# Roanoke Valley Alleghany Regional Advisory Council on Homelessness

Winter Shelter Survey Report January 2011





### 2011 Winter Homeless Survey Emergency Shelters, Transitional Housing and Street Count

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# Roanoke Valley Alleghany Regional Advisory Council on Homelessness 2011 Winter Shelter Survey

#### Introduction

Point in time counts of sheltered and unsheltered people experiencing homelessness occurs yearly in each jurisdiction in Virginia. This count takes place on a single night in late January. In order to qualify for federal homeless assistance funds, the U.S. Department of Housing and Urban Development (HUD) requires communities to perform this task every other year. The Roanoke Valley Alleghany Regional Advisory Council on Homelessness conducts the point-intime count annually. The data collected provides valuable information to area service providers, policy makers, and the general public on the individual and family challenges and barriers associated with homelessness. According to national homeless studies the number of people who actually experience homelessness at some point during the year is four to five times higher than what is reported during the point in time snapshot. In the Commonwealth that means between 35,532 and 44,415 people may have experienced homelessness in 2010. The Virginia Department of Housing and Community Development 2009-2010 reports that the annual point in time survey identified 8,883 individuals in the Commonwealth as experiencing homelessness. Approximately 50% were in emergency shelters, 32% were in transitional shelter programs, and 18 percent were unsheltered.

In 2010 homelessness decreased 13.2% in the Roanoke Region from the 2009 count. This comes after an 18% increase the previous year. In the current 2011 count there was a 3.5% increase or 536 individuals experiencing homelessness this year compared to 518 counted in 2010. It should be noted that this year HUD guidelines stated those homeless in jails and institutions could not be counted. Had those individuals been counted as in the past, the homeless count would have increased by 49, making the total count 585 instead of 536. This would also have been an increase of 13% over the 2010 count.

Unprecedented high unemployment rates, lack of affordable housing, lack of accessible health care, and continued increases in foreclosures are all painful effects of the great recession. Any of these indicators can push economically vulnerable individuals and families into homelessness or at best place them at risk of becoming homeless without social intervention.

Friends, family and shelter were identified in this year's survey as the main reasons for homeless coming to Roanoke from other areas. This year 42% of those surveyed were from outside the Roanoke Region which was a 9.8% increase over those surveyed in 2010.

Measuring homelessness remains a challenging task. The annual point in time survey coupled with the continued use of the Homeless Management Information System (HMIS) continue to be valuable tools in data collection to help determine whether the homeless population is increasing or decreasing and to evaluate the effectiveness of programs and strategies in place to help address the issue of homelessness.

# Roanoke Valley Alleghany Regional Advisory Council on Homelessness 2011 Winter Homeless Survey Key Findings

- 267 survey responses were collected this year consistent with 2010 count. Only adults older than 18 were surveyed.
- Nightly averages increased this year by 3.5% (536 compared to 518 in 2010).
- There was a 9.8% increase in the number of homeless people coming to Roanoke from other areas (112 in 2011 compared to 102 in 2010).
- The five top challenges experienced by homeless include:
  - Inability to find employment (#1 in 2010)
  - Affordable housing (#2 in 2010)
  - Medical problems (Medical problems ranked #5 in 2010)
  - Dental problems (Dental problems ranked #3 in 2010)
  - Physical disability (Ranked #6 in 2010)
- The number of women surveyed decreased 17.1% in 2011 (92 compared to 111)
- 60% of homeless surveyed were white and 33% were black.
- 21.3% of those surveyed were veterans (57 in 2011 compared to 46 in 2010 an increase of 23.9%)
- 27.3% are currently receiving mental health services (same as in 2010)
- 43.4% reported having received mental health services in the past. (39.3% in 2010)
- 33.7% reported having received alcohol abuse treatment at some point (24% in 2010).
- 73.4% reported having a high school/GED education or more (77.5% in 2010, 71.7% in 2009).
- 30.3% or 81 were employed full or part time (25.1% or 67 in 2010, a 21% increase).
- 43.8% received food stamps compared to 47.2% in 2010. (117 respondents in 2011 compared to 126 in 2010, a decrease of 7.1%).
- 50.9% or 136 who took the survey were actively looking for work compared to 56.9% or 152 respondents in 2010 a 10.5% decrease in those who are actively looking for work among those who responded to the survey.
- 27.7% of responders were aware of the Community Housing Resource Center (74 individuals). In 2010 17.2% or 46 individuals were aware of the CHRC. This is a 60.8% increase of those who responded.
- 4.5% or 12 respondents received services from the Community Housing Resource Center compared to 14 respondents or 5.2% in 2010. This is a 14.3% decrease from the 2010 survey.
- There was a total of 85 children under the age of 18 with their homeless parent.
- 50 children between the ages of 5-18 were attending school (58.8%)

• 21 children between the ages of 5-18 were not attending school (24.7%).

