SHELTER INTERVIEW PROJECT

A report for the Minnesota Department of Human Services
A.E. Morales, LGSW
With Assistance from: Minnesota Coalition for the Homeless
Project Overview

The 2014 Shelter Interview Project was developed by the Minnesota Department of Human Services, Offices of Economic Opportunity, in partnership with the Minnesota Coalition for the Homeless and the Amherst H. Wilder Foundation. The purpose of the project was to explore issues related to homelessness in Minnesota in greater depth, from the perspective of individuals experiencing homelessness. Where previous studies and explorations of homelessness in Minnesota have focused on primarily demographic data or closed-question answers, this project was designed to collect narrative stories related to individual and family experiences of homelessness to better inform policy discussions at the organizational, local and state levels. The project was organized around three themes:

1. What are the circumstances that led to shelter guests' homelessness?
2. What do shelter guests believe they need to find and maintain stable housing?
3. What do shelter guests identify as gaps in public services?

This report is the summary of the findings and policy recommendations stemming from the interview project, and is submitted to the Department of Human Services on behalf of the Minnesota Coalition for the Homeless.

Project Methodology

The survey was divided into two parts, a ten-item demographic survey, completed by the participants, and an eighteen-item semi-structured interview administered by project staff. Questions included in the shelter interview project were developed in collaboration with the Office for Economic Opportunity, the Minnesota Coalition for the Homeless, and the Amherst H. Wilder Foundation. Both the demographic survey and structured interview tools can be found in the appendix of this report. The Shelter Interview Project was managed by A.E. Morales, LGSW; and two staff from the Minnesota Coalition for the Homeless, Kirsten Rokke and Katherine Wagoner.

Recruitment varied depending on the shelter, but was most often conducted by shelter staff, who were provided with basic recruiting materials, including flyers and scripts. Participation was limited to individuals over the age of 18 who had been staying in the shelter at least one week. Efforts were made to ensure that the participant pool reflected the experience of individuals experiencing homelessness across the state.

Shelters were divided broadly into "urban center" and "greater Minnesota" categories. For the purposes of this project, urban centers include Minneapolis/St. Paul, Rochester, St. Cloud and Duluth.
Participant Snapshot

Participants by Gender

- Male: 57%
- Female: 43%

Participants by Race/Ethnicity

- White: 44%
- African-American/Black: 31%
- American Indian: 13%
- Hispanic/Latino: 5%
- African: 4%

Participants by Age

- Age 35-44: 22%
- Age 22 to 34: 38%
- Age 54+: 18%
- Age 45-54: 19%
- Age 21 and Under: 3%

Participants by Household Status

- Single: 68%
- Divorced: 10%
- Committed Relationship: 12%
- Widowed: 2%
- Married, living together: 2%
- Married, separated: 6%
Homelessness in Minnesota

The Amherst H. Wilder Foundation estimates\(^1\) that at least 40,000 Minnesotans experience homelessness at least once over the course of a full year, and at least 14,000 experience homelessness on any given night in Minnesota. This number includes 20,800 adults age 18 or older, the population included in this project. Roughly two-thirds of this population stay in the metro area, while the remaining one-third stay in greater Minnesota. It’s important to note that these estimates do not include individuals living in “doubled up” arrangements with friends or family, a population that is difficult to count accurately.

Among individuals experiencing long-term homelessness, many face significant challenges to finding and maintaining stable housing. Wilder estimates\(^1\) that 61% of individuals experiencing long-term homelessness have mental illness, while 26% struggle with chemical dependency. Forty-seven percent of individuals experiencing homelessness have a history of prior incarceration, while nearly one-fifth of homeless adults have spent time in jail or prison in the last two years. Participants in this interview project frequently identified mental illness, substance abuse and incarceration history as primary barriers to securing housing.

Much of the information collected on homelessness in Minnesota is limited in depth. The biannual point-in-time count conducted by the Office for Economic Opportunity is strictly a numerical count of how many individuals and families are accessing shelters in the state on a given night. The Homeless Management Information System tracks detailed demographic information on individuals and families accessing shelter, but is not designed to collect in-depth information about family backgrounds, goals and perceptions of homelessness. Finally, the Wilder Survey, the triennial initiative managed by the Amherst H. Wilder foundation, collects information about a wide-array of issues faced by individuals and families experiencing homelessness, but is structured in such a way that disallows pursuing lines of questioning based on emergent issues. The 2014 Shelter Interview Project was designed to complement existing data collection streams and fill knowledge gaps, especially gaps in the collection of qualitative, narrative information.
### Participant Snapshot

