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# Union County's 2014 Point-In-Time Count of the Homeless

January 28, 2014

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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 2014

NI Counts 2014, 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 2014 Count reveals important demographic and other information about families and individuals who were homeless on the night of Tuesday, January 28th, 2014, 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 2014. Monarch would also like to specifically thank Bergen County for providing both Spanish and Korean translations of the 2014 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 2014 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 2014 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. 2014 was not 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 2014 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.

This year marked the beginning of a new process for collecting survey data for New Jersey's PIT Count. The count of homeless persons who were sheltered on the night of January 28th, 2014 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 revised Paper Survey tool, personal interviews, and agency client records. This strategy was designed in accordance with HUD guidance regarding conducting both sheltered and unsheltered Point-In-Time Counts.

The 2014 PIT Survey tool was updated to more closely mirror 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 HMIS-participating 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 by the fact that it is not a HUD-required full count year. This report includes comparison data from 2010 to 2014. 2010, 2012, and 2014 were not HUD required full reporting years while 2011 and 2013 were.
- 2. The winter of 2013 to 2014 was particularly cold, setting record low temperatures in parts of New Jersey. The night of the count, January 28, 2014, was cold enough to warrant a 'Code Blue' in many communities, which mandates that emergency warming stations or shelters be set-up 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, the numbers and percentages reported may not equal the total number of homeless respondents due to missing data. All numbers, percentages, and figures contained in this report are calculated based on the total number of actual responses, and do not represent null or missing values unless otherwise noted.
- 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 January 28<sup>th</sup>, 2014 a total of 839 households, including 1,691 persons, were experiencing homelessness in Union County, according to the 2014 Point-In-Time Count.
- A total of 82 persons in 56 households were identified as chronically homeless.
- 45 households, including 48 persons were unsheltered on the night of the count.

## **Total Homeless Population**

On the night of January 28<sup>th</sup>, 2014, a total of 1,691 persons, in 839 households, were experiencing homelessness in Union County, according to the 2014 Point-In-Time Count. This is an increase of 43 persons (2.6%) but a reduction of 58 households (6.5%) from 2013. Union County had 12% of New Jersey's statewide homeless population in 2014.

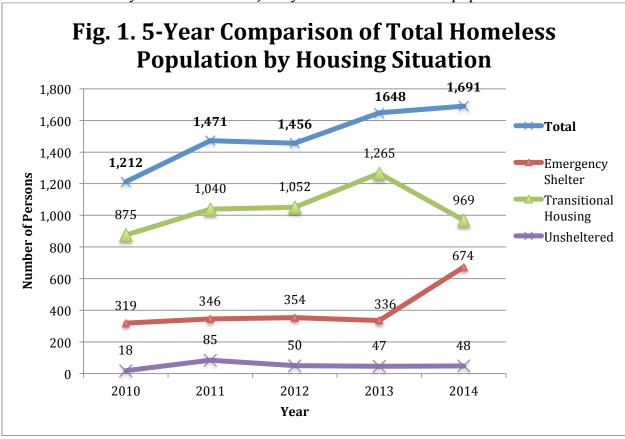
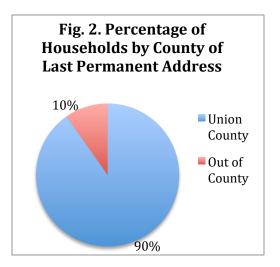


Figure 1 shows that, in 2014, 674 homeless persons stayed in emergency shelters, 969 stayed in transitional housing, and 48 were living unsheltered on the night of the count. The number of those in emergency shelters grew by 338 persons (105%) in 2014. However, the total number persons in transitional housing decreased by 296 (23.4%). There was 1 more unsheltered person in 2014, a 2.1% increase.

Figure 1 also shows that, over the past five years, the total number of homeless persons has been trending upward in Union County, with the five-year high being in 2014 (1,691). During the five-year period from 2010 to 2014, the overall number of homeless persons in Union County has risen by 479 persons (39.5%).

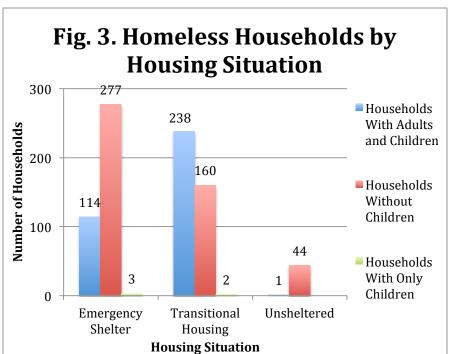
As Figure 2 shows, 10% of the homeless households in Union County in 2014 reported that their last permanent address prior to becoming homeless was outside of the county.



#### 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 839 homeless households counted in Union County in 2014, 353 (42.1%)families with at least one child under the age of 18 and one adult. These families included 1,164 persons, including 731 children under age 18. The average family size was 3.3 persons. Figure 3 shows that 114 families were staying in emergency shelter (32.3%), and 41 were in transitional housing programs for the

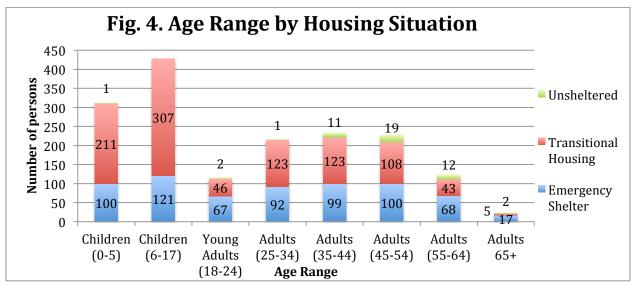


homeless (11.6%). There was 1 unsheltered family, consisting of 1 adult and 1 child. In 2014, Union County counted 18 fewer homeless families than in 2013, a decrease of 4.8%. Compared to 2010, the number of homeless families is up by 101, or 40%.