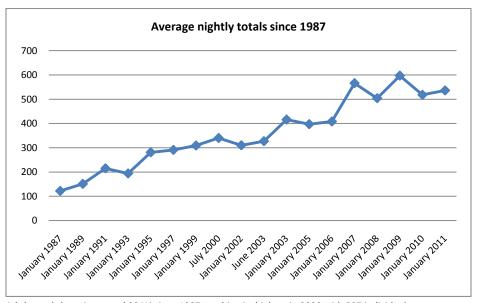
#### Total count for January 2011

#### Adults experiencing homelessness-536

#### Children experiencing homelessness-74

This year adults experiencing homelessness totaled 536, a 3.5% increase over 2010. It is worth noting there were 49 homeless individuals in the Roanoke City jail but not included in the total count as they were not eligible according to HUD guidelines. Counting those individuals increases the total count to 585, a 12.9% increase over the 2010 count. The 2011 aggregate number is from facilities and localities listed below.

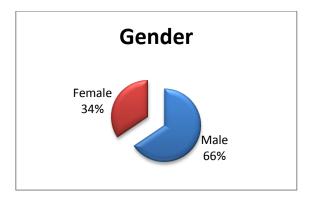
		Adults	Children
RVIHN		9	4
Street Count		10	0
TAP-TLC		33	8
TRUST		17	1
Safe Home Systems (Covington)		3	0
YWCA		19	5
Turning Point		15	5
Firebase Hope-Salem VA		10	0
Red Shield Lodge		62	0
Rescue Mission		358	51
Roanoke City Jail (not included in total count)		49	0
Alleghany County – No Report			
	Total	536	74



Average nightly totals have increased 324% since 1987 reaching its highest in 2009 with 597 individuals experiencing homelessness. From 2009 to 2011 the number of people experiencing homelessness dropped 10.2% from 597 in 2009 to 536 in 2011.

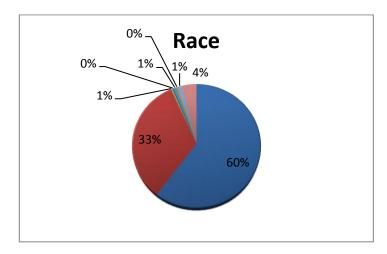
# **January 2011 Survey Results**

#### Demographics



Male	175	65.5
Female	92	34.5
Total	267	100.0

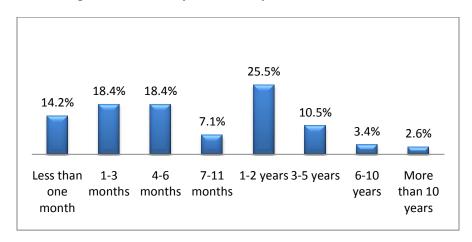
Of the 267 surveys, there were more men than women experiencing homelessness in January 2011. The number of men who completed the survey increased 12% over 2010 respondents. The oldest respondent was born in 1944 and the youngest was born in 1993. Of the 267 respondents, 31% or 84 were born between 1957 and 1963.



White/Caucasian	161	60.3%
Black/African American	88	33.0%
Asian	1	0.4%
Native Hawaiian/Other Pacific Islander	1	0.4%
American Indian/Alaska Native/White	2	0.7%
Black/African American/White	1	0.4%
American Indian/Alaska Native/Black	3	1.1%
Other multi-racial	10	3.7%

# **Survey Questions**

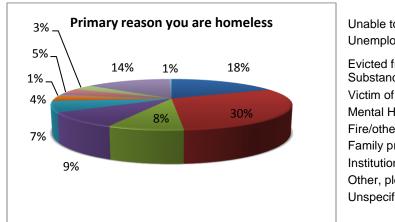
Question 1-How long has it been since you last had a place to live?



	Number	Percent
Less than one month	38	14.2%
1-3 months	49	18.4%
4-6 months	49	18.4%
7-11 months	19	7.1%
1-2 years	68	25.5%
3-5 years	28	10.5%
6-10 years	9	3.4%
More than 10 years	7	2.6%

Compared to 2010 data 11 more respondents reported being homeless less than one year while 11 less respondents reported being homeless more than one year.