#### Education Level

- HS Diploma or GED: 44%
- Some College: 21%
- Less than HS or GED: 21%
- AA Degree (including Technical): 8%
- Bachelor's Degree: 3%
- Post-Secondary Degree: 3%

#### Duration of Current Homelessness Episode

- 1 month or less: 24%
- 1 month or more: 20%
- 1 year or more: 20%
- More than 1 month, less than 6 months: 39%
- 6 months or more, less than a year: 17%
Key Findings

Interviews with shelter residents typically highlighted the complexities of homelessness in Minnesota. Although many of the key findings discussed here have been echoed in previous publications and reports, information gleaned from this set of interviews illuminated the often overlapping set of circumstances that lead to homelessness in the state, and suggest that the most successful policy initiatives will be comprehensive in nature and will accommodate the frequently complex causes of homelessness.

Although the findings below reflect a broad range of insights into the statewide homelessness problem, three areas of obstacles in particular were highlighted in virtually every interview conducted: criminal backgrounds, credit scores, and what the authors of this report have called the poverty equation – a concept describing the often precarious nature of housing for Minnesotans across the state.

Poverty Equation

Families living at the precipice of homelessness survive on razor-thin margins. Many individuals in shelter report living paycheck to paycheck and without even a modest savings buffer to cover unexpected lapses in employment or other emergent issues. Several participants reported orchestrating a tenuous balance, where they were able to maintain steady employment because they had predictable access to a private vehicle and were able to pay for both housing and transportation because they were able to maintain steady employment. Any disruption to this ecosystem – a layoff, time off from work due to health concerns, unplanned car repairs – predictably spelled disaster.

The concept of the “poverty equation” attempts to capture the precarious nature of housing stability for a large and growing number of Minnesotans. The poverty equation is defined as tenuous work arrangements, including underemployment, and employment in low-paying jobs; plus a lack of support networks, including family and friends who may be able to provide assistance in a moment of difficulty; plus some unforeseen complication, be it job loss, personal injury, loss of transportation, or some other emergent issue. The poverty equation predictably leads to housing instability for potentially tens of thousands of Minnesotans.

As an example of the poverty equation, one resident staying in the Union Gospel Mission in Minneapolis reported that he was forced to leave his last stable housing, in which he had lived without incident for four years, because he was unable to afford car insurance, was issued a citation for failure to maintain insurance that he was unable to pay, and had his license revoked, which made maintaining his car-dependent employment all but impossible.

Participating Shelters

Bemidji
Village of Hope

Cambridge
New Pathways

Crookston
Care and Share

Duluth
CHUM

Mankato
Pathways to Affordable Housing

Marshall
The Refuge

Minneapolis
People Serving People
St. Stephen's Human Services
Union Gospel Mission

Moorhead
Churches United for the Homeless
Dorothy Day House

St. Cloud
Salvation Army

Virginia
Bill's House
Criminal Backgrounds

Criminal background checks as a pre-condition of employment are de rigueur: more than 80% of large employers routinely screen applicants for criminal histories. Further, 60% of employers report that they probably would not or definitely would not hire an applicant with a criminal record, even if that record included only an arrest with no conviction. Indeed, interview participants reported that criminal records present one of the most challenging obstacles to finding both stable employment and stable housing. Several participants reported promising interviews followed by rejections that were either implicitly or explicitly based on the results of criminal background checks. Further, many participants report that, despite the extension in 2014 of “Ban the Box” protections to private employers, businesses still routinely solicit information about criminal backgrounds as part of the initial application process.

The impact of criminal records is not limited to finding employment. Criminal records, including low-level drug and other non-violent offenses, often bar individuals from securing housing. Numerous participants cited a criminal history as a major barrier to securing housing. This barrier was particularly pronounced in rural communities, where the private housing market may be dominated by one or two large housing management firms that have policies against renting to individuals with criminal histories. In these instances, individuals with records can be effectively forced out of the housing market, or may be pushed to small private landlords, which respondents report often have less stringent eligibility rules, are more willing to consider a prospective tenant with a criminal history, or do not require background checks. Respondents noted that, while landlords with

Homelessness in Focus: Diane, Western Minnesota

Interview data reflected the often complex nature of circumstances leading to an individual’s loss of stable housing, as in the case of Diane a single woman staying at a shelter in western Minnesota. Diane, a forty-something Caucasian woman with a high school diploma, reported that the previous three years had ushered in a particularly difficult period of her life, one which has had life-changing implications. “So many things happened in the last couple years,” Diane says. “I lost my mom, I split up from my husband, I lost my dad and my house.”

