

## Non-POM and the Homeless

In today's POM (Physical Object Money) economy, thousands of people are losing their homes. Bad loans, loss of jobs, unexpected medical bills, family emergencies and other factors have led to hundreds of thousands of families being at risk of homelessness. But even in the best of times there are people in every industrialized nation who find themselves homeless for one reason or another.

How does a non-POM economy deal with people who have no money and who need a place to live? In a non-POM economy those people who own real estate such as houses or apartment complexes or hotels are perfectly free to do what they like with that property. If they don't want to allow a certain person or persons to enter or live in some house they own then the society will support them in preventing that person from moving in or entering at all. Therefore, those who are in danger of being homeless cannot *demand* housing. Well, they *could* demand it but they would likely be ignored or told to go away. This sounds heartless but it is not.

You see, if one owns housing one can get money for allowing people to live in that housing. That's right. The person or persons who live there do not have to have any money at all for you to get paid for the benefit you do those people by allowing them to stay in your property. The same holds for food, clothing, and other necessities. If you provide them to those who need them (almost everybody) then you will be paid for providing that benefit. Therefore, every property owner has a motive to allow others to live in their housing.

But not every person who needs a place to live is the kind of person whom one would trust with one's property. Some people have earned a reputation as being careless and irresponsible or just downright destructive. No one is required to give *them* housing. But giving them a place to live *is* a way to make money. Therefore, some housing will be constructed that is simple and inexpensive to make, yet extremely difficult to damage or destroy. The utilities will turn themselves off when usage exceeds a certain limit. The furniture may be either extremely sturdy or so cheap as to be recycled after a short time anyway. In other words, those who acquire a reputation for being irresponsible renters will find that only a few housing options are open to them and those are pretty primitive.

Naturally, as time goes by, one would expect building materials to improve such that an apartment could look nice despite having almost indestructible walls, utilities, and furniture. This kind of construction would generate the most income for the builders and property owners.

**Would everybody have the housing they would like to have? Almost certainly not. Would everybody be able to live in the neighborhood they prefer? That, too, is unlikely. But will everyone who is willing to take care of their surroundings be housed, except in cases of natural disaster (like floods, tornados, or hurricanes)? Of course, because there's money to be made and a free market to assure that the owner gets a fair price.**