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# Hudson County's 2015 Point-In-Time Count of the Homeless

February 3, 2015

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This report was prepared for The New Jersey Housing and Mortgage Finance Agency by Monarch Housing Associates

# I. Introduction

#### NJ Counts 2015

NJ Counts 2015, New Jersey's annual Point-In-Time (PIT) Count of the Homeless, provides a statewide snapshot of homeless households in our communities; where they find shelter, what their needs are, and what factors contribute to making them homeless. The 2015 Count reveals important demographic and other information about families and individuals who were homeless on the night of Tuesday, January 27th, 2015 or Tuesday, February 3rd, 2015 (depending on the community, see limitations below), and was carried out with the help of government agencies, community-based organizations, and local volunteers.

In New Jersey, each County's count is planned, coordinated, and carried out locally, and the information gathered enables each community to better allocate housing resources and services in order to prevent and end homelessness. The PIT Count is the only opportunity throughout the year for most communities to take a comprehensive look at the total homeless population, and is especially crucial in assessing the needs of the unsheltered homeless.

# Acknowledgements

Monarch would like to thank all Point-In-Time Coordinators, homeless service providers, agencies, and volunteers who participated in NJ Counts 2015. Monarch would also like to specifically thank Bergen County for providing a Spanish translation of the 2015 paper survey tool.

Finally, a special acknowledgement is given to all the respondents who were willing to share personal information about themselves and their households' experiences in order to help our communities better understand and assist the homeless.

Funding for coordinating New Jersey's 2015 Point-In-Time and producing this report was provided by New Jersey's Housing and Mortgage Finance Agency (NJHMFA).

# This Report

The findings in this report are presented in the following sections:

- 1. Total homeless population;
- 2. Those experiencing chronic homelessness (families and individuals that have been homeless for a year or longer, or who have experienced at least four episodes of homelessness in the last three years, and have a disabled head of household); and
- 3. Unsheltered families and individuals:

The structure of this report is intended to provide not only an overall snapshot of the homeless population counted in the Point-In-Time, but also to focus attention on the homeless subpopulations that are the most in need, and those that represent federal funding priorities set forth by the U.S. Department of Housing and Urban Development (HUD).

In addition to the main findings presented in the body of this report, Appendix A includes charts illustrating the responses to all survey questions that were part of the 2015 Point-In-Time Count.

# II. Data Collection and Methodology

# Requirements for the Count

As part of its Continuum of Care (CoC) application for homelessness funding, HUD requires that jurisdictions across the nation conduct a statistically reliable and unduplicated count of the homeless for one overnight period during the last 10 days of January. New Jersey's Continuums of Care (regional networks of organizations, agencies, and community stakeholders that plan local efforts to help the homeless) conduct an annual count of sheltered homeless persons (i.e. persons in emergency shelter, transitional housing for the homeless, and Safe Haven programs) and at least a biennial count of unsheltered homeless persons. 2015 was a HUD-required full count year.

In their Point-In-Time Count, CoCs must count and report all individuals and families who meet the criteria in paragraph (1)(i) of the homeless definition in 24 CFR 91.5 of HUD's Homeless Definition Rule on the night designated for the count. This includes individuals and families who are:

- **Sheltered**, or "living in a supervised publicly or privately operated shelter designated to provide temporary living arrangement (including congregate shelters, transitional housing, and hotels and motels paid for by charitable organizations or by federal, state, or local government programs for low-income individuals)," or
- **Unsheltered**, "with a primary nighttime residence that is a public or private place not designed for or ordinarily used as a regular sleeping accommodation for human beings, including a car, park, abandoned building, bus or train station, airport, or camping ground."

Because this report focuses on those respondents who meet HUD's definition of homeless, it does not include information about those who may be at risk of homelessness, precariously housed, or considered homeless under other federal statutes. Persons who, on the night of the count, were living doubled up with another household, living in illegal or overcrowded units, being discharged from a jail or health facility with no subsequent residence, scheduled to be evicted, or paying for its own motel unit were not considered homeless. All survey information collected for respondents who were at risk of homelessness or precariously housed was preserved and shared with each community for local planning purposes, but is not included in this report unless otherwise noted.

#### **Data Collection Methods**

Monarch Housing Associates provided each of New Jersey's 21 counties with in-person training, online video and print training guides, a practice online survey tool, and technical assistance to aid in the data collection process for New Jersey's 2015 Point-In-Time Count. Point-In-Time Coordinators in each county disseminated PIT training materials and helped facilitate local planning around implementation of the PIT count in their communities.

For the second year, the count of homeless persons who were sheltered on the night of the point in time was primarily taken from New Jersey's Homeless Management Information System (HMIS), while the count for the unsheltered and those sheltered by non-HMIS programs was conducted using a Paper Survey tool, personal interviews, and agency client This strategy was designed in accordance with HUD guidance regarding conducting both sheltered and unsheltered Point-In-Time Counts.

The 2015 PIT Survey tool closely mirrors information collected in HMIS so that the data was comparable for important factors such as household characteristics, income, services needed, and factors contributing to homelessness. Agencies updated all HMIS data to accurately reflect the night of the count, and those with programs that were non HMISparticipating submitted information from interviews utilizing the Paper Survey tool through SurveyMonkey.

#### Limitations

- 1. HUD requires a count of sheltered homeless persons and families annually, but only a biennial count of those who are unsheltered. Even though New Jersey conducts both a sheltered and unsheltered count each year, the comprehensiveness of the unsheltered count may be influenced during the non-HUD required full count years. This report includes comparison data from 2011 to 2015. 2012 and 2014 were not HUD required full reporting years while 2011, 2013 and 2015 were.
- 2. The winter of 2014 to 2015 was particularly cold, with parts of New Jersey seeing significant snow accumulation. NJ Counts 2015 was originally scheduled to take place Tuesday, January 27th, 2015. Unfortunately, there was a blizzard predicted for the night of the PIT, which led to about half of the Counties in the State postponing the PIT activities to the following week, Tuesday, February 3rd, 2015. This weather led to half the communities counting the households that were homeless on the night of January 27th and the other half counting those that were homeless on the night of February 3rd. Besides leaving the date of the count inconsistent, this winter weather forced many communities to set up emergency warming stations or shelters for the unsheltered.

While this means that many more people are able to sleep in a warm place, it may skew Point-In-Time data to show fewer unsheltered households than are actually present in communities on a regular basis.