57.3% (481) of the homeless households in Union County were households without children under 18, and they were composed of 517 adult individuals. 277 (57.6%) of these adult-only households were staying in emergency shelters, 160 (33.3%) were in transitional housing, and 44 (9.1%) were unsheltered. Union County has seen the number of adult-only homeless households decrease by 44 (8.3%) since 2013, but this remains an increase of 16 (3.4%) over five years.

Up from 0 in 2013, there were 5 households with only children under 18 years old reported on the night of the count in Union County in 2014. 3 of these households, with 7 unaccompanied youth, were in emergency shelters, while 2 one-child households were in transitional housing on the night of the count.

#### **Demographics**



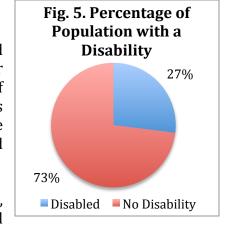
There were a total of 115 (6.8%) homeless adults between 18 and 24 years old, 580 (48.7%) adults over age 24, and 740 (43.7%) children under 18 years old experiencing homelessness on the night of the count. Figure 4 shows that the majority of homeless children who were under the age of 18 were between 6 and 17 years of age (428, 57.8%). The age range most represented is adults between 35 and 44 (233 persons, 13.8%).

46.2% of homeless respondents were male, and 53.8% were female.

53.6% of respondents identified their race as Black or African-American, making that the largest racial subgroup of homeless persons reported. The next largest group self-identified as White (34.9%), followed by those identifying as Multi-Racial (2.2%), American Indian or Alaska Native (0.7%), and Asian (0.05%). With regard to ethnicity, 35% of respondents identified themselves as Hispanic.

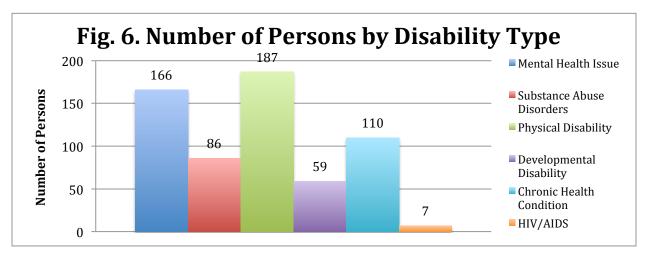
#### **Disabilities**

Figure 5 illustrates that 27% of homeless persons reported having some type of disability. 43.9% of adults 18 or older reported some type of disability compared to 5.9% of children. Figure 6 shows the number of the homeless persons that identified as having various disabilities. The most common disabilities included physical disabilities and mental health issues.



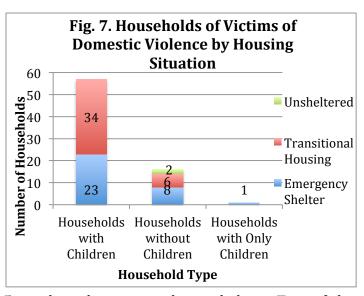
Among disabled adults, 43% reported a physical disability, making this the most prevalent disability (18.9% of all

homeless adults). More disabled homeless children reported developmental disabilities (47%) than any other disability.



#### Victims of Domestic Violence

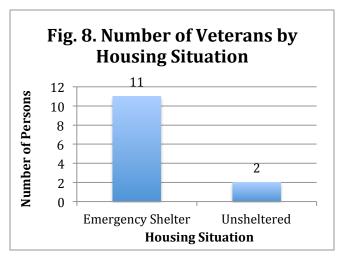
On the night of the count, in Union County, 74 homeless households (8.8% of all households) reported having a victim of domestic violence. This means that a total of 202 homeless persons who were members of those households were impacted. The majority (77%) of these households were families with adults and children. Half of the 16 adult-only households were in emergency shelter on the night of the count, as was the 1



youth-only household, which included 5 youth in domestic violence shelters. Two of the adult-only victim households were unsheltered on the night of the count (12.5%).

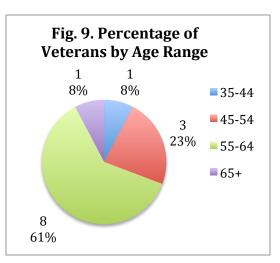
#### Veterans

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

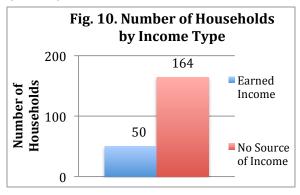


13 homeless veterans, in 13 households, were counted on the night of the count, 1 fewer (7%) than in 2013. All were single adults. The largest contingent of homeless veterans was found to be staying in emergency shelter (84.6%). In addition, 2 veterans were unsheltered (15.4%).

Veterans experiencing homelessness in Union County on the night of the count were predominantly male (92.3%), and the most common racial background identified among them (9 veterans, 69.2%) was White; 4 (30.8%) identified as Black or African American. Figure 9 Illustrates the percentage of homeless veterans by age range.



12 of the 13 veterans, 92.3%, reported having some kind of disability. The two most common disabilities among these were mental health issues and chronic health conditions, which each affected 7 (53.8%) veterans. 6 veterans (46.1%) said they had physical disabilities and 5 more (38.5%) reported substance abuse disorders. 2 (15.4%) reported having a developmental disability. The three types of services that homeless veterans sought the most were emergency shelter (61.5%), housing (38.5%), and veterans' services (15.4%).



#### **Income and Benefits**

Among all homeless households on the night of the count, 19.5% had no source of income and 6% reported receiving earned cash income (see Figure 10). The three most common sources of non-earned cash income among respondent households were Temporary

Assistance for Needy Families (TANF), General Assistance (GA), and SSI with 31.8%, 23.5%, and 7.9% receiving each, respectively. Figure 11 shows the average monthly income for all homeless households by housing situation.

