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Burlington County's 2016 Point-In-Time Count of the Homeless

January 26, 2016

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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 2016

NJ Counts 2016, 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 2016 Count reveals important demographic and other information about families and individuals who were homeless on the night of Tuesday, January 26th, 2016 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 2016. Monarch would also like to specifically thank Bergen County for providing a Spanish translation of the 2016 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 2016 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 in which the episodes equal at least 12 months, 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 2016 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.

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 2016 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 third 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 2016 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 2012 to 2016. 2012, 2014 and 2016 were not HUD required full reporting years while 2013 and 2015 were.
- 2. 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.
- 3. 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 January 26th, 2016 a total of 595 households, including 928 persons, were experiencing homelessness in Burlington County, according to the 2016 Point-In-Time Count.
- A total of 117 households, with 140 persons, were identified as chronically homeless.
- 15 unsheltered homeless persons were counted.

Total Homeless Population

On the night of January 26th, 2016, a total of 928 persons, in 595 households, were experiencing homelessness in Burlington County, according to the 2016 Point-In-Time Count. This is a decrease of 419 persons (31.1%) and 255 households (30%) from 2015. Burlington County had 10.4% of New Jersey's statewide homeless population in the 2016 PIT.

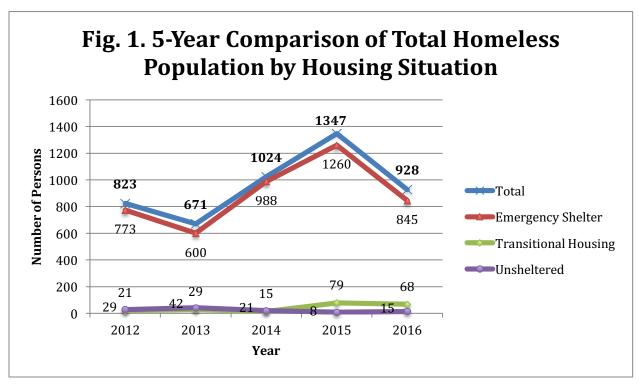


Figure 1 shows that in 2016, 845 homeless persons stayed in emergency shelters, 68 stayed in transitional housing, and 15 were unsheltered on the night of the count. There were decreases seen in both emergency shelter (32.9%) and transitional housing (13.9%) from 2015, but an increase in the number of unsheltered persons counted (87.5%, 7 persons).

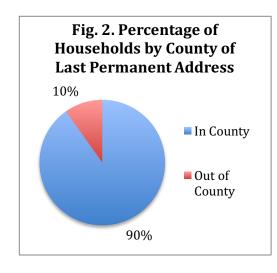


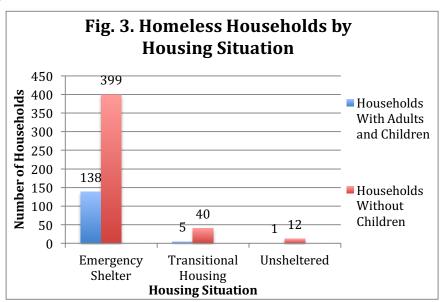
Figure 1 also shows that although the population decreased since 2015, there has been an overall increase in the homeless population identified in Burlington County since the count in 2012. Over the 5-year period from 2012 to 2016, Burlington County saw a 12.8% (105 persons) increase in the overall homeless population.

As Figure 2 shows, 10% of homeless households in Burlington County reported that their last permanent address prior to becoming homeless was outside of the county. This represents a 1% increase in the out of county residents identified from 2015.

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 595 homeless households counted in Burlington County in 2016. 144 (24.2%)were families with at least one adult and one child under the age of 18. These families included 457 persons, 273 children under age 18, and 184 adults. The average family size was 3 persons. Figure 3 shows that 138 families (95.8%) were



staying in emergency shelters on the night of the count, 5 families (3.5%) were staying in transitional housing and 1 family was unsheltered on the night of the count. There was an overall decrease of 64 homeless families (30.8%) between the 2015 and 2016 PIT count.

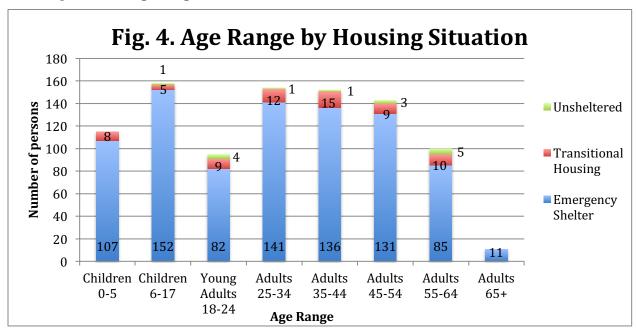
75.8% (451) of the homeless households counted in Burlington County were households without children under 18, and were predominately composed of individual adults

(95.6%). The remaining 20 households were adult only households composed of 40 adults. 399 (88.5%) of these adult-only households were staying in emergency shelters, 40 (8.9%) were in transitional housing, and 12 (2.7%) were unsheltered. The number of adult-only households decreased by 29.2% (186 households) from the number counted in 2015.

There were no households with only children under 18 years old reported on the night of the count in Burlington County in 2016, a decrease of 5 from 2015.