- 3. The information presented in this report is based on survey interviews and agency HMIS records. In some cases, survey respondents did not answer every question completely, and homeless provider agencies did not report all client information on the night of the count. For this reason, all charts presented in this report will be based on the responses received, while all percentages will be based on the total households or individuals served and may not equal 100% in each category due to possible missing data.
- 4. Because the Point-In-Time Count represents only one night during the last ten days of January, it is widely accepted that the PIT will undercount the overall homeless population. Undercounting may occur due to difficulty finding those living on the street, incomplete information for people who do not agree to complete the survey, a shortage of volunteers to cover a geographic area, or homeless persons choosing not to seek housing services on the night of the count. This data should not be viewed as a comprehensive measurement of all families and individuals who experience homelessness throughout the year, but rather as a minimum number of persons who experience homelessness in New Jersey on a given night.

## **De-duplication**

Monarch Housing Associates collected and merged all HMIS and SurveyMonkey Point-In-Time data from each community into its combined database. Monarch generated two unique identifiers, one more general and one more in-depth, based on the identifying information for each individual record. Using a formula, these unique identifiers were compared to all identifiers for other records in the database to identify potential duplicates.

All duplicates detected through comparison of unique identifiers were then de-duplicated by the following process:

- 1. Multiple HMIS records where all fields match a single record was preserved, and all duplicates were removed;
- 2. Multiple SurveyMonkey records where all fields match a single record was preserved, and all duplicates were removed;
- 3. Comparing HMIS to SurveyMonkey records where unique identifiers, disabilities, income sources, household size, and location on the night of the count all match the HMIS record was preserved and the SurveyMonkey duplicates were removed.

Following this de-duplication of the data, communities were given preliminary data to review all identified duplicates and records with missing data. Communities were then able to update records with missing information and/or request any additional deduplication they determined prudent. Monarch then updated and removed additional records based on community feedback prior to completing its final analysis and report.

# III. Findings for Total Homeless Population

#### **Key Findings**

- On the night of February 3<sup>rd</sup>, 2015 a total of 728 households, including 917 persons, were experiencing homelessness in Hudson County, according to the 2015 Point-In-Time Count.
- A total of 171 households, with 177 persons, were identified as chronically homeless.
- 169 unsheltered homeless persons were counted.

# **Total Homeless Population**

On the night of February 3<sup>rd</sup>, 2015, a total of 917 persons, in 728 households, were experiencing homelessness in Hudson County, according to the 2015 Point-In-Time Count. This is an increase of 96 persons (11.7%) and 101 households (16.1%) from 2014. Hudson County had 9% of New Jersey's statewide homeless population in the 2015 PIT.

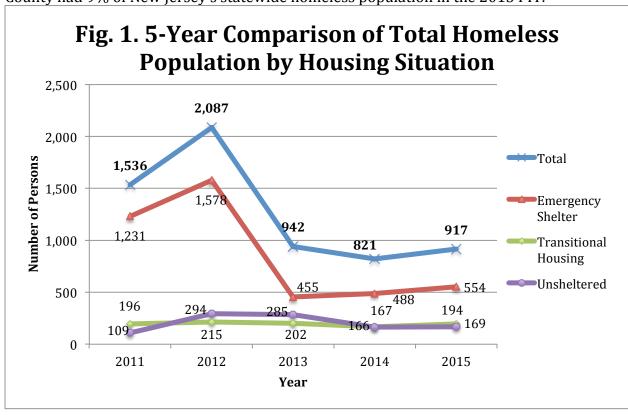
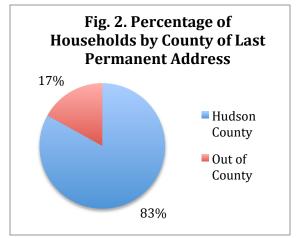


Figure 1 shows that in 2015, 554 homeless persons stayed in emergency shelters, 194 stayed in transitional housing, and 169 were living unsheltered on the night of the count. The biggest change was seen in the total number of persons counted in emergency shelters, which increased by 13.5% (66 persons) from 2014. There was also an increase seen in both

transitional housing (27 persons) and those unsheltered on the night of the count (an

increase of 3 persons) since 2014.

Figure 1 also shows that, over the past five years, the total number of homeless persons in Hudson County has been trending downward, with slight fluctuations. During the five-year period from 2011 to 2015, the overall number of homeless persons in Hudson County has been reduced by about 40% (a decrease of 619 persons), with the biggest decrease in persons residing in emergency shelters.



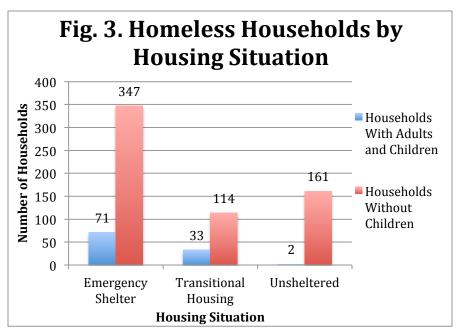
As Figure 2 shows, 17% of homeless households

in Hudson County reported that their last permanent address prior to becoming homeless was outside of the county.

#### Homeless Families and Individuals

When reading the data regarding different types of homeless households, it is important for the reader to remember that, in this report, 'household' means "any group of persons who, if they were able to attain permanent housing, would choose to live together; and, shared the same sleeping arrangements on the night of the count." Three different types of households are discussed below: households with adults and children under 18 ('families'), households without children ('individuals'), and households with only children under 18 ('unaccompanied youth').

Of the 728 homeless households counted in Hudson County in 2015, 106 (14.5%)were families with at least one adult and one child under the age of 18. This is an increase of 1 family household from 2014. These families included 285 persons. 166 children under age 18, and 119 adults. The average family size was 3 persons. Figure 3 shows that 71 families (67%) were staying in



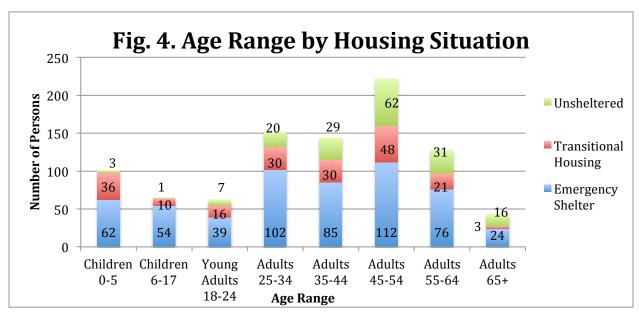
emergency shelters on the night of the count. There were 2 unsheltered families, consisting

of 2 adults and 4 children on the night of the count. While there was increase of 1 homeless family from 2014, there were more homeless families found staying in emergency shelter and fewer in transitional housing when compared to 2014.

