes.com .

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