Demographics

The majority (560 persons, 60.3%) of those experiencing homelessness in Burlington County on the night of the count were adults over age 24. There was a total of 95 (10.2%) homeless young adults between 18 and 24 years old, and 273 (29.4%) children under 18 as well. As Figure 4 shows, the age range most represented, with 158 persons and 17% of the total homeless population, was children between 6 and 17, a shift from 2015, where the most represented age range was adults between 25 and 34.

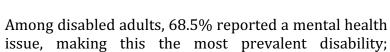


49.5% (459) of homeless persons were male, and 48.7% (452) were female.

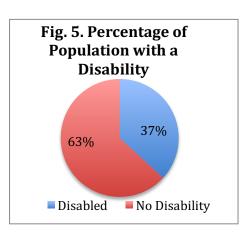
50.9% (472) of homeless persons identified their race as Black or African American, making that the largest racial subgroup reported. The next largest group self-identified as White (43.5%, 404 persons), followed by those identifying as Multi-Racial (1.4%, 13 persons). With regard to ethnicity, 6.5% of persons identified themselves as Hispanic.

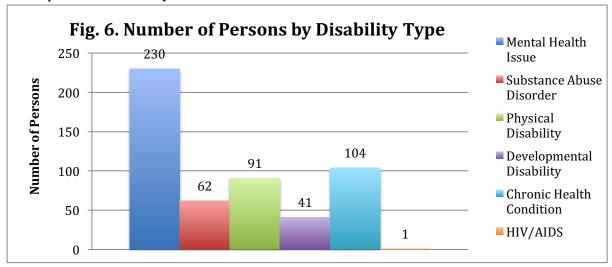
Disabilities

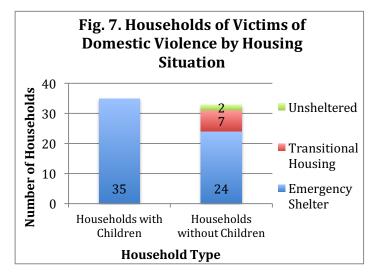
Figure 5 illustrates that 36.9% of homeless persons reported having some type of disability. 49.9% of adults 18 or older reported some type of disability compared to 5.5% of children. Figure 6 shows the number of the homeless persons that identified as having various disabilities. The most prevalent disabilities were mental health issues and chronic health conditions.



representing 34.2% of the total adult homeless population. 29.7% of disabled adults reported a chronic health condition. Among disabled homeless children, 53.3% reported a developmental disability.







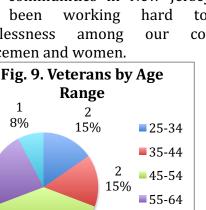
Victims of Domestic Violence

On the night of the count, in Burlington County, 68 homeless households identified having a victim of domestic violence, 10 more than were identified in 2015. Figure 7 shows that 51.5% of these households were families children under the age of 18.86.8% of all victim households were being served in emergency shelters.

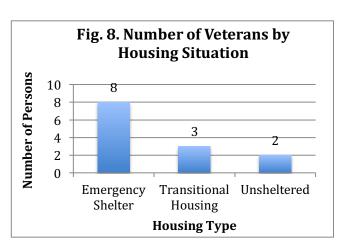
Veterans

3 23%

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



65+



13 veteran households were counted in the 2016 Point in Time. This represents a 27.8% (5 veteran households) decrease over the number of veteran households identified in 2015. The majority of the veteran households (61.5%) were adult-only, while 5 households (38.5%) were families with children under the age of 18.

The majority of veteran persons counted were male (69.2%, 9 persons), while 30.8% were female (4

persons). In regards to racial background, 61.5% of veterans identified as White, while the remaining 38.5% identified themselves as Black/African-American. Figure 9 illustrates the percentage of homeless veterans by age range.

2 homeless veterans reported being victims of domestic violence and 9 of the 13, 69.2%, reported having some kind of disability. The most common disabilities cited were mental health issues (66.7%), chronic health conditions (33.3%), and physical disabilities (33.3%). None of the veterans counted were receiving Veteran's Disability or Veteran's Pension income or were connected to VA Medical Benefits. 30.8% of veteran households did not

have any source of income, but all were

connected to some kind of non-cash benefit.

Income and Benefits

39%

Among all households experiencing homelessness on the night of the count, 9.9% had no source of income, while 3.4% reported receiving earned cash income. The most common sources of income among homeless households were General Assistance (42.7%), SSI (24%) and TANF (18.8%).

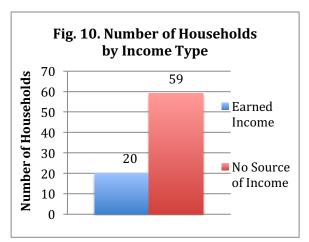


Figure 11 shows the average monthly income for all homeless households.

Figure 11. Average Monthly Income For Households by Housing Situation				
	Emergency Shelter	Transitional Housing	Unsheltered	
Average for All Households	\$413.65	\$570.83	\$701	

2.7% of homeless households reported that their household was receiving no kind of non-cash benefit on the night of the count. Food Stamps, or the Supplemental Nutrition Assistance Program (SNAP) was the top reported non-cash benefit, with 80.2% of households reporting this benefit. 73.6% of homeless households were connected to Medicaid.