85.4% (622) of the homeless households counted in Hudson County were households without children under 18, and were predominately composed of individual adults (617). The remaining 5 households were adult only households composed of 15 adults. 347 (55.8%) of these adult-only households were staying in emergency shelters, 114 (25.9%) were in transitional housing, and 161 (25.9%) were unsheltered. The number of adult-only households increased by 19.2% (100 households) from the number counted in 2014.

Just as in 2014, there were no households with only children under 18 years old reported on the night of the count in Hudson County in 2015.

## **Demographics**



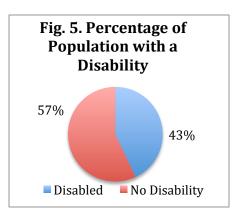
There was a total of 62 (6.8%) homeless adults between 18 and 24 years old, 689 (75.1%) adults over age 24, and 166 (18.1%) children under 18 years old experiencing homelessness on the night of the count. Similar to 2014, Figure 4 shows the most prevalent age range found among homeless persons in 2015 was adults between the ages of 45 and 54 (222 persons), representing 24.2% of the total population.

67.1% (615) of homeless persons were male, and 31.6% (290) were female.

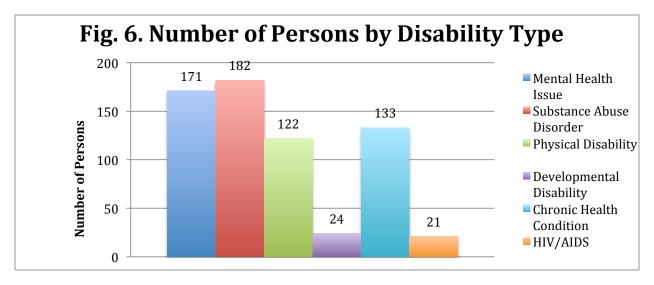
46.3% of homeless persons identified their race as White, making that the largest racial subgroup. The next largest group identified themselves as Black or African American (45%), followed by those identifying as Asian (1%). With regard to ethnicity, 35.6% of persons identified themselves as Hispanic.

#### Disabilities

Figure 5 illustrates that 43% of homeless persons reported having some type of disability. 50.2% of adults 18 or older reported some type of disability compared to 10.2% of children. Figure 6 shows the number of homeless persons that identified as having various disabilities. The most prevalent disabilities were substance abuse disorders and mental health issues.

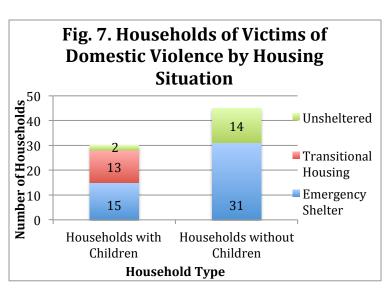


Among disabled adults, 47.7% reported a substance abuse disorder, making this the most prevalent disability; representing 23.9% of the total adult homeless population. 44.6% of disabled adults also reported a mental health issue. Among disabled homeless children, 52.9% reported a chronic health condition.



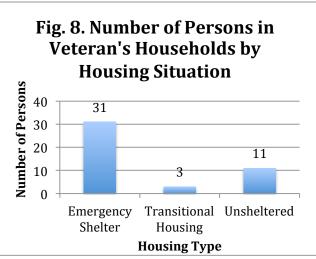
#### Victims of Domestic Violence

On the night of the count, in Hudson County, 75 homeless households reported having a victim of domestic violence. Figure shows that 60% of these households were adult only households. The remaining 30 households were families with at least 1 adult and 1 child under 18. 61.3% of all victim households were counted in emergency shelters.

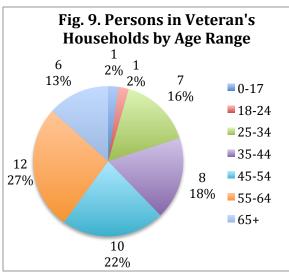


#### **Veterans**

In its plan, Opening Doors: Federal Strategic Plan to Prevent and End Homelessness, United States the Interagency Council on Homelessness (USICH) has prioritized ending homelessness among veterans by 2015. Many communities in New Jersey have also been working hard homelessness country's among our servicemen and women.



43 veteran households were counted in the 2015 Point in Time, 9 (26.5%) more than in 2014. While most were individuals (97.7%), 1 was part of a family household, making it a total of 45 persons served in veteran households on the night of the PIT. 68.9% of persons in veterans households were staying in emergency shelters, while another 6.7% were in



transitional housing project. In addition, there were 11 unsheltered veterans counted, a decrease of 4 from 2014.

Homeless persons in veteran households in Hudson County were predominantly male (91.1%), and the most common racial background was Black or African American (48.9%). Figure 9 illustrates the age range of persons in veteran households.

2 homeless veterans reported being a victim of domestic violence, and 24 persons in veteran's households reported having a disability. The most common disabilities cited were substance

abuse and mental health issues, with each being reported by 54% of disabled persons in veteran households. The top two services that veteran households sought were shelter (74.4%) and financial assistance for housing (30.2%).

#### **Income and Benefits**

Among all households experiencing homelessness on the night of the count, 44.2% had no source of income, while 12.2% reported receiving earned cash income. The three most common sources of non-earned cash income among homeless households were SSI (17.6%), General Assistance (14%) and TANF (8.7%).

34.5% of homeless households reported that their household was receiving no kind of non-cash benefit on the night of the count. Food Stamps was the top reported non-cash benefit, and was received by 36.1% of households. 35.3% were also connected to Medicaid benefits.

Figure 11 shows the average monthly income for all homeless households.

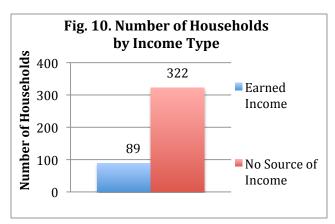


Figure 11. Average Monthly Income For Households by Housing Situation				
	Emergency Shelter	Transitional Housing	Unsheltered	
Average for All Households	\$554.13	\$522.58	\$215.16	

# **Length of Homelessness**

Figure 12 shows that almost 25% of homeless households (166)households, 22.8%) reported that their most recent, continuous episode of homelessness had lasted more than 1 year, making this the most common response. Another 26.8% households reported

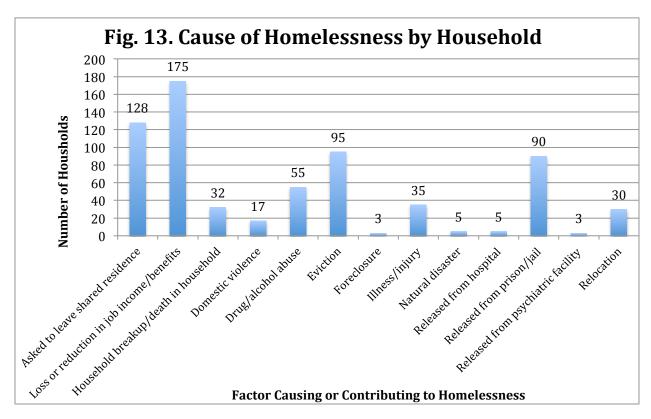


being homeless for 1 month or less.