Figure 11. Average Monthly Income For Households by Housing Situation				
	Emergency Shelter	Transitional Housing	Unsheltered	
Average for All Households	\$654.78	\$392.12	\$291.03	

20.6% of respondent households reported 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, and was received by 60.1% of households. 40.3% were receiving Medicaid.

# **Length of Homelessness**

As Figure 12 shows, the largest number of homeless households (252 households, 30%) reported that their most recent, continuous episode of homelessness had lasted more than 1 year. 138 households, or 16.4%, reported being homeless between 6 month and 1 day and 1 year. Together, these two most common responses represent 46.5% of homeless households who had been

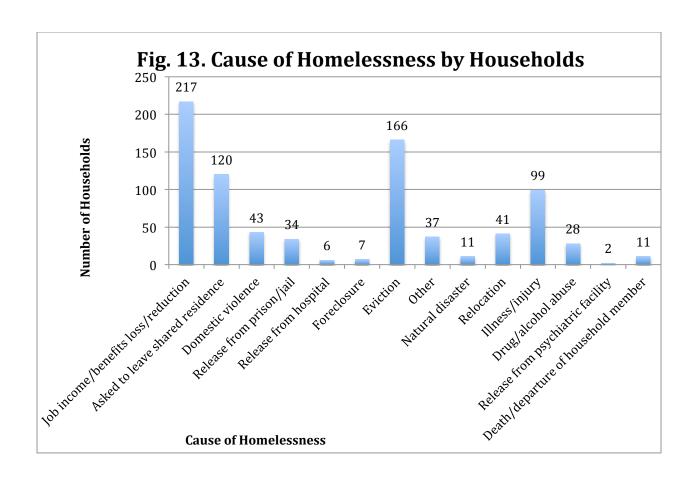


homeless for more than 6 months.

## Cause of Homelessness

When asked to share the primary factor that contributed to, or caused, their homelessness, more households attributed their homelessness to loss or reduction of job income or benefits (217 households, 25.9%) than any other cause. As Figure 13 shows, the next most common factor reported was eviction (19.8%), followed by being asked to leave a shared residence (14.3%).

When respondents were asked 'what was your residence prior to your current living situation?' more said they were staying in permanent housing (32.6%) than any other type of residence. 28.2% reported staying or living with friends or family and 16.8% said they were 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.

In 2010, USICH established the goal of ending chronic homelessness by 2015. 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**

56 households, made up of 82 adult individuals, were chronically homeless in Union County, according to the 2014 Point-In-Time Count. This is an increase of 55 persons (204%) from 2013. The rate of chronic homelessness as a percentage of overall homelessness increased from 1.6% to 4.8%.

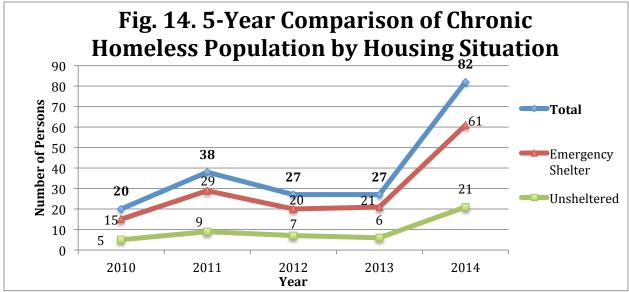
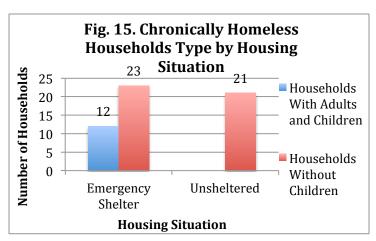


Figure 14 shows the number of chronically homeless respondents who were in emergency shelters or living unsheltered in Union County from 2010 to 2014. Over the past five years the total of chronically homeless persons has fluctuated, but has increased (by 62 persons, 310%) during that time. The numbers of chronically homeless persons in emergency shelter and living unsheltered have both increased as well.

#### Families and Individuals

Of the 56 chronically homeless households counted in 2014, 12 (21.4%) were households with at least 1 adult and 1 child. These families had 38 members and were all staying in emergency shelters on the night of the count. The total of 38 chronically homeless persons in families is 7 (343%) more than were counted in 2013.

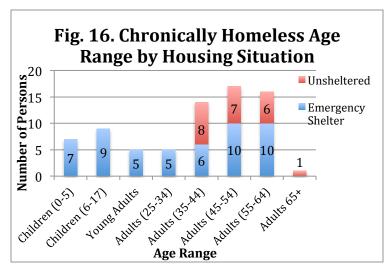


44 (78.6%) of the chronically

homeless households were made up of only adults. There were 44 persons in these households. 21 (47.7%) of these households were living unsheltered, an increase from 6 in 2013 (250% increase).

# **Demographics**

Of the 82 total chronically homeless persons, 5 (6.1%) were between 18 and 24 years old, and 16 (19.5%) were children 17 or younger. The largest number of chronically homeless persons (17, 20.7%) in a single category fell between the ages of 45 and 54 vears of age. Figure 16 shows that 37.9% of chronically homeless adults over age 18 were unsheltered.

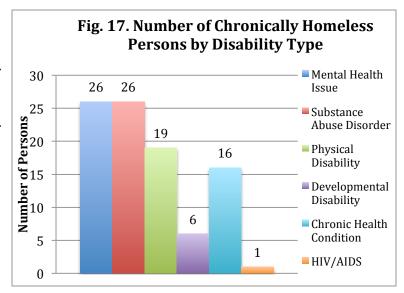


57.9% of chronically homeless respondents were male, and 42.1% were female.