Length of Homelessness

Figure 12 shows the range lengths of homeless episodes experienced on the night of the count by households in Burlington County. The largest grouping of households reported their recent. most continuous episode of homelessness had last more than 1 year (220 households. 37%). increase of 14 households

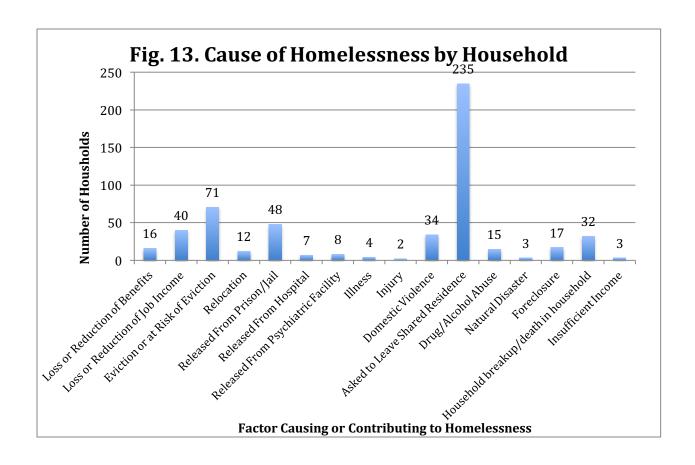


that reported that length of homelessness in 2015.

Cause of Homelessness

When asked to share the primary factor that contributed to, or caused, their homelessness, more households attributed their homelessness to being asked to leave a shared residence (235 households, 39.5%) than any other cause. As Figure 13 shows, the next most common factor reported was eviction or risk of eviction (11.9%) followed by release from prison or jail (8.1%).

When homeless households were asked 'what was your residence prior to your current living situation?' more said they were staying or living with friends or family (48.7%) than any other type of residence. Another 14.1% of households reported coming from permanent housing 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. This definition has been updated since the 2015 point in time, in such that in order for a household to meet the episodic definition of chronically homeless, the 4 episodes must equal at least 12 months, which may lead to a decrease in the number of households that qualify as chronically homeless.

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

117 households, made up of 140 persons, were chronically homeless in Burlington County, according to the 2016 Point-In-Time Count. This is a decrease of 62 persons (30.7%) and 41 households (25.9%) from 2015. The rate of chronic homelessness as a percentage of overall homelessness is 15.1%; which is an increase from the 14.9% in 2015.

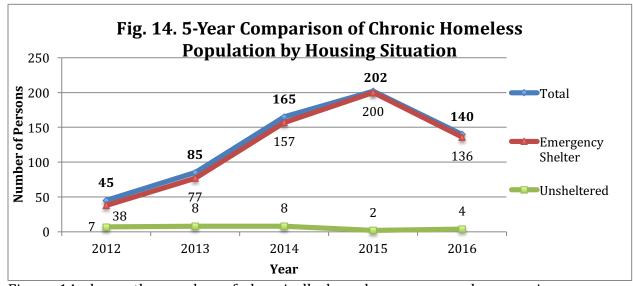
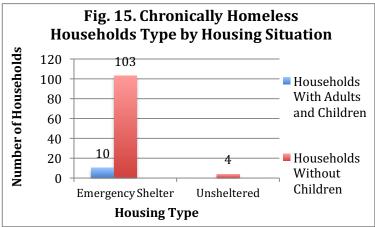


Figure 14 shows the number of chronically homeless persons who were in emergency shelter or living unsheltered in Burlington County from 2012 to 2016. From 2012 to 2015, the overall number of chronically homeless persons steadily increased, but fell between 2015 and 2016. Overall since 2012, the number of chronically homeless persons has increased by just over 200%. In 2016, there was a decrease of 64 persons (32%) in the sheltered chronically homeless population, but an increase of 2 persons (100%) in the unsheltered chronically homeless population from 2015.

Families and Individuals

Of the 117 chronically homeless households counted in 2016, 10 (8.5%) were households with at least 1 adult and 1 child, a decrease of 8 households (44.4%) from 2015. These households were composed of 30 persons, all of which were served in emergency shelters. There were 3 (2.6%) adult

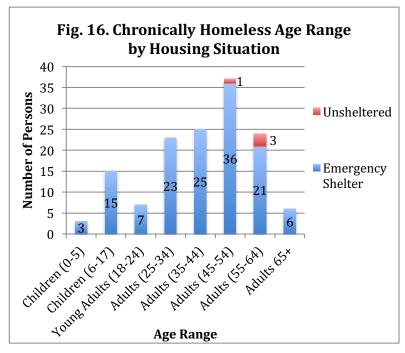


only households composed of 6 persons in emergency shelter. Individual adult households (104) accounted for 88.9% of the chronically homeless households, a decrease of 30 individuals (22.4%) from 2015. Among these households, 3.8% were unsheltered and the remaining 100 households (96.2%) were in emergency shelter. 96.6% of chronically homeless households were living in emergency shelter while the remaining 3.4% were unsheltered.