Diane reported that when she lost her mother and father, she also lost her support network. She fell into a deep slide, falling into a cycle of substance abuse that ultimately led to her separation from her husband and the loss of her house, which she planned to purchase under contract for deed. Following the loss of her house, Diane doubled-up with her brother at a supportive housing complex, but was forced to move out under the facility’s rules governing non-resident stays. “My depression was such that I couldn't function. If I hadn't lost my parents, I would've been okay,” Diane says.

Since relocating to the shelter, Diane says she is making headway, and attributes much of her success to the supportive community she found among other residents and staff. The road ahead, she knows, is fraught with challenges.

"My felonies are the biggest barrier," she says, noting that she's been turned down by several landlords and property managers due to her criminal history. Still, she remains optimistic. "As long as I have a bed and a roof over my head, that's all that matters," she says.
smaller holdings were often more willing to consider individuals with criminal histories, small private properties were often more poorly maintained than larger housing complexes or units maintained by professional firms.

Not surprisingly, the outlook for individuals with felony convictions is markedly worse than it is for individuals with misdemeanor convictions. A 2007 study\(^2\) reported that, when asked about their attitude toward renting to individuals with criminal histories, half of all landlords surveyed said they would not accept prospective tenants with felony convictions, vs. 28% who said they would not rent to individuals with misdemeanor convictions.

**Loss of Employment Drives Housing Instability**

Participants reported that job instability often precipitated housing instability. Individuals living paycheck-to-paycheck are particularly vulnerable to even minor variations in employment status. Numerous respondents reported losing housing shortly after losing employment, whether due to medical concerns, downsizing or some other reason. Often the transition happens quickly – an individual may lose employment on one day and be forced to leave their housing the next. In one instance, an individual reported being laid off work in the afternoon and moving out of her dwelling the same evening.

Unplanned housing transitions often lead to lease violations or other conflicts with landlords, who may file unlawful detainer complaints against tenants who fail to pay rent or otherwise violate the terms of a lease. In Minnesota, tenant screening companies can report evictions for seven years, though in the absence of an expungement, the record may persist and be accessed by landlords as long as the records are maintained by the courts.

---

### Homelessness in Focus: David, Minneapolis

David, a Native American man in his mid-40s, relocated to a shelter in Minneapolis after moving out of stable housing he was no longer able to afford following an increase in monthly rent.

A full-time student, David describes a life of living loan to loan, and highlighted the often critical importance of family support networks. "I maxed out my student loans and ran out of Pell money," he says. "I didn’t really have a place to go after I left my apartment. All of my relatives are way up north and I’m still in school."

David says he’s on his way to financial stability, but on the eve of graduation, he’s still unsure about his future prospects. He speaks often in terms of stringing together student loans to finance his future. "I'm graduating in two weeks with an associate's degree," he says. "I'm planning for a four-year degree at a local university, but I'm still waiting for that loan to come through."

For David, homelessness has become another part of his pathway through schooling, and he views his current situation in shelter in the context of his future goals. After graduation, David hopes to use his expertise to bring positive change to the Native American community in Minneapolis. "I'm just trying to maintain until September when my school money comes in."
Credit Scores Impair Ability to Secure Housing

Adequate credit scores are often a vital to securing stable housing. In small communities where one or two large property managers may control a large portion of the available housing, a poor credit score can disqualify an individual from virtually all available housing options. Respondents reported better success with small, private landlords, who are often understood to be more lenient than large property managers. Small landlords are more willing to work with a poor credit score, and less likely to require a credit check in the first place. With vacancy rates in Minneapolis hovering around 4% statewide and 2% in the Twin Cities metro area, there is little incentive for landlords to consider prospective tenants with less-than-ideal credit scores.

Tenuous Relationships Lead to Tenuous Housing Arrangements

Many respondents reported previously staying in housing situations that depended on the stability of personal relationships. These arrangements are often broadly described as doubling-up, although the particulars of a specific situation tend to vary greatly.

Whether individuals stay together for economic, romantic or other reasons, shelter residents report being at a significant disadvantage when they were not listed as parties on leases. Several residents spoke of living with friends, family or intimate partners only to be forced to move quickly when the relationship soured, be it due to the collapse of an intimate relationship; the departure of other tenants, leading to an unmanageable increase in the rent paid by the remaining parties; substance abuse concerns; or domestic violence situations.