The largest racial subgroup of homeless persons reported their race as Black or African-American (53.6%). The next largest group self-identified as White (34.1%), followed by persons identifying as Multi-Racial and as American Indian or Alaska Native (1.2%). With regard to ethnicity, 16.7% 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 disability. The disabilities most commonly identified were substance abuse disorders (31.7%) and mental health issues (31.7%). The complete numbers of reported disabilities among the chronically homeless can be seen in Figure 17.



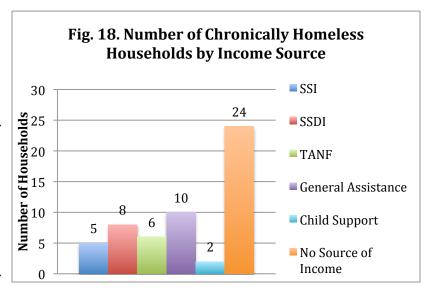
# Subpopulations

On the night of the count, 2 chronically homeless persons in Union County reported being victims of domestic violence (2.4%). 1 of these victims was staying in emergency shelter with a family of 5 and 1 was an unsheltered single adult.

There were 5 veteran individuals identified as chronically homeless on the night of the count (6.1%); 3 were sheltered and 2 were unsheltered.

#### **Income and Benefits**

Among all the chronically homeless households on the night of the count, 42.9% reported receiving no type of cash income. Figure 18 shows the sources of income received. The most common source of cash income among chronically homeless all respondents General was Assistance, which received by 17.8%. None of

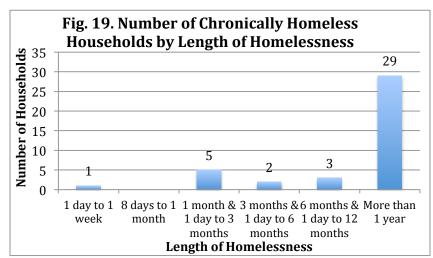


the households reported earned income.

26.7% of chronically homeless persons 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 benefits among this population with 48.2% and 25% receiving each, respectively.

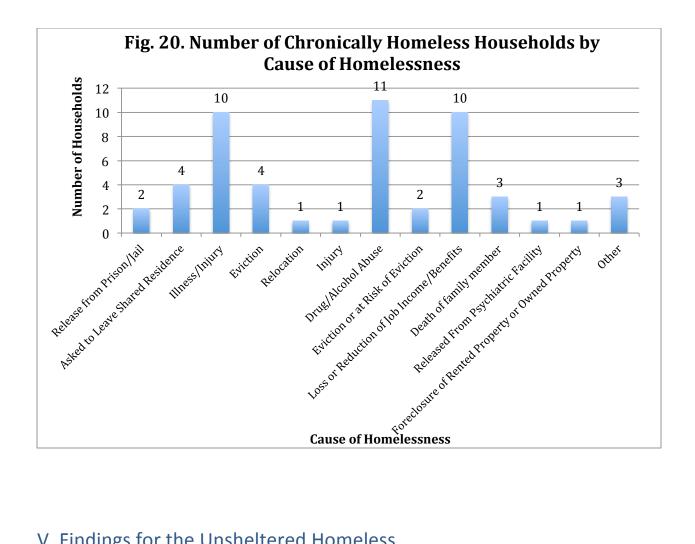
# Length of Homelessness

Figure 19 shows that 29 chronically homeless households (51.8%) reported that their most recent, continuous episode of homelessness had lasted for more than 1 year. This was the most common response.



#### Cause of Homelessness

When asked to share the primary factor that contributed to, or caused, their homelessness, more chronically homeless households cited drug or alcohol abuse (19.6%) than any other. As Figure 20 shows, other common factors reported included a loss, or reduction, of job income (17.8%) and illness or injury (17.8%).



# 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**

45 households, made up of 48 persons, were living unsheltered in Union County, according to the 2014 Point-In-Time Count. This is a decrease of 6 households (15.4%), but an increase of 1 person (22.2%) from 2013.

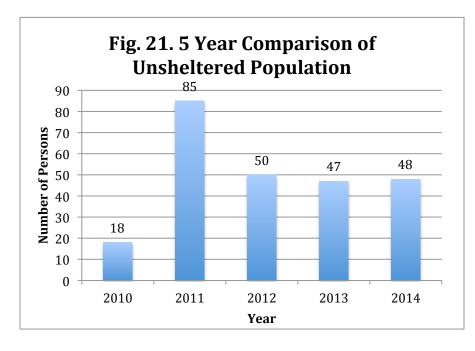


Figure 21 shows the number of unsheltered persons from 2010 to 2014. Over the past five vears. the numbers have fluctuated. since 2011, the total number of unsheltered persons has been trending downward overall. Since 2010, the number of unsheltered homeless persons has gone down by 167%.

#### Families and Individuals

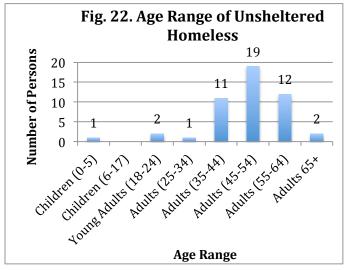
Of the 45 unsheltered households counted in 2014, only 1 (0.6%) was a household with at least 1 adult and 1 child on the night of the count. There were 2 persons in this family. This represents a drop of 67% in the number of unsheltered families and of 75% in the number of persons in families from 2013.

44 unsheltered households (97.8%) were adult-only households, and they included 46 persons. This is an increase of 8 (22.2%) households from 2013.

## **Demographics**

The largest portion of the 48 unsheltered persons counted in 2014, 39.6%, was between 45 and 54 years old, followed by those between 55 and 64 (25%). There were 2 unsheltered persons between 18 and 25 (4.2%). 4.2% were 65 or older.