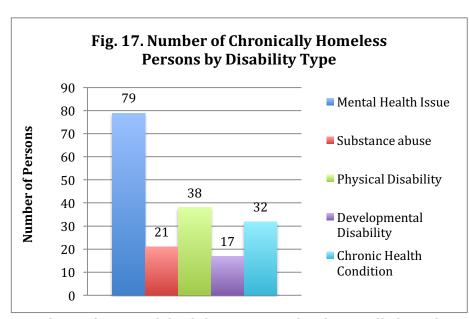
Demographics

Of the 140 total chronically homeless persons, 7 (5%) were between 18 and 24 years old, 18 (12.9%) were children 17 or younger, while the remaining 115 persons were adults over the age of 25 (82.1%). Similar to 2015, the largest number of chronically homeless persons (37, 26.4%) in a single category fell between the ages of 45 and 54 years of age.

53.6% of chronically homeless persons were male, and 46.4% were female.



The largest racial subgroup of chronically homeless persons reported their race as White (52.9%). The next largest group identified as Black or African American (42.9%). With regard to ethnicity, 8.6% 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 mental were health (67.5%)issues and disabilities physical (32.5%). The complete

numbers of reported disabilities among the chronically homeless can be seen in Figure 17.

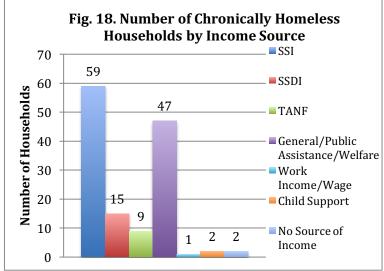
Subpopulations

On the night of the count, 9 chronically homeless households in Burlington County reported being a victim of domestic violence (7.7%), 3 less than were counted in 2015. 6 of these households were individual adults, one of which was unsheltered, 1 was an adult only household in emergency shelter, while the remaining 2 were family households served emergency shelter.

There was 1 unsheltered chronically homeless individual veteran identified on the night of the count.

Income and Benefits

Among all the chronically homeless households on the night of the count, 1.7% reported they had no source of income. Figure 18 shows the sources of income received. The most common source of cash income among chronically homeless households was SSI, which was received by 50.4%. 1 chronically homeless household reported earned income.



All of the chronically homeless households reported receiving some type of non-cash benefit on the night of the count. Food Stamps (SNAP) was the top reported non-cash benefit among the chronically homeless, with 83.8% receiving this benefit. Another 75.2% of chronically homeless households reported receiving Medicaid, while 6.8% reported receiving Medicare benefits.

Length of Homelessness

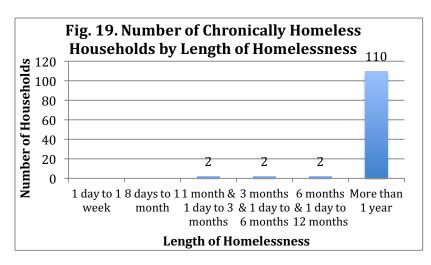
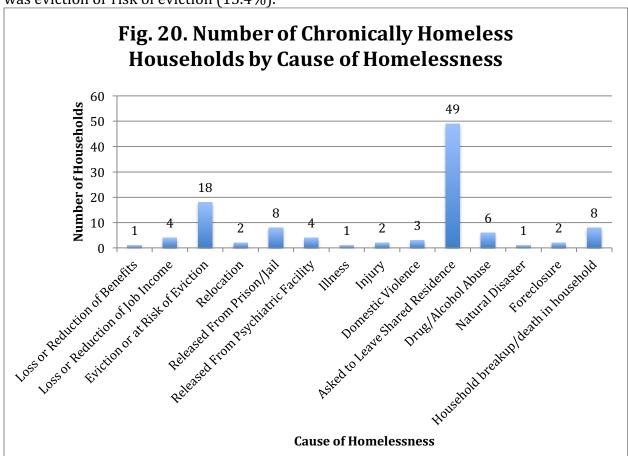


Figure 19 shows that 110 chronically homeless households (94%) reported that their most recent. continuous episode homelessness had lasted for more than 1 year. This is an increase from 2015 where 112 out of 158 chronically homeless households (70.8%) were homeless for more than 1 year.

Cause of Homelessness

When asked to share the primary factor that contributed to, or caused, their homelessness, more chronically homeless households indicated that they were asked to leave a shared residence (41.9%) than any other factor. As Figure 20 shows, the next most common factor was eviction or risk of eviction (15.4%).



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

13 households composed of 15 persons were living unsheltered in Burlington County, according to the 2016 Point-In-Time Count. This is an increase of 5 households (62.5%) and 7 persons (87.5%) from 2015.

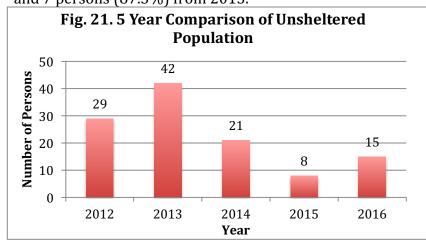


Figure 21 shows the number of unsheltered persons from 2012 to 2016. In 2013 there was a spike in unsheltered population. however, overall there has been a 48.3% (14 persons) decrease the in total unsheltered population since 2012.