#### Cause of Homelessness

When asked to share the primary factor that contributed to, or caused, their homelessness, more households attributed their homelessness to a loss or reduction of job income or benefits (175 households, 24%) than any other cause. As Figure 13 shows, the next most common factor reported was being asked to leave a shared residence (17.6%) followed by eviction (13%). These three causes match the top three most common causes reported in 2014.

When respondents were asked 'what was your residence prior to your current living situation?' more said they were staying or living with friends or family (26.8%) than any other type of residence. 23% reported residing in emergency shelter prior to their current living situation.



# IV. Findings for the Chronically Homeless

Someone with a long-term disabling condition, who has been continually homeless for a year or more, or at least four times in the past three years, meets HUD's definition of chronically homeless. Any family with one adult that meets this definition is considered a chronically homeless family.

HUD currently has a goal of ending chronic homelessness by 2017. This goal reflects the urgency of helping to house those persons who have not been able to remain stably housed over the course of an extended period of time. Chronically Homeless persons are among the most vulnerable homeless groups, and providing effective supportive services and case management may be required in order to help some stay in the housing they need. Prioritization of new Continuum of Care funding opportunities has recently been giving some communities in New Jersey new resources for housing this subgroup.

## **Total Chronically Homeless Population**

171 households, made up of 177 persons, were chronically homeless in Hudson County, according to the 2015 Point-In-Time Count. This is an increase of 22 persons (14.2%) from 2014. The rate of chronic homelessness as a percentage of overall homelessness is 19.3%; which is an increase from the 18.9% found in 2014.

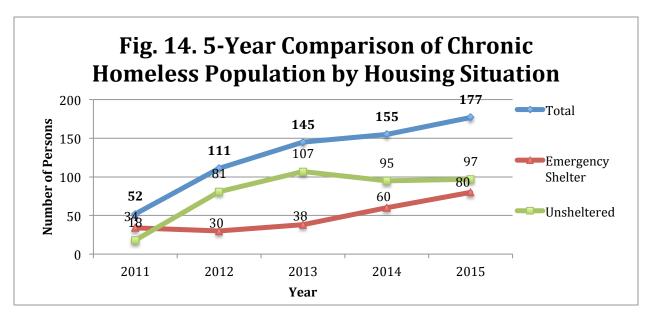
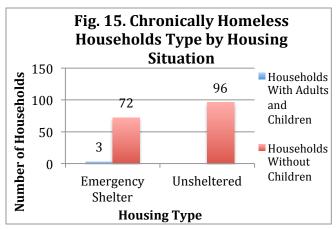


Figure 14 shows the number of chronically homeless respondents who were in emergency shelter or living unsheltered in Hudson County from 2011 to 2015. Over the past five years, the overall number of chronically homeless persons has trended upward and overall represents an increase of 125 persons (240%) from 2011 to 2015. Since 2013, however, the number of unsheltered chronically homeless persons has decreased by 9.3%, from 107 to 97 persons.

#### Families and Individuals

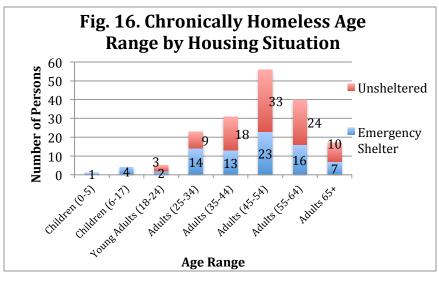
Of the 171 chronically homeless households counted in 2015, 3 (1.8%) were households with at least 1 adult and 1 child. These 3 households were composed of 8 persons, all of which were served in emergency shelters. The other 168 households, 98.2% of the chronically homeless households, were adult only households, composed of 169 persons.



57.1% of chronically homeless households were living unsheltered, an increase of 2 from 2014. The other 75 households (43.9%) were staying in emergency shelters on the night of the count, an increase of 33.9% from 2014.

## **Demographics**

Of the 177 total chronically homeless persons, 5 (2.8%) were between 18 and 24 years old, and another 5 were children 17 or younger. The largest number of chronically homeless persons (56, 31.6%) in a single category between the ages of 45 and 54 years of age. This is a shift from 2014,

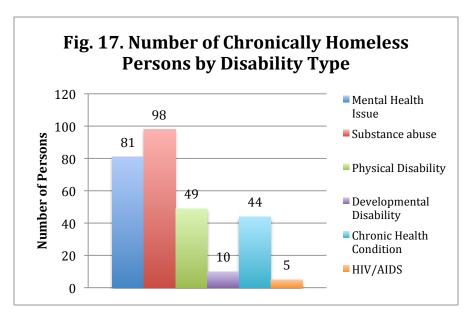


where 27% of persons were between the ages of 35 and 44.

75.7% of chronically homeless persons were male, and 21.5% were female.

The largest racial subgroup of chronically homeless persons reported their race as White (49.7%). The next largest group self-identified as Black or African-American (39.5%), followed by Asian (2.3%). With regard to ethnicity, 32.8% of chronically homeless persons identified themselves as Hispanic.

# **Disabilities**



In order to meet the definition of chronically homeless, at least one adult in each household must have some kind of disability. The disabilities most commonly identified were substance abuse disorders (55.4%) and mental health issues (45.8%). The complete numbers of reported disabilities among the chronically homeless can be seen in Figure 17.

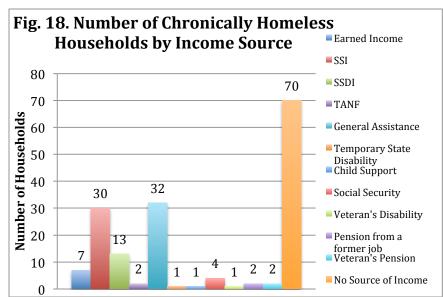
## Subpopulations

On the night of the count, 20 chronically homeless households in Hudson County reported having a victim of domestic violence (11.7%). 9 (45%) of these victim households were staying in emergency shelters and 11 (55%) were unsheltered.