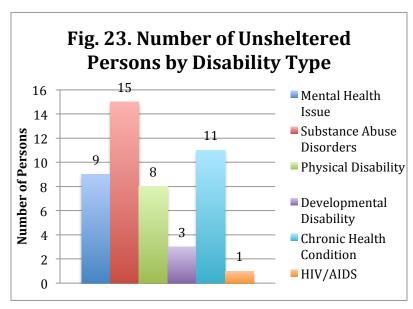
70.8% of unsheltered persons were male and 29.2% were female. 47.9% identified their race as Black or African-



American and 47.9% identified as White. 20% of unsheltered respondents identified their ethnicity as Hispanic.

#### **Disabilities**

31 of the 48 unsheltered persons (64.6%)reported having some kind of disability. disabilities The most commonly identified were substance abuse disorders (31.3%) and chronic health conditions (22.9%).The complete numbers of reported disabilities among the unsheltered can be seen in Figure 23.



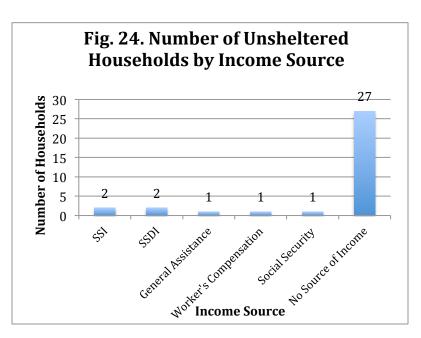
# Subpopulations

On the night of the count, 2 unsheltered homeless persons in Union County reported being victims of domestic violence. Both of these were single adults.

There were 2 unsheltered veterans identified on the night of the count, 1 more than 2013.

#### **Income and Benefits**

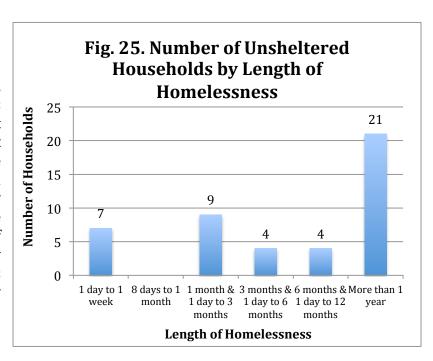
Among all the unsheltered households on the night of the 27 (60%) reported count. having no source of cash income. The average monthly income among unsheltered households was approximately \$291. 4.4% of unsheltered households received SSI and SSDI, making these the most common sources of income. Figure 24 shows all the sources of income received.



15 unsheltered households (33.3%) 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 benefit among this group, with 15.6% and 4.4% receiving each of these benefits, respectively.

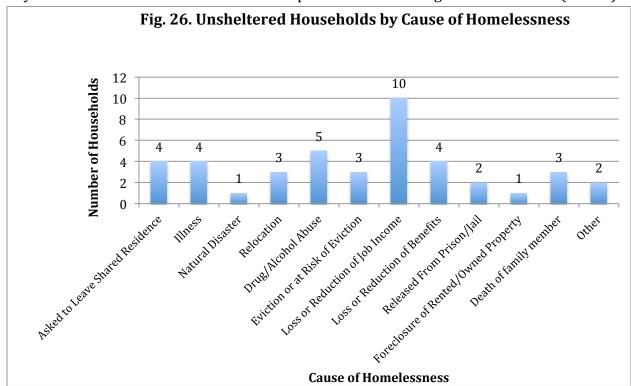
# **Length of Homelessness**

As shown in Figure 25, more unsheltered homeless respondents reported that households' their most recent, continuous episode of homelessness had lasted for over a year than any other length of time (46.7%).20% of households reported they homeless had been between 1 month and 1 day and 3 months.



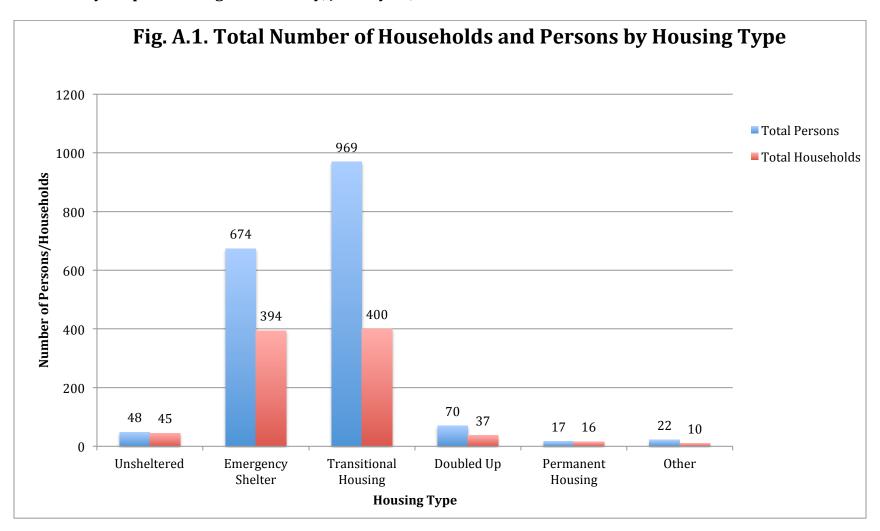
#### Cause of Homelessness

When asked to share the primary factor that contributed to, or caused, their homelessness, more unsheltered households said loss or reduction of job income or benefits (22.2%) than any other factor. Other common factors reported included drug or alcohol abuse (11.1%).