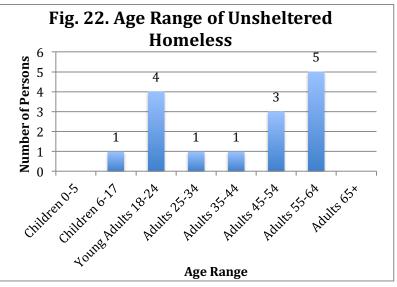
Families and Individuals

11 of the unsheltered households identified in 2016 were individual adults. There was 1 adult only couple household counted, and 1 family with children under the age of 18 composed of 2 persons. As compared to the 2015 count, this showed a 37.5% increase in unsheltered adult individuals and a 100% increase in family households as there were 0 unsheltered families counted in 2015.

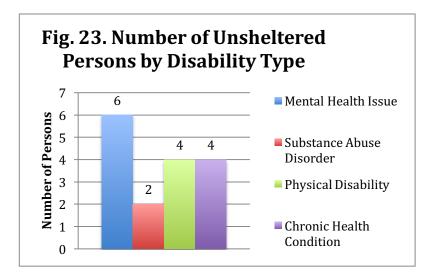
Demographics

As Figure 22 shows, the largest portion of the unsheltered population counted in 2016, 33.3% was between the ages of 55 and 64 years old, with young adults between 18 and 24 being the next largest at 26.7%.

53.3% of unsheltered persons were female and 46.7% were male. 53.3% of unsheltered persons identified their race as Black or African American,



while the remaining 46.7% identified their race as White. No unsheltered persons counted on the night of the point-in-time identified their ethnicity as Hispanic.



Disabilities

9 of the 15 unsheltered persons (60%) reported having some disability. **Among** the unsheltered population reporting disability, a disability commonly most identified was mental health issues (66.7%). The complete numbers of reported disabilities among the unsheltered can be seen in Figure 23.

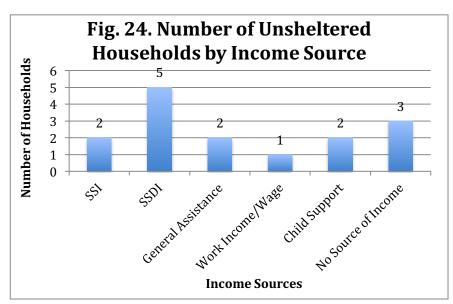
Subpopulations

On the night of the count, 2 unsheltered households (15.4%) indicated being victims of domestic violence, an increase of 2 from the 2015 count. Both of these households were individual adult households.

In addition, there were 2 unsheltered veteran households on the night of the count, a decrease of 1 from 2015.

Income and Benefits

all Among the unsheltered households on the night of the count, there were 3 households (23.1%) indicating they had no source of income. average monthly income reported among all unsheltered households was \$701. 1 unsheltered household reported having earned income. Figure 24 shows

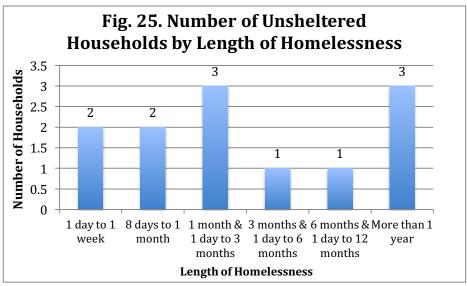


the sources of income received by the unsheltered households.

2 unsheltered households (15.4%) reported they were not receiving any type of non-cash benefit on the night of the count. The top reported non-cash benefits were Food Stamps (SNAP) and Medicaid, with 53.8% and 23.1% receiving these benefits, respectively.

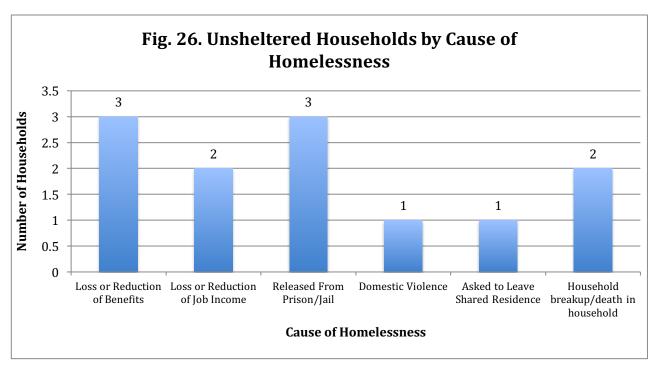
Length of Homelessness

As shown in Figure 25. slight the majority (53.8%) of unsheltered homeless households reported that their most recent, continuous episode homelessness lasted for 3 months or less, a shift from 2015 in which the reported majority being homeless for longer than 6 months.