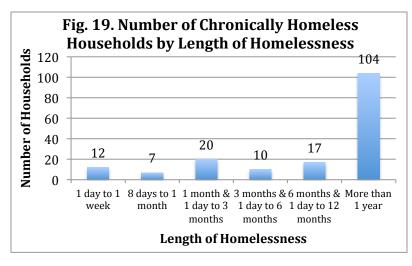
There were 16 veteran individuals identified as chronically homeless on the night of the count (9%).

#### Income and Benefits

Among all the chronically homeless households on the night of the count, 40.9% reported receiving no type of cash income. Figure 18 shows the of sources income received. The most common source of cash income among chronically homeless households was General Assistance, which was received by 18.7%. 4.1% of households reported earned income.



31.6% of chronically homeless households reported they were not receiving any type of non-cash benefit on the night of the count. Food Stamps (SNAP) and Medicaid were the top reported benefits among the chronically homeless, with 36.3% and 21.6% receiving each, respectively.

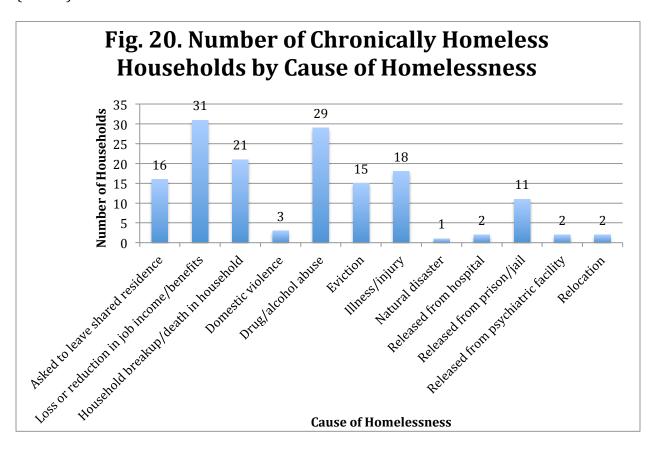


#### Length of Homelessness

Figure 19 shows that 104 chronically homeless households (60.8%) reported that their most recent, continuous episode of homelessness had lasted for more than 1 year, making this the most common answer.

#### Cause of Homelessness

When asked to share the primary factor that contributed to, or caused, their homelessness, more chronically homeless households cited a loss or reduction of job income or benefits (18.1%) than any other cause. As Figure 20 shows, other common factors reported included drug or alcohol abuse (17%) and household breakup or death in household (12.3%).



# V. Findings for the Unsheltered Homeless

HUD's definition of "unsheltered homeless" applies to any individual or family "with a primary nighttime residence that is a public or private place not designed for or ordinarily used as a regular sleeping accommodation for human beings, including a car, park, abandoned building, bus or train station, airport, or camping ground."

Unsheltered homeless individuals and families are among those with the most critical housing needs in a community. The unsheltered are especially vulnerable in the cold weather and the elements, which are in evidence at the end of January when the Count takes place. The Point-In-Time survey can play an important role in helping communities understand why some of the homeless remain unsheltered, and who is included in this group.

## **Total Unsheltered Homeless Population**

163 households, made up of 169 persons, were living unsheltered in Hudson County, according to the 2015 Point-In-Time Count. This is an increase of 2 households (1.2%), and 3 persons (1.8%) from 2014.

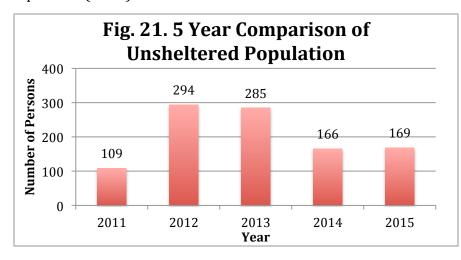


Figure 21 shows the number of unsheltered persons from 2011 to 2015. While the unsheltered population did not show much change from 2014, the overall unsheltered population has been decreasing since 2012.

#### Families and Individuals

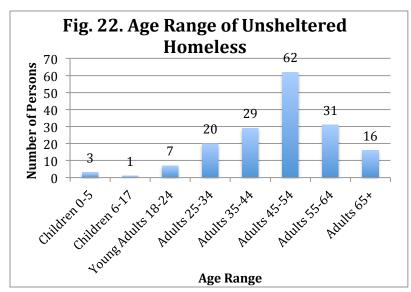
Of the 163 unsheltered households counted in 2015, only 2 (1.2%) were households with at least 1 adult and 1 child on the night of the count. There were 6 persons in these 2 households. This is an increase of 1 unsheltered family from the 1 that was found in 2014.

161 of unsheltered households (98.8%) were adult only households, which included 163 persons. This is an increase in 1 household but a decrease in 1 person from 2014.

# **Demographics**

Similar to 2014, the largest portion of the 169 unsheltered persons counted in 2015, 36.7%, was between 45 and 54 years old. Figure 22 shows the age range of the unsheltered persons counted in 2015.

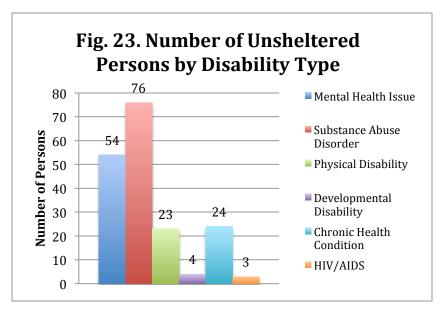
74.6% of unsheltered persons were male and 18.9% were female. 43.8% of unsheltered persons identified their race as



Black or African-American. Another 43.8% identified their race as White. 28.4% of unsheltered persons identified their ethnicity as Hispanic.

#### Disabilities

105 of the 169 unsheltered persons (62.1%) reported having some disability. The disabilities most commonly identified were substance abuse disorders (72.4%) and mental health issues (51.4%).The complete numbers reported disabilities among the unsheltered can be seen in Figure 23.

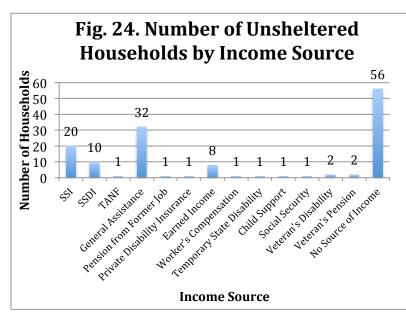


# Subpopulations

On the night of the count, 16 unsheltered homeless households (9.8%) in Hudson County reported being victims of domestic violence.