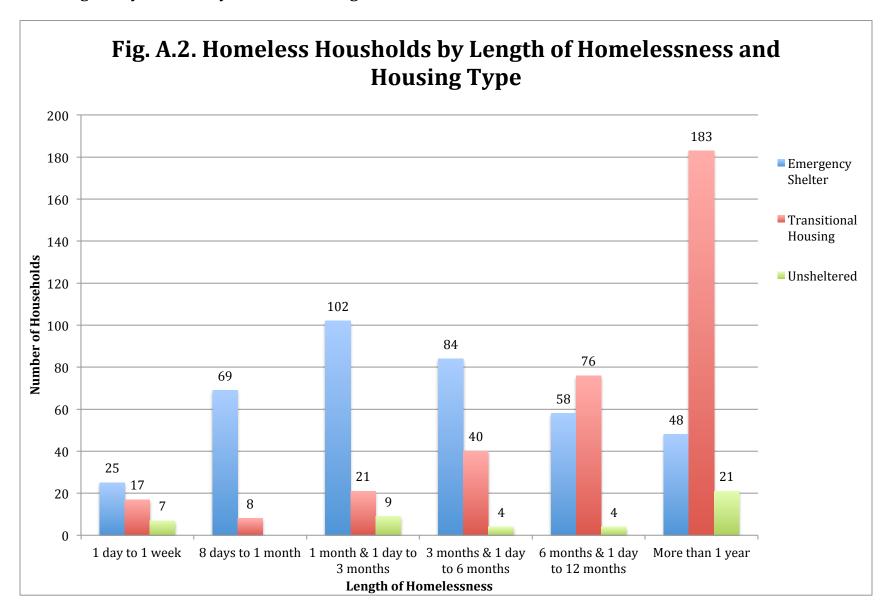


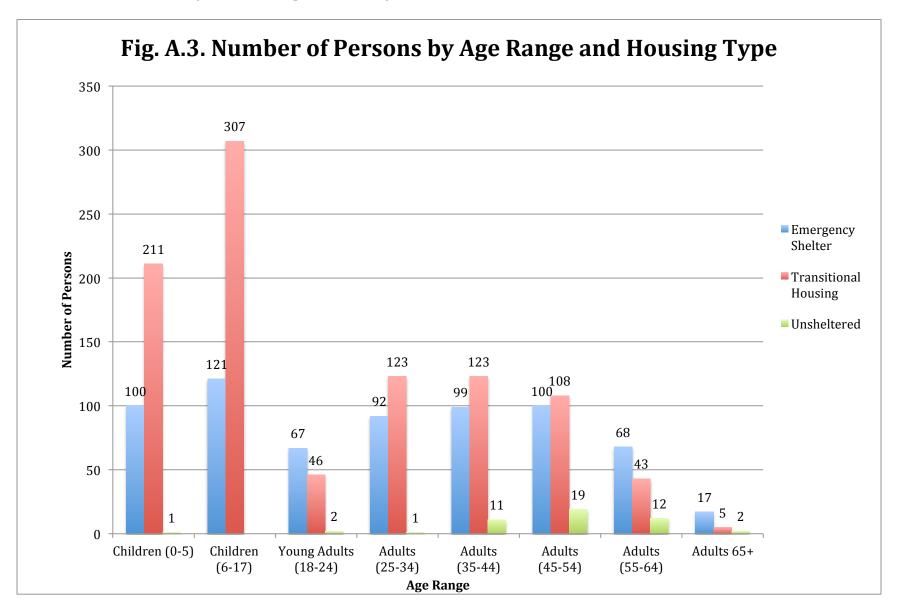
# VI. Appendix

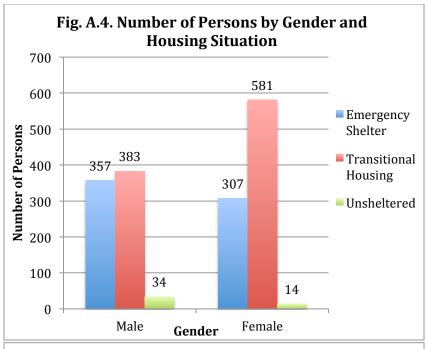
Where did you spend the night of Tuesday, January 28, 2014?

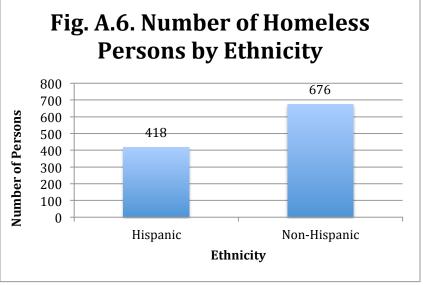


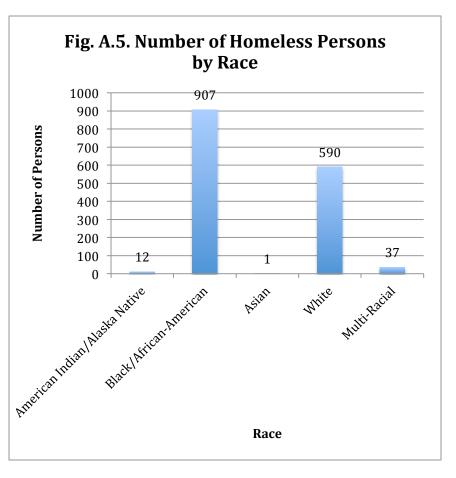
How long have you been in your current living situation?

