Kevin Moore was 18 when he left home. After constant rows with his foster mother, he’d finally had enough. Kevin lived on the streets of Chicago for a few months. Then he became part of Teen Living Programs, a nonprofit partner of the Allianz Foundation for North America. That made all the difference.

It’s difficult to imagine the day-to-day existence of a homeless person if you’ve grown up in a sheltered environment. Kevin Moore, however, knows all too well what it feels like to huddle under someone’s porch at night and to scrounge for food the next day. For a few months he was one of the estimated 2,000 young people living on the streets of Chicago on any given night. Some leave home because they’re constantly fighting with their parents; others are driven away by the fear of beatings and sexual abuse. Still others are kicked out because they’ve come out as gay or lesbian. There are lots of reasons why they end up on the streets. Kevin ... sometimesthought I couldn’t bear it anymore.” But he still managed to pick himself up the next morning – and go to school.

It was a teacher who told him about Teen Living Programs (TLP), one of the largest support organizations for homeless children in Chicago. However, it took a while before Kevin could be taken in because there was a long waiting list. “I called every day until there was a place for me,” he recounts. That was more than three years ago. Now Kevin has achieved full independence.

Another chance Teen Living Programs, which has been a partner of the Allianz Foundation for North America since 2004, doesn’t just offer shelter and warm food. Young people at TLP, aged between 12 and 24, are helped to change their outlook and get their lives back under control. To this end the organization works with the police, schools and religious organizations so that they can be there for the teenagers before a situation gets out of hand. Mental health counseling, reconciliation discussions with families, training programs, advice on how to manage money, assistance in finding stable housing and jobs – TLP offers specific help and teaches specific rules. “Those who don’t accept the rules,” says executive director David Myers, “who bring weapons into the house, who deal drugs or threaten other youths or employees, aren’t welcome here.”

Being accepted into TLP gave Kevin another chance. After leaving home he had tried to continue attending school regularly, but that became increasingly difficult as time went on. “I could hardly concentrate anymore,” he says. “I was too busy wondering where I was going to spend the night and where I was going to get something to eat, instead of concentrating on lessons. Then I left – without my diploma.” After several months, he managed to pick up where he left off with the help of TLP, and he finally earned his high school diploma. Now he’s considering whether to study computer science: “I always believed that the future had more to offer me than living on the streets,” he says.

Restoring dreams The case of Kevin, the first young person at TLP to become an Allianz Foundation Fellow, demonstrates to the ... future for themselves and those around them.” In the end, this is all about helping manage social risks,” Worthley says.

In this respect, Teen Living Programs was a good choice as partner for Allianz, since its aim is to offer homeless adolescents a way back from the edge. “Dreams can be restored,” is TLP’s philosophy, and Kevin is a prime example that this can work. “They helped me get back on my feet,” he says, “and I felt like I was part of a family again. Everyone needs a family.”