There were 11 unsheltered veterans on the night of the count, 4 (26.7%) fewer than in 2014.

#### **Income and Benefits**

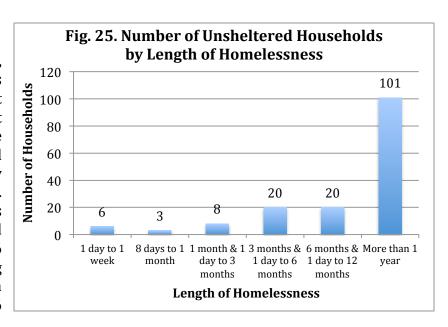


Among all the unsheltered households on the night of the count, 56 (34.4%) reported having no source of cash income. The average monthly income reported unsheltered households was approximately \$215. 19.6% of unsheltered households received General Assistance (GA), making it the most common source of cash income. Figure 24 shows the sources of income received by the unsheltered population.

52 unsheltered households (31.9%) reported they were not receiving any type of non-cash benefit on the night of the count. Food Stamps (SNAP) and Medicaid were the top reported non-cash benefits among this group, with 25.2% and 18.4% receiving each of these benefits, respectively.

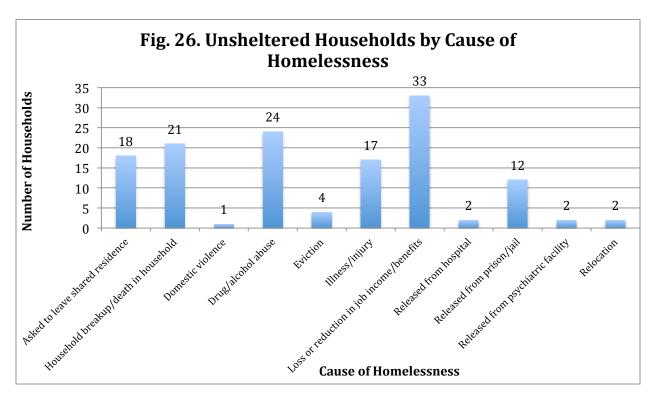
# Length of Homelessness

As shown in Figure 25, more unsheltered homeless households reported that households' their most recent, continuous episode of homelessness had lasted for over a year than any other length of time (62%). Another 20 households (12.3%) reported they had been homeless between 6 months and 1 year, showing that nearly 75% had been homeless for more than 6 months.

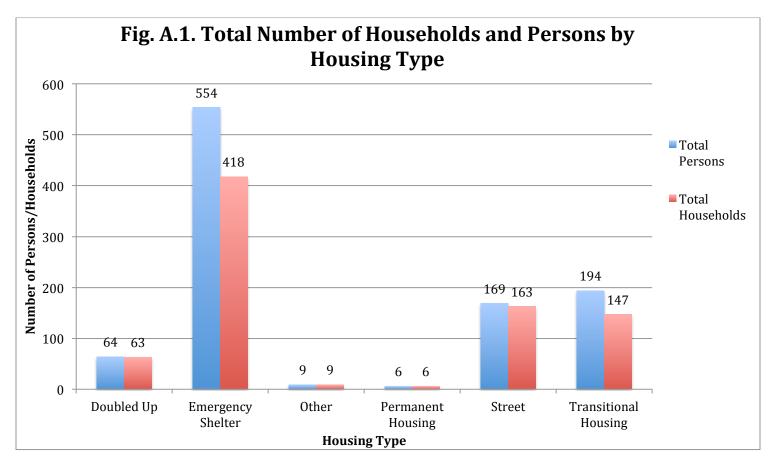


#### Cause of Homelessness

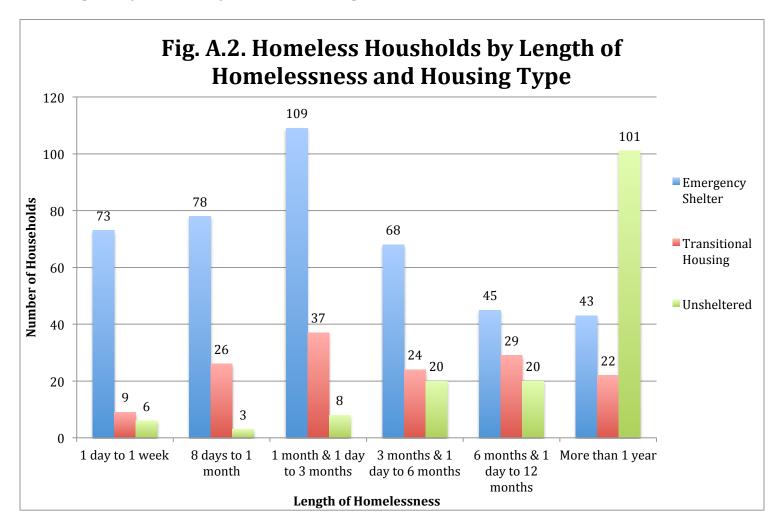
When asked to share the primary factor that contributed to, or caused, their homelessness, more unsheltered households said a loss or reduction of job income or benefits (20.2%) than any other factor. As Figure 26 shows, other common factors reported included drug or alcohol abuse (14.7%) and household breakup or death in the household (12.9%).



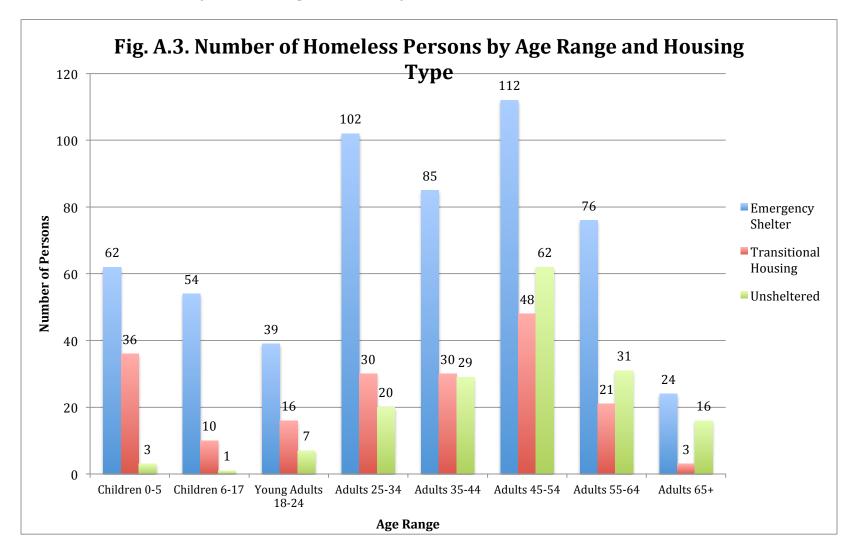
# VI. Appendix Where did you spend the night of Tuesday, February 3, 2015?