While not all of these situations are doubling-up, the absence of a lease or tenancy rights is the common denominator and is a common cause of homelessness in Minnesota. It is notable that the size of the doubled-up population has historically been difficult to accurately count and estimate. In one examination of homeless populations on Minnesota Indian Reservations, 9 of 10 respondents reported being doubled-up at the time of the study, while findings from the 2012 State Homelessness Study revealed that homeless adults averaged four nights in a doubled-up situation over the previous 30 days.

Affordable Housing is Difficult to Obtain

Many shelter residents lamented the paucity of affordable housing in their communities, a sentiment echoed in shelters across the state. Residents report that locating affordable housing remains a serious barrier to leaving shelter and establishing a stable residence. The search for affordable housing is complicated by previously discussed low vacancy rates across Minnesota, which are consistently several points lower than the national average of between 7 and 8%. 
Vacancy rates of subsidized rentals are particularly low: a recent report from the Minnesota Housing Partnership found that 14 study areas in greater Minnesota have a subsidized unit vacancy rate of 0 percent, while a further 14 study areas have vacancy rates between 1 and 3 percent.

In the Twin Cities metro area, the grim affordable housing outlook is perhaps best illustrated by the recent opening of the Section 8 waiting list. Applicant forecasts for the first opening in the Metro Housing and Redevelopment Authority's Section 8 waiting list since 2007 topped 60,000 for just 2,000 spots, chosen by lottery, on the waiting list.

**Desire to Work**

Many respondents spoke of a desire to “make it on their own” and be productive members of the Minnesota workforce. Although participants recognized the importance of shelters and other temporary assistance programs, the vast majority expressed their intention to get back on their feet as quickly as possible and move off of emergency support programs.

Shelter residents often reported feeling unable to access job training programs due to problems with access to transportation. Particularly in greater Minnesota, where public transportation is often underdeveloped, shelter residents reported that travelling to county workforce centers was often extraordinarily difficult or impossible due to geography. In one example, residents in Crookston would have to travel more than 40 miles to the nearest Workforce Center in Thief River Falls, a daunting prospect with no access to a private vehicle and few transportation alternatives.

**Distrust Among Populations Accessing Services**

Statewide, residents frequently expressed suspicions about other populations that access public assistance programs, including shelter, emergency assistance, SNAP and other programs. Caucasian individuals in outstate areas expressed frustration with what they perceived to be disparities between the level of services provided to U.S.-born citizens and those provided to refugee populations. Minnesota-born African-American individuals in the Twin Cities reported distrust of individuals and families that had relocated to Minneapolis and Saint Paul from Chicago, St. Louis or other cities.

While the implications of this finding for housing policy are not easy to discern, the prevalence of mistrust among persons struggling to survive is an important message for policy makers. These sentiments may reflect the negative impact of homelessness and poverty on the social fabric, and speak to the need for greater resources among all populations facing these barriers. In addition, the views expressed suggest the need for increased transparency and communication around the criteria and purpose of various homeless and public assistance programs, as well as efforts to promote understanding among disadvantaged populations.
Recommendations

Many of the participants consenting to be interviewed expressed appreciation that they were being asked to contribute to the State’s understanding of homelessness, particularly with regard to the experiences of shelter residents. We have translated their input and experiences into the broad policy recommendations below. To make the contributions from shelter residents more than token input, we strongly encourage stakeholders in the State’s homeless policy community to continue the discussion and, where possible, turn these recommendations into actionable policy changes.

Trauma-Informed Policy Responses

Shelter residents taking part in this project confirmed the findings of earlier studies of homelessness in Minnesota: trauma histories pervade the homeless community. Shelter residents participating in this study reported high rates of exposure to violence and substance abuse, and often linked these circumstances to their housing instability.

Domestic violence in particular is a major driver of homelessness in Minnesota, especially among women. Nearly one-third of homeless women cite fleeing a domestic violence situation as the major reason for their homeless experience. A further 10% of homeless adults report that neighborhood violence played a role in the circumstances leading to their departure from otherwise stable housing.

Legislators and policy advocates working to address homelessness in Minnesota must carefully consider the experiences of individuals with trauma histories as they develop new programs and initiatives. Homelessness is associated with exposure to violence, substance abuse, chronic stress, poor health outcomes, and behavioral health challenges, including post-traumatic stress disorder and major depression disorder, among other negative outcomes. Creating durable policy solutions requires addressing all the elements that lead to housing instability, and this work requires interdisciplinary and interagency collaboration.