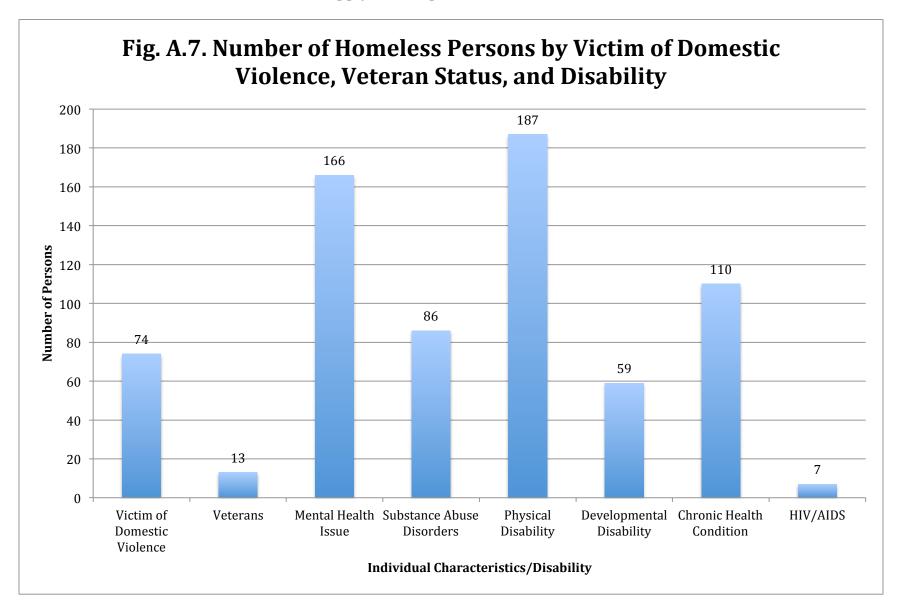








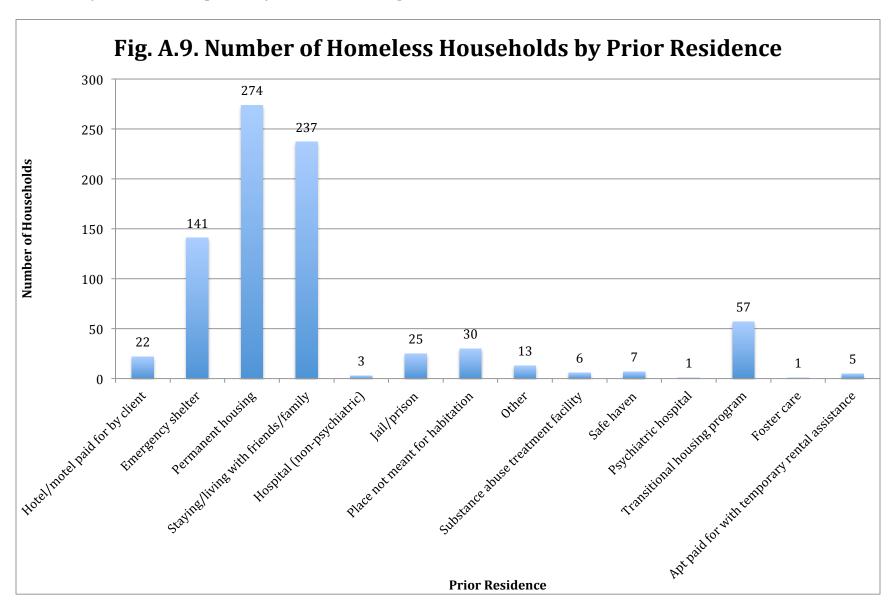




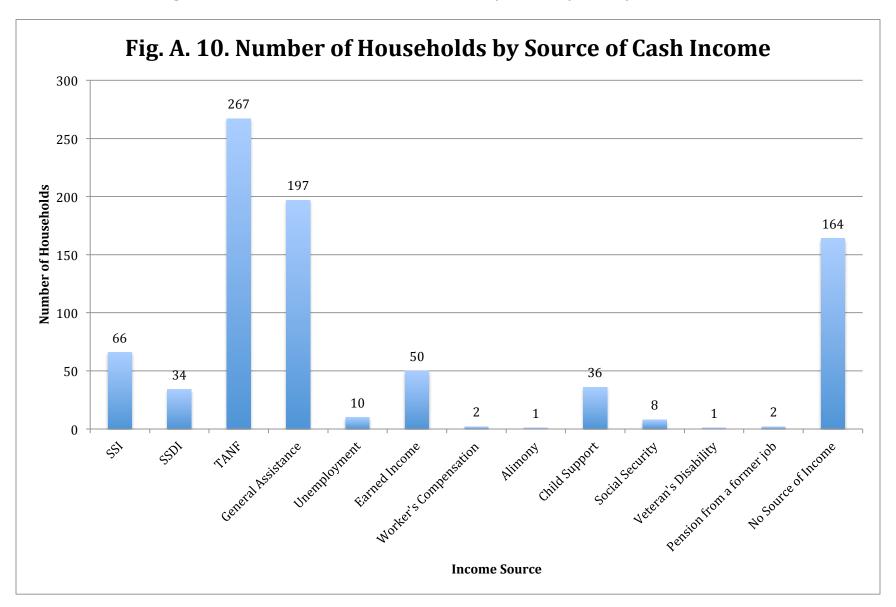
# Where was your last permanent address before becoming homeless?