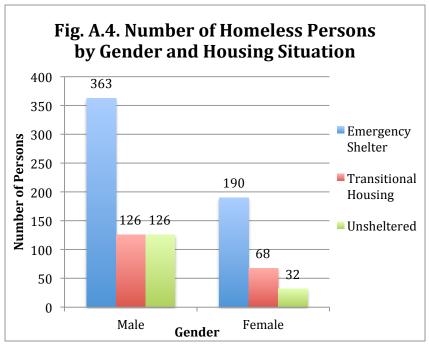


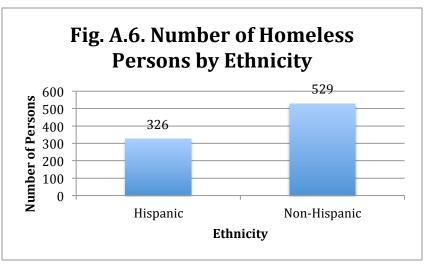
How long have you been in your current living situation?

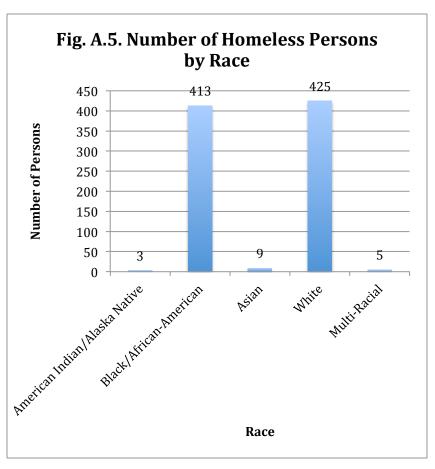


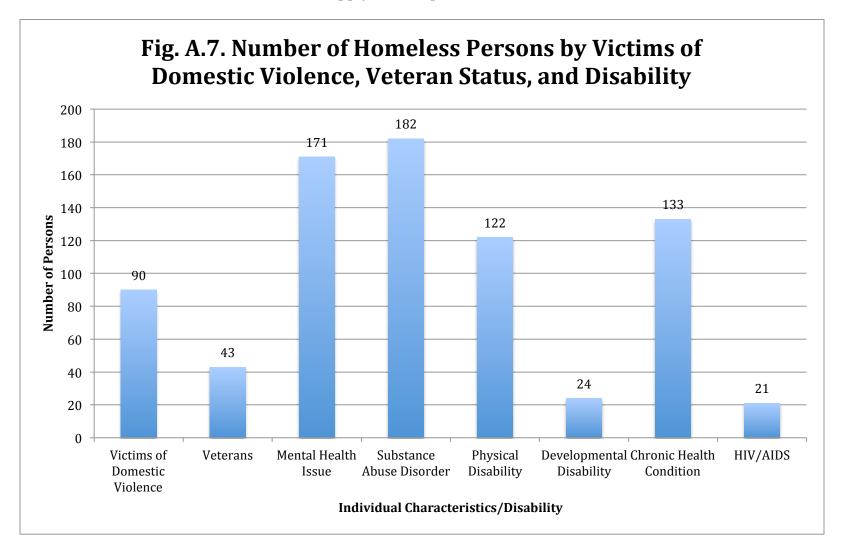
Who was homeless with you on the night of February 3<sup>rd</sup>?







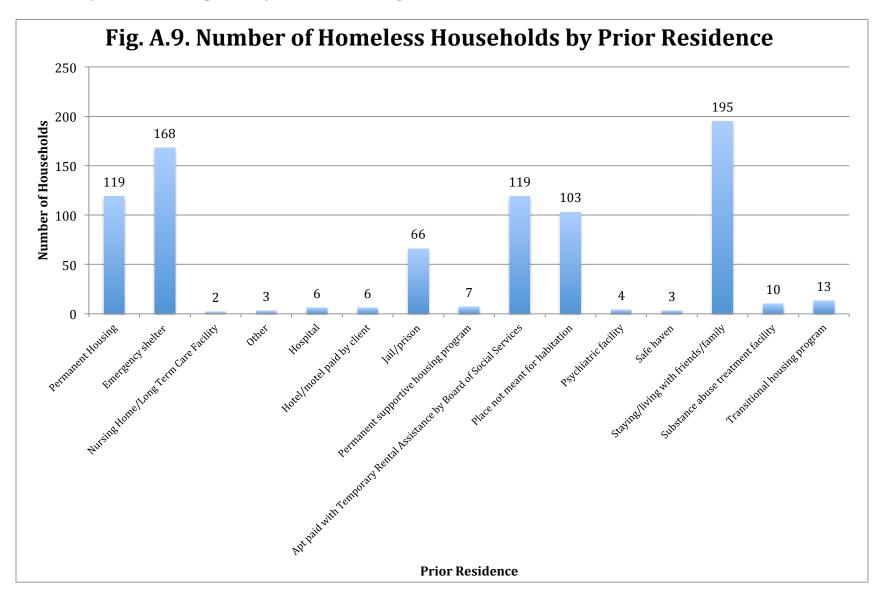




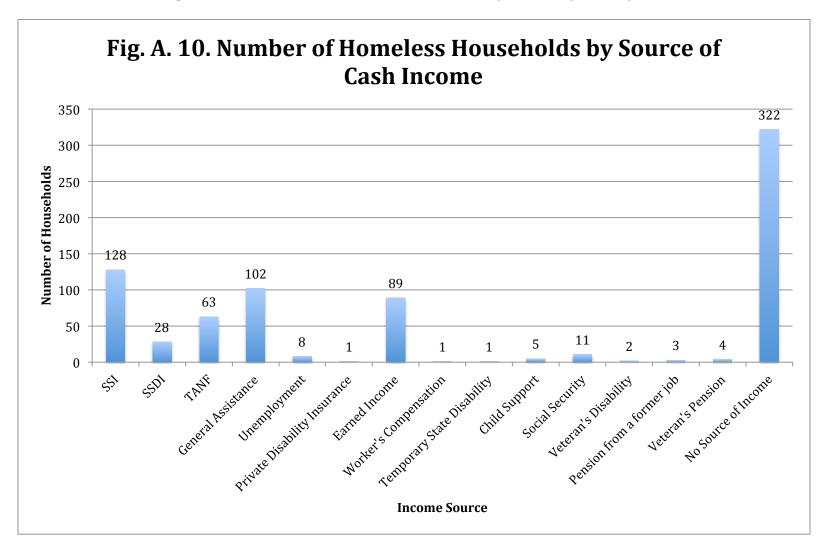
# Where was your last permanent address before becoming homeless?