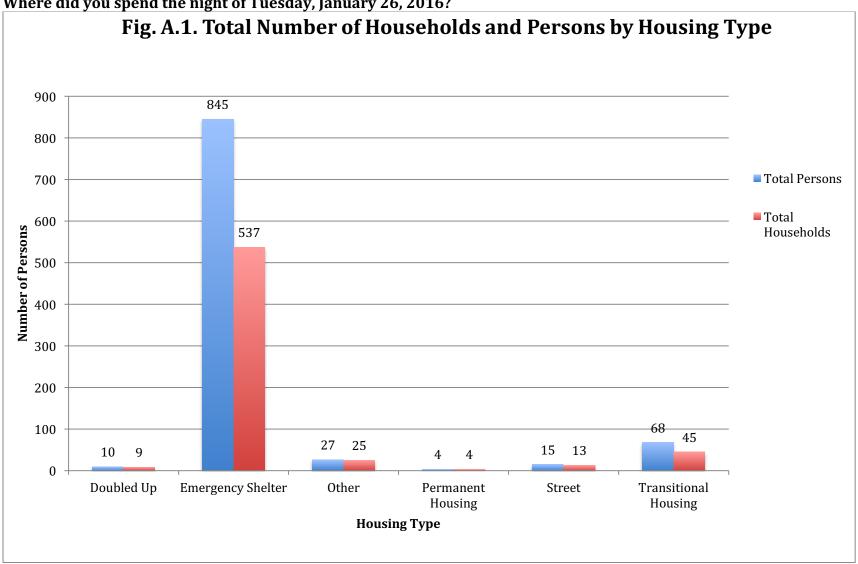
Cause of Homelessness

When asked to share the primary factor that contributed to, or caused, their homelessness, an equal number of unsheltered households reported a loss or reduction of benefits and release from prison or jail (23.1% each). Figure 26 shows the full scope of reported factors that contributed to or caused their homelessness.

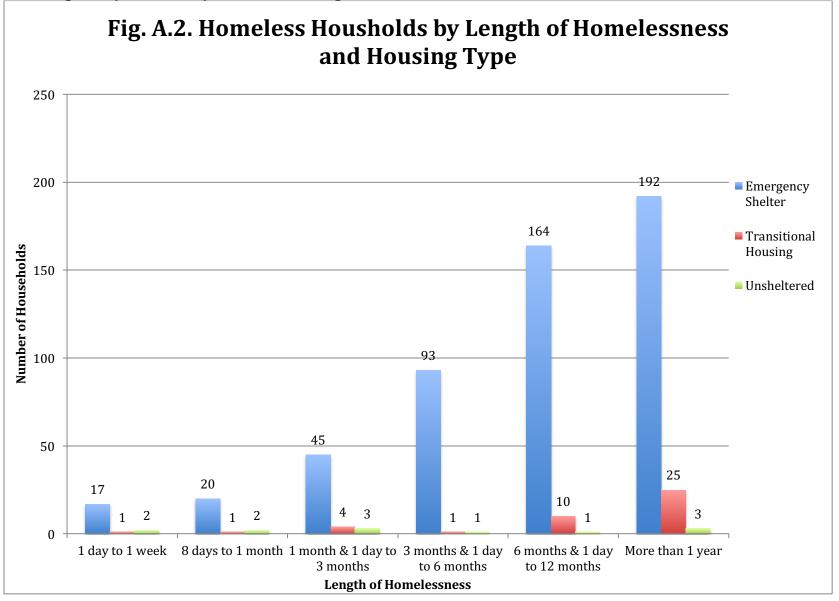


VI. Appendix

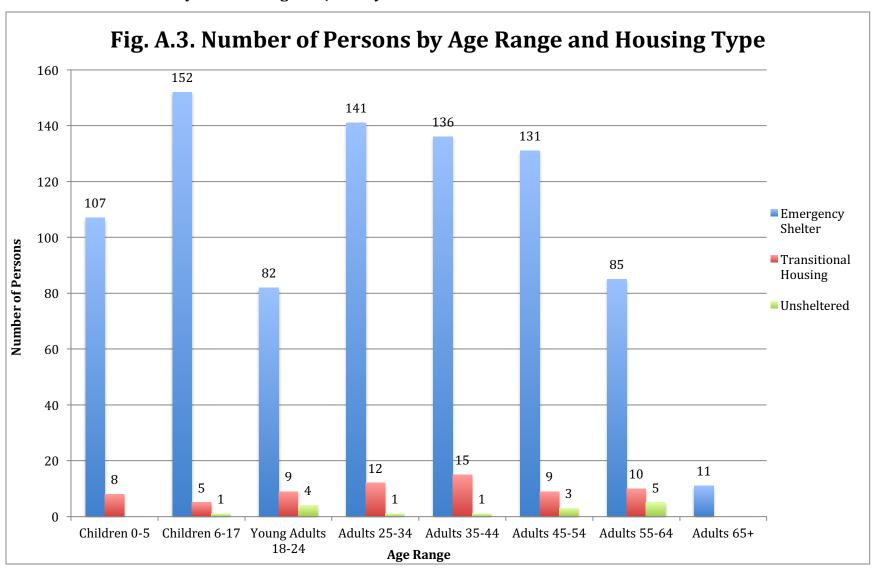
Where did you spend the night of Tuesday, January 26, 2016?



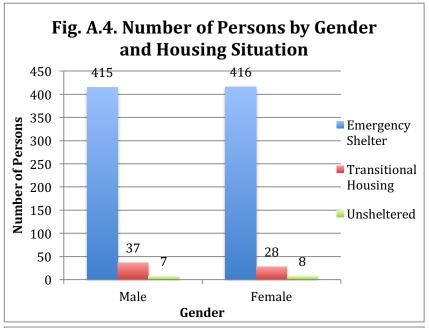
How long have you been in your current living situation?

