The car was the first to go. The job search led to one rejection after another. The situation at home grew toxic.

Jane, 44, had returned to Greenwich after two decades living in Florida to care for her sick mother.

"The plan was to stay with her," she said. "I began looking for a job, thinking that if I could get a job, I'd be able to move out, but everything got backlogged."

With the two crammed in a one-room apartment, her presence could do little to prevent her mother from slipping further into illness and dementia. Funds grew tighter and tighter.

And Jane -- who spoke with Hearst Connecticut Newspapers under the condition her name be changed to maintain her anonymity -- overwhelmed with stress and fear, reached the breaking point.

In December 2012, she joined one of lower Fairfield County's fastest growing, yet least visible groups: the homeless.

"The problem isn't what you see," says Jason Shaplen, CEO of Inspirica, a Stamford-based nonprofit aiding and housing homeless men, women and children from throughout the region. "It's what you don't see. What you don't see is the homelessness problem we do have."

In fact, the economic downturn coupled with one of the most expensive housing markets in the country, has accelerated homelessness in the Greenwich-Stamford area at a startling rate.

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Between 2012 and 2013 alone, the number of homeless people in shelters and out on a single January night jumped 45 percent, from 280 to 405. Head counts found 53 people living on the streets in the Greenwich-Stamford area in 2011. And that’s counting just those who were seen.

Shaplen suspects the real number could be even higher.

Apart from snapshot statistics provided by counts, Shaplen and others fighting a growing tide know that, over the course of 2011, area shelters served over 900 different persons, according to the Connecticut Coalition to End Homelessness.

Since then, the problem has only grown worse.

"This summer, the shelters have been basically full every night," said Shaplen, noting that capacity in the past usually peaked as the nights grew colder and ebbed with the warmer weather. "There's just no longer any seasonality."

While homelessness is not a word often associated with Greenwich, the town Department of Social Services suggests a sizeable portion of those packing the Stamford shelters come from our town.

As many as 15 percent of those served in Stamford shelters are from Greenwich, according to the department. Greenwich has no shelters of its own, but opts to fund Stamford-based programs with federal Community Development Block Grant funds.

Reflected in the raw increase in numbers is a phenomenon that has been growing ever since the economy crashed in 2008: people who never thought it possible that they'd be on the street are finding themselves there; others are a skipped paycheck or one more hardship away.

According to Shaplen, 87 percent of the people served in Inspirica in 2012 were experiencing homelessness for the first time.

Jerome Roberts, associate director of Stamford-based Shelter for the Homeless, which provides shelter for homeless men from Greenwich and Stamford as well as New Canaan and Darien, said that for many of the people he serves, like Jane, bouncing back after a lost job is becoming more and more difficult.

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"Of late, it's the economy," he said. "With people losing their jobs, they can no longer afford their homes. They exhaust all their resources, both the tangible and intangibles. ... With rents being what they are, people are living marginally."

The loss of a job could mean the loss of a house, and a drop deep into homelessness in a matter of weeks.

Alan Barry, commissioner of the Greenwich Department of Social Services, says the cost of living in the region stands as one of the central causes of homelessness and steepest impediments to people getting back up on their feet.

"The No. 1 need is housing -- It's a tremendous challenge," he said. "The housing stock is getting more and more limited and more and more expensive."

But in well-to-do Greenwich and Stamford's rapidly gentrifying downtown, where housing costs are increasing, the problem seems to go unseen.

"Many of (the homeless people we work with) are sleeping in cars, or living with friends or relatives," said Barry. "It's hard to see, but it's definitely there. You just don't know where it could be. People literally fall through the cracks.

While the sidewalks are clean, regional shelters are packed to the brim with people with nowhere else to stay. Despite being less visible, homelessness has far from disappeared.

"It's only the people who are also homeless that know I'm homeless," said Israel, 51.

Like so many others in area shelters, Israel came to Inspirica after he was blind-sided by the 2008 financial crisis. The bottom dropped out when he lost his job driving for Pfizer, leaving him and his young son with few places to turn. For the single father, options were uncertain.

"That's scary part, not knowing what the next day holds," said Israel. "I'm resourceful, but it's different when it's just you and when you have a 10-year-old kid with you."

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An odd job taken almost a decade earlier doing custodial work at a Stamford nonprofit called St. Luke’s Lifeworks, now called Inspirica, would prove to be more valuable than he had known. Israel knew where to go, and returned there, this time not as an employee but as a client. At the shelter, Israel received more than just a place to rest his head. He also got job training, educational programs for his son and a community supporting him.

"Everybody is looking to help each other," said Israel. "We're all in the same predicament, and we're all looking to get out."

"Our services aren't just a cot and a hot meal anymore," Shaplen said. "We're trying to break the cycle of homelessness. In-house, we're trying to provide everything a person needs to get out of homelessness."

For many of those facing homelessness for the first time, it's easier said than done. Pricey housing, a flagging job market, and low wages for entry-level work don't present a path to solvency.

"I got to the shelter, said I can't stay here, this isn't me," said Jane, who recently found work in Norwalk and an apartment in Bridgeport. "But a day turned to a week, that turned to a month, and that turned to eight months to get back on my feet."

Jane moved out of Inspirica housing last week. She says, like many of the people facing similar struggles, much of those eight months were spent reeling with shock.

"I left Florida with a full time job, a car, and a two-bedroom apartment, and it's taken me a lot of time to say that I lost it, that I am homeless," she said. "I've seen people come in puppy-eyed crying, saying that they couldn't even imagine their life would be like this. But for many people who come through here, it's not anyone's fault."

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