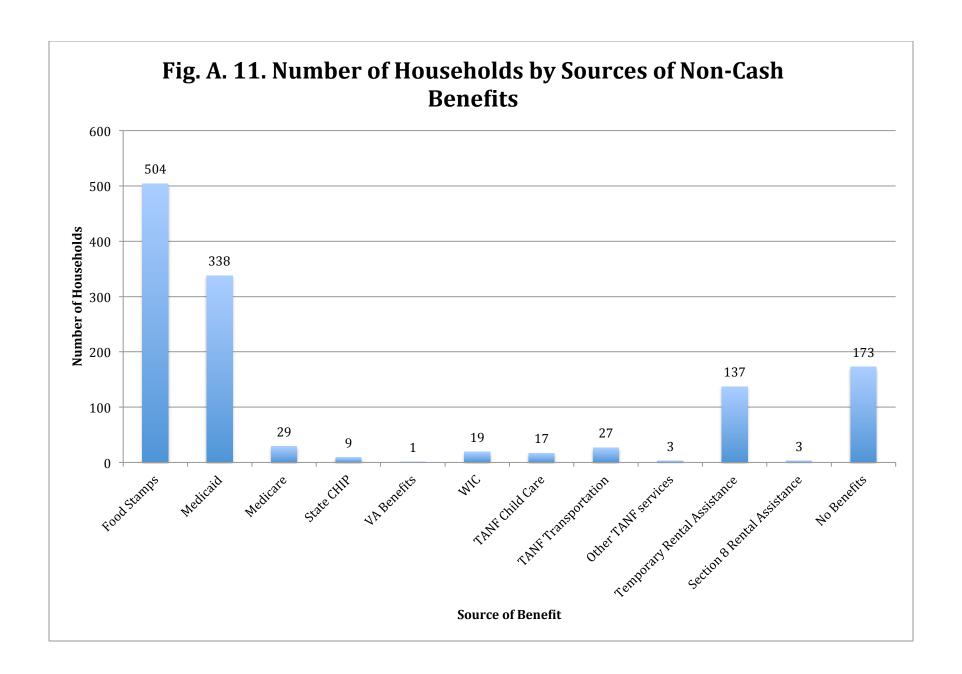
Fig. A.8. Number of Homeless Households by County or State of Last Permanent  Last Permanent Address - Number of Households		
County/State		
Burlington County	1	
Camden County	2	
Cumberland County	2	
Delaware	1	
Essex County	24	
Florida	1	
Georgia	2	
Hudson County	3	
Iraq	2	
Massachusetts	1	
Middlesex County	20	
Morris County	1	
New Jersey	1	
New York	7	
No Response	9	
Ocean County	2	
Ohio	1	
Passaic County	1	
Puerto Rico	1	
Salem County	1	
Somerset County	6	
Tennessee	1	
Union County	748	

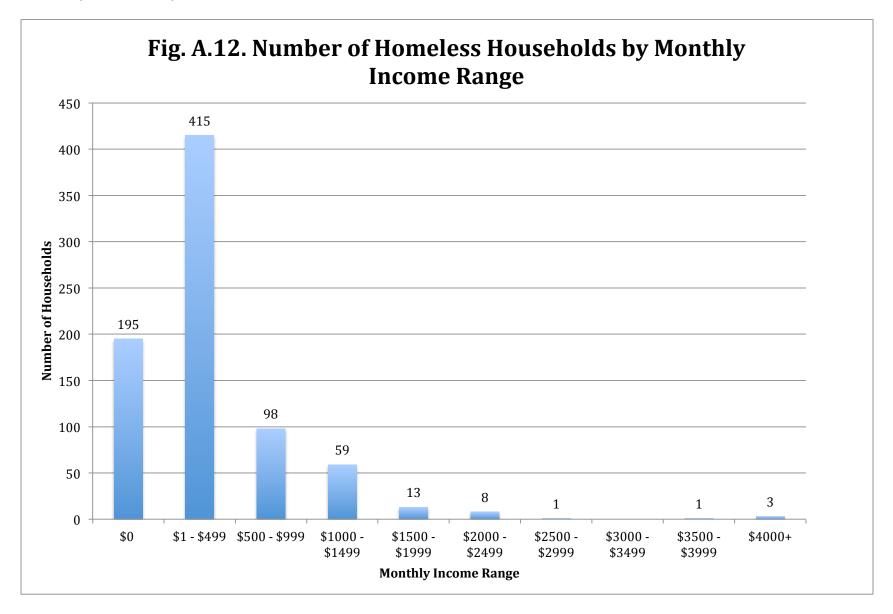
What was your residence prior to your current living situation?



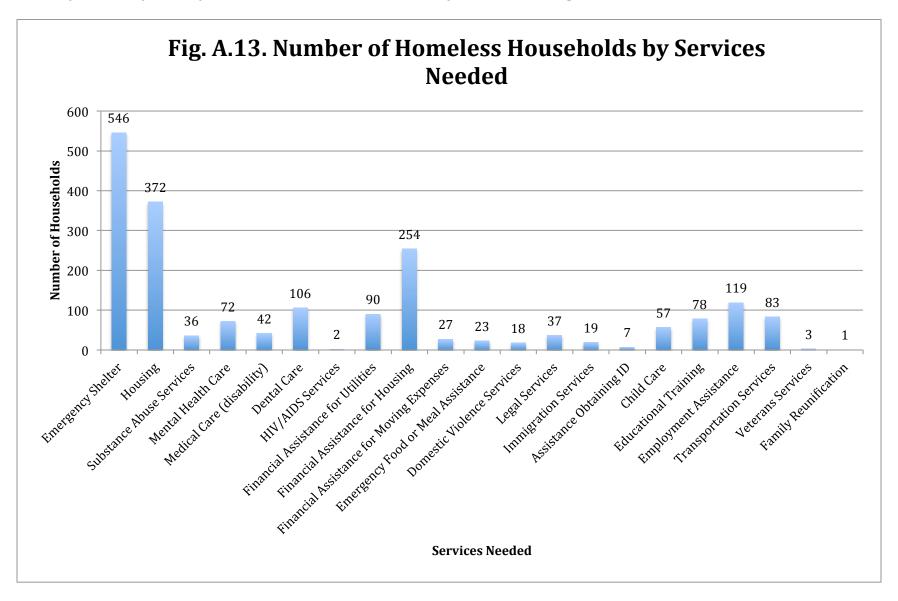
Which of the following sources of income or non-cash benefits do you, or anyone in your household, receive?







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?