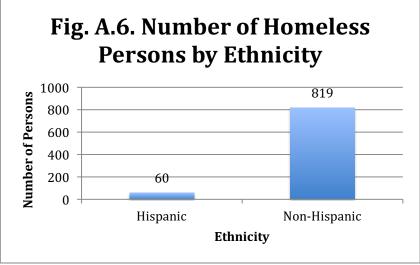


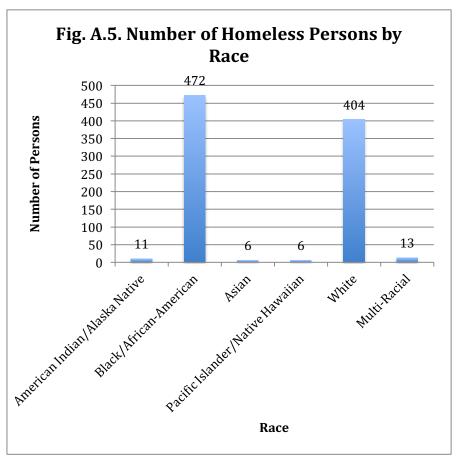
Who was homeless with you on the night of January 26th?

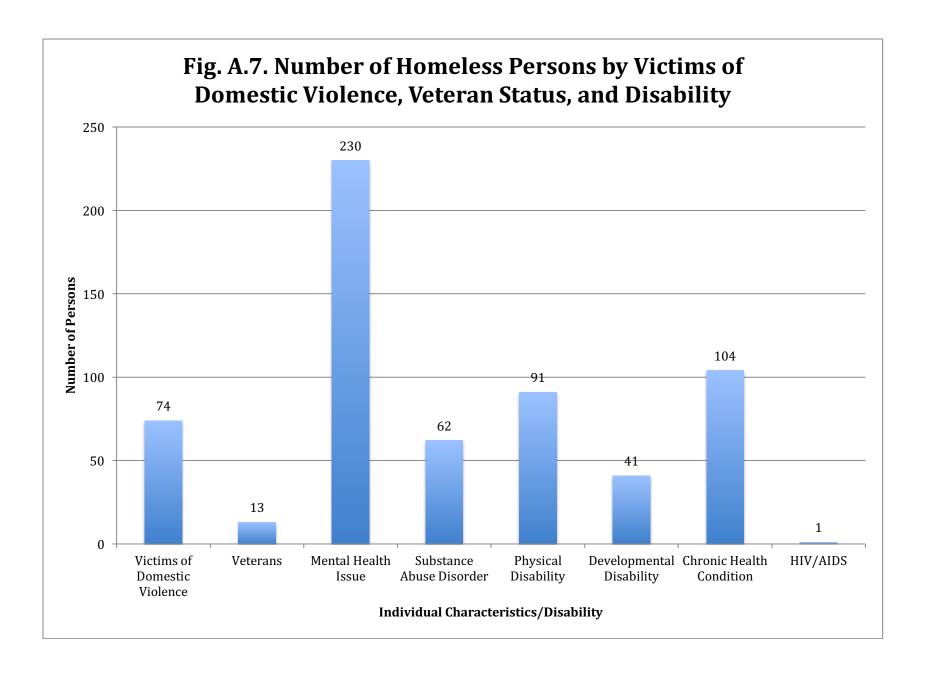


Household Characteristics - check all that apply to each person



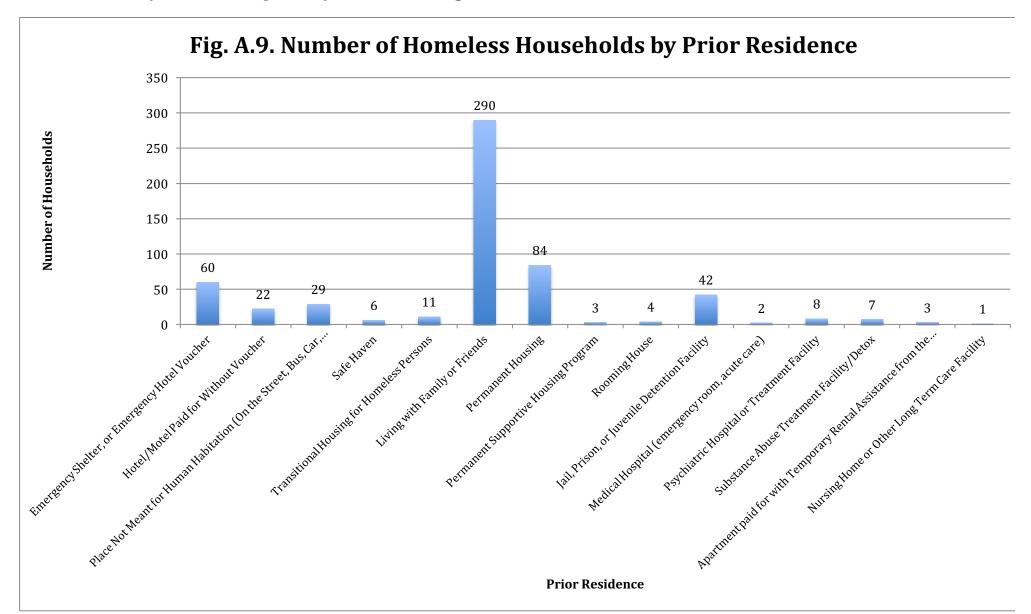




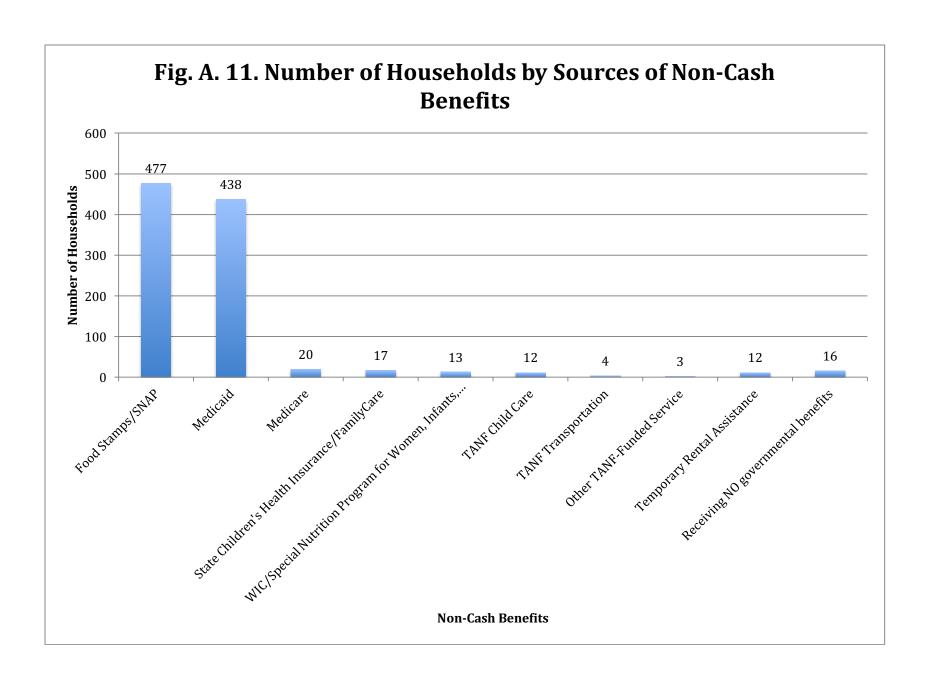


Where was your last permanent address before becoming homeless?

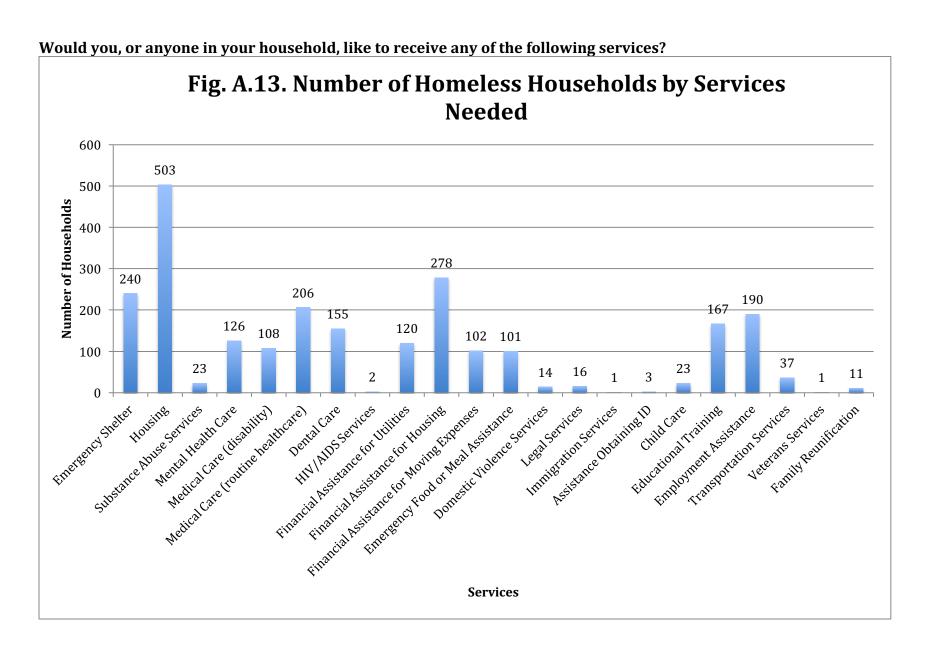
Fig. A.8. Number of Homeless Households by County, State or Country of Last Permanent Address			
Last Permanent Address - County/State/Country	Number of Households		
Atlantic County	1		
Burlington County	497		
Camden County	7		
Cape May County	1		
Connecticut	1		
Cumberland County	4		
Delaware	1		
Essex County	2		
Florida	2		
Gloucester County	2		
Maine	1		
Mercer County	11		
Michigan	1		
Middlesex County	1		
Morris County	1		
New York	2		
North Carolina	1		
Ocean County	5		
Pennsylvania	7		
South Carolina	1		
Texas	1		
Virginia	1		



Which of the following sources of income or non-cash benefits do you, or anyone in your household, receive? Fig. A. 10. Number of Households by Source of Cash Income Number of Households General Public Assistance Westare SSDI cs) **Income Sources**



What is your monthly household income? Fig. A.12. Number of Homeless Households by Monthly **Income Range** 350 325 300 250 Number of Households 200 146 150 100 55 50 18 4 3 2 1 0 \$0 \$1 - \$499 \$500 - \$999 \$1000 -\$1500 -\$2000 -\$2500 -\$3000 -\$3500 -\$4000+ \$1499 \$1999 \$2499 \$2999 \$3499 \$3999 **Income Range**



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