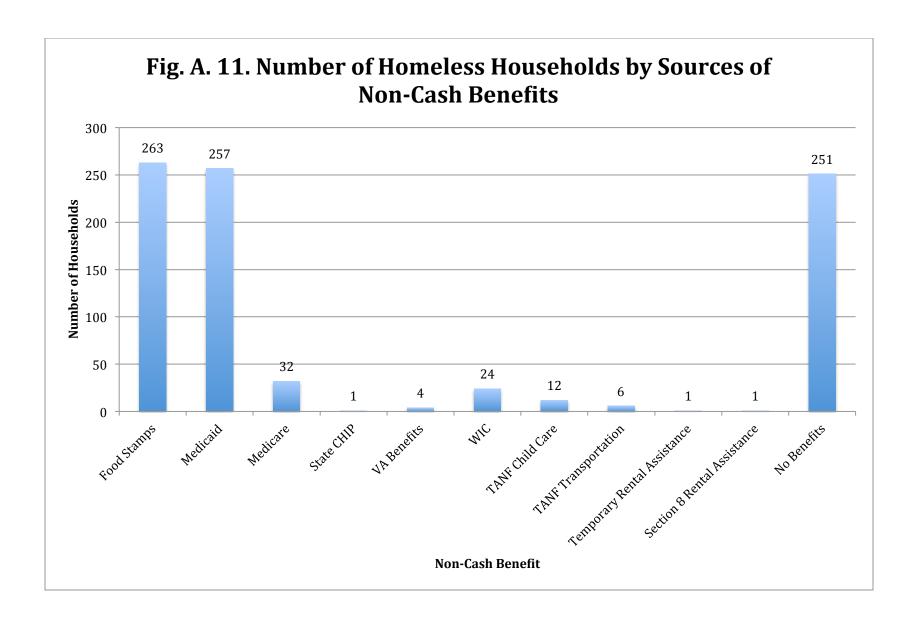
Fig. A.8. Number of Homeless Households by County, State or Country of Last Permanent Address			
Last Permanent Address - County/State/Country	Number of Households		
Bergen County	4		
Burlington County	2		
California	1		
Camden County	2		
Connecticut	2		
Essex County	23		
Florida	5		
Gloucester County	2		
Hudson County	510		
Mercer County	1		
Michigan	2		
Missouri	1		
Monmouth County	1		
Morris County	3		
Nevada	1		
New York	24		
North Carolina	1		
Ocean County	2		
Ohio	1		
Passaic County	9		
Pennsylvania	5		
Puerto Rico	1		
Salem County	1		
Sussex County	2		
Tennessee	1		
Union County	7		

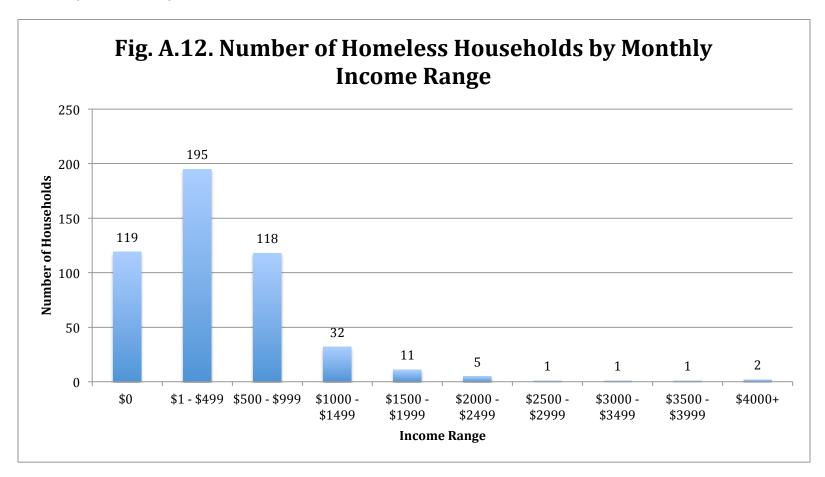
What was your residence prior to your current living situation?



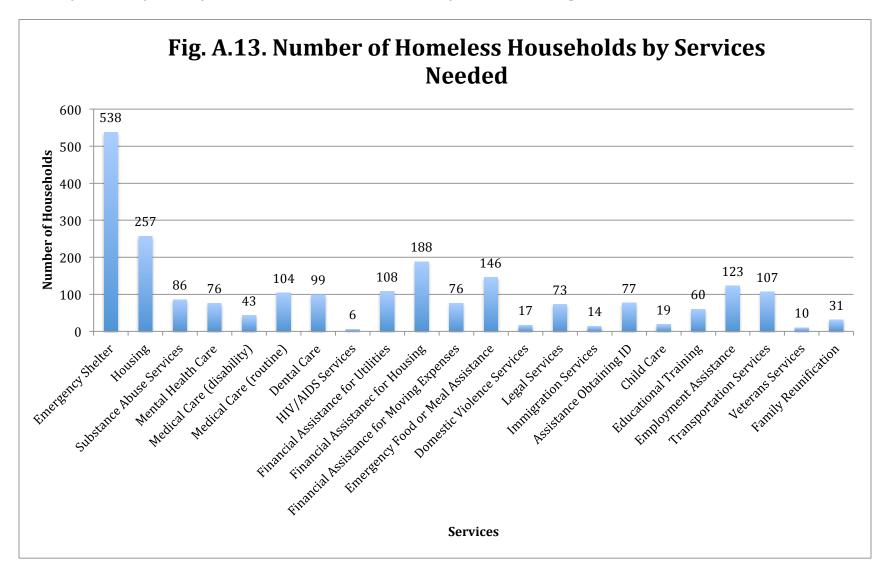
Which of the following sources of income or non-cash benefits do you, or anyone in your household, receive?







Would you, or anyone in your household, like to receive any of the following services?



What was the primary factor that contributed to, or caused, your current living situation?