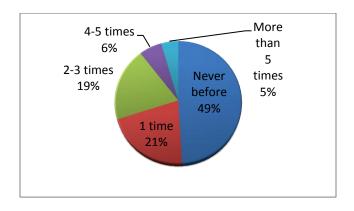
Question 2-Please tell us the primary reason you are currently homeless?



Unable to pay rent	49	18.4
Unemployed	81	30.3
Evicted from home, unrelated to payment	22	8.2
Substance Abuse	25	9.4
Victim of domestic violence	19	7.1
Mental Health	9	3.4
Fire/other disaster	2	0.7
Family problems	12	4.5
Institutional discharge	9	3.4
Other, please explain	38	14.2
Unspecified	1	0.4

"Other" primary reasons listed for being homeless included: jail, surgery, economy, foreclosure, medical disability, abandoned, divorce, couldn't pay utilities and coming here from another area, no ID, no birth certificate. In 2010 "unable to pay rent" was the primary reason cited most often and "unemployment" was the second most frequent response in 2010. In 2011 these responses flipped.

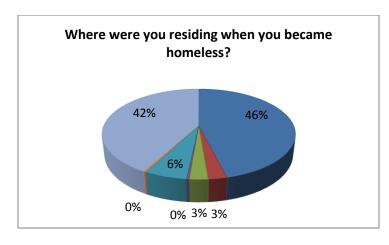
#### Question 3-How many times have you been homeless prior to your current situation?



Never before	131	49.1%
1 time	56	21.0%
2-3 times	52	19.5%
4-5 times	16	6.0%
More than 5 times	12	4 5%

Never before was the response for 49.1 % of those who took the survey. This is an increase of 3.1% over the number who gave this response last year (127).

Question 6-Where were you residing when you became homeless?



Roanoke City	123	46.1%
Botetourt County	7	2.6%
Salem	7	2.6%
Clifton Forge	1	0.4%
Roanoke County/Vinton	16	6.0%
Alleghany County	1	0.4%
Other	112	41.9%

Of those who participated in the survey 46.1 % were residing in Roanoke city when they became homeless. The "other" response category increased from 102 to 112, 9.8% over 2010 responses. Of the 112 "other" responses, 48 were from out of the state of Virginia, and 64 were from within the state.

Question 7-If you became homeless somewhere other than Roanoke, why did you come to Roanoke?

Not applicable	139	52.1%
Friends/family are here	29	10.9%
To obtain healthcare	6	2.2%
Personal reasons	6	2.2%
Veterans Administration	10	3.7%
Shelter Only	24	9.0%
Referred (told to) by	11	4.1%
Other	7	2.6%
Find a job	17	6.4%
Domestic Violence Program	5	1.9%
Ran out of money	1	0.4%
Probation/Parole Officer	5	1.9%
Substance Abuse Program	7	2.6%

The majority of responses (52%) were not applicable to this question. Of those who did respond to the question 29 came because of friends/family compared to 14 in last year's survey, a 107% increase. 24 respondents said they came to Roanoke for "shelter only". This is a 140% increase to last years' response to "shelter only".

#### Question 8-Where did you sleep last night?

Emergency shelter	181	67.8%
•	101	
Staying with friends	4	1.5%
Permanent Supportive Housing	1	0.4%
Substance abuse treatment center/detox	4	1.5%
Outdoors/abandoned building/bridge/vehicle	9	3.4%
Other living arrangement	4	1.5%
Transitional Shelter	52	19.5%
Hospital (non-psychiatric)	1	0.4%
Rented Housing Unit	1	0.4%
Domestic Violence Shelter	10	3.7%

Other responses included: hallway of a garage, motel, street.

#### Question 9-Have you been denied a bed at a local shelter in the past 12 months?

Yes 30 11.2% No 237 88.8%

Those who reported being denied a bed increased by 66.6% over last year (18 respondents in 2010).

#### If yes, at which location?

Trust	2	0.7%
YWCA	2	0.7%
Salvation Army Turning Point	4	1.5%
Rescue Mission	7	2.6%
Salvation Army Red Shield Lodge	12	4.5%
TAP-TLC	2	0.7%
Not applicable	237	88.8%
Other	1	0.4%

The Salvation Army's Red Shield Lodge showed