Addressing felony and credit barriers in meaningful ways

The prevalence of shelter guests facing housing and employment barriers resulting from a criminal background or poor credit histories reflects a pressing need for policy initiatives that address these barriers in a meaningful way. Persons with these barriers continue to be turned away from most housing opportunities in communities across Minnesota, putting pressure on emergency shelters or forcing many individuals and families to accept poorly maintained housing or untenable lease terms.

Neither barrier will be easily solved, but resolving these issues is essential to the success of “Housing First” program models which rely on private market rentals where the program participant holds the lease. While individual programs have developed limited strategies (such as
maintaining lists of smaller, ‘felon-friendly’ landlords), these local solutions have inherent limitations as programs seek to avoid a concentration of persons with felonies in particular properties or neighborhoods. Repairing household credit scores, while possible, takes far longer than any emergency shelter stay typically allows.

**Greater Access to Emergency Assistance Following Job Loss**

In Minnesota, many local prevention programs, including the state’s Family Homeless Prevention and Assistance Program (FHPAP) and Emergency Assistance, require recipients to show their housing crises will be ‘solvable’ after a maximum of one or two months of assistance. In most cases, this means applicants must have a source of income (job or public benefit) at the time of seeking assistance, to ensure they can cover rent in future months.

While both Emergency Assistance and FHPAP have been shown to prevent homelessness for some families, there is some indication the solvability requirement (within a month or two) may be mismatched with the goal of preventing housing loss for those most likely to end up in shelter. In our interviews, the most common precipitating event prior to housing loss was the loss of a job or steady source of income – meaning most households in shelter would have been ineligible for homelessness prevention programs.

To minimize the likelihood that people experiencing job loss experience homelessness, it may be necessary for some prevention programs to allow persons with a recent work history to qualify for the programs without first waiting to gain new employment, increase the number of months of assistance to allow persons more time to obtain sufficient income, or develop new assistance programs to specifically target individuals and families with no immediate access to income who are at risk of homelessness.

**Continue Research Into Role of Social Networks in Preventing Homelessness**

On the surface, one of the more frequent circumstances leading to a loss of housing was the loss of a personal relationship (both romantic and platonic) that was a source of housing. While these types of housing arrangements are not unique to persons experiencing homelessness or poverty, they may be more common due to economic necessity and point again to the underlying connection of low wages and poverty to the causes of homelessness. Similarly, the temporary housing options people accessed prior to shelter were often deemed unsafe or risky due to the behavior of other occupants in the housing.
Persons who were forced to leave housing due to a relationship loss or unsafe conditions frequently cited a lack of other, supportive networks that could provide a decent temporary housing options. The need for adequate support systems as an alternative to emergency shelter and other publicly-funded systems is not a new concept, but represents one of the most difficult areas for public policy recommendations.

**Greater Minnesota vs. Urban Response**

Effective policy responses to homelessness in Minnesota will need to address the unique challenges posed by both and urban and greater Minnesota communities. In greater Minnesota, for example, transportation was often cited as a major barrier to securing job training, employment, and housing, especially for individuals with criminal backgrounds. In urban centers, including St. Cloud, Minneapolis/Saint Paul, Duluth and Rochester, where public transportation systems are generally more developed, shelter residents more often reported being unable to access emergency resources, including financial assistance and shelters, due to overwhelming demand.

The differing challenges presented in greater Minnesota communities and urban centers further illustrate the complexity of the causes of homelessness in Minnesota, and highlight the need for both interagency collaboration and comprehensive policy responses.

*‘If I hadn’t lost my mom and my dad and my husband, I probably would have been okay.’*

- Crookston
Acknowledgements

This project simply would not have been possible without a willingness on the part of shelter guests to share their experiences with homelessness. We would like to thank the many shelter guests who contributed their unique voices to this interview project. The insights gleaned from constructing narratives of homelessness in Minnesota will have a major impact on future policy discussions at the organizational, local and state levels.

Additionally, the author would also like to thank the staff at participating shelters for their generous assistance in helping to advertise, organize, and coordinate shelter interviews.

Finally, the author would like to extend gratitude to the Minnesota Coalition for the Homeless, which provided two staff members to aid in the interview collection process.

*Names and identifying details included in this report have been changed to protect the privacy of individuals participating in the Shelter Interview Project.*
Endnotes


6Olson, R. (2015, February 24). Floodgates opened for Met Council Section 8 applications for the first time in 8 years. StarTribune.


Appendix A: Semi-Structured Interview Questions

Past

1. How long have you been staying here?
2. Who is staying here with you? (if a family)
3. Where did you live before coming to stay here?
4. When was the last time you had stable housing?
   a. Where was this housing, and what kind of housing was it?
   b. Did you pay rent or have another arrangement to stay there?
   c. Why did you leave that housing?
   d. Could you have stayed any longer at the housing you were in the night before you came to shelter?
5. What would you have needed to prevent you from coming to shelter and to stay stably housed?
   a. Why did you choose to come to the shelter over your other option (if appropriate)?
6. Is there anywhere else you could have gone to stay rather than coming to the shelter?
   a. Why did you choose to come to the shelter over your other option?
7. Have you ever received assistance to help pay for your housing before?
   a. Who provided the assistance?
   b. Did the assistance help?
   c. How much assistance did you receive?
   d. How long did the assistance last?
   e. Did you remain in the housing after the assistance ended? For how long?
   f. Why did that assistance not keep you stably housed?
   g. How could the assistance have been better and kept you in housing longer/permanently?
   h. Did you receive any other kind of assistance besides money? (supportive services)

Future

1. When do you think you'll leave shelter?
2. Have there been obstacles keeping you from finding housing?
   a. Credit checks
   b. Criminal records
   c. Housing references
   d. Size of family
3. What is your goal for housing when you leave the shelter?
   a. Is that type of housing available to you?
4. How much income would you need in order to get and keep the kind of housing you want?
   a. Is that kind of job available to you here?
   b. How do you find out about job opportunities?
5. How do you find out about available housing?
6. What would it take to move out of shelter tomorrow?
7. If you received assistance to move into housing, could you stay in that housing for a year?
   a. What kind of assistance would be most helpful to you?
   b. First month's rent and deposit
   c. 3 months of rental assistance
   d. 6 months of rental assistance
   e. 1 year of rental assistance
8. What would you need to remain in housing long term?
9. Are there areas where the county or the state could do a better job of helping families experiencing homelessness?
   a. Can be anything – any area that would be useful
### Appendix B: Demographic Survey

<table>
<thead>
<tr>
<th>Age:</th>
<th>Gender:</th>
</tr>
</thead>
<tbody>
<tr>
<td>□ 21 and under</td>
<td>□ Female</td>
</tr>
<tr>
<td>□ 22 to 34</td>
<td>□ Male</td>
</tr>
<tr>
<td>□ 35 - 44</td>
<td>□ Transgender</td>
</tr>
<tr>
<td>□ 45 - 54</td>
<td>□ Other: _______</td>
</tr>
<tr>
<td>□ 55+</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Race and Ethnicity:</th>
<th>Household status:</th>
<th>Are you a veteran of the U.S. Armed Forces?</th>
<th>Current monthly income from all sources (job, EBT, MFIP, etc.): ________________</th>
</tr>
</thead>
<tbody>
<tr>
<td>□ African American/Black</td>
<td>□ Single</td>
<td>□ Yes</td>
<td></td>
</tr>
<tr>
<td>□ American Indian</td>
<td>□ Divorced</td>
<td>□ No</td>
<td></td>
</tr>
<tr>
<td>□ Asian/Pacific Islander</td>
<td>□ Widowed</td>
<td></td>
<td></td>
</tr>
<tr>
<td>□ White</td>
<td>□ Married, presently living together</td>
<td></td>
<td></td>
</tr>
<tr>
<td>□ Two or more races</td>
<td>□ Married, presently separated</td>
<td></td>
<td></td>
</tr>
<tr>
<td>□ Hispanic/Latino</td>
<td>□ Committed relationship</td>
<td></td>
<td></td>
</tr>
<tr>
<td>□ African</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**How long has your current homelessness episode been?**

| □ 1 month or less | □ Yes |
| □ More than a month, less than 6 months | □ No |
| □ 6 months or more, less than a year | |
| □ 1 year or more | |

**Highest level of education completed:**

| □ Did not complete high school or GED | □ No |
| □ High school diploma or GED | □ Yes, my spouse |
| □ Some college | □ Yes, my child(ren) |
| □ Associate’s degree (including technical degrees) | □ If you answered yes, how many children are currently staying with you? ______ |
| □ Bachelor’s degree (BA, BS, etc.) | □ Yes, someone else in my family |
| □ Post-secondary degree (MA, MS, JD, etc.) | □ Yes, someone else important to me |

**Do you currently receive SNAP/EBT/Food Stamps?**

| Do you currently receive SSI (disability insurance)? |
|-----------------|--------------------------------------------------|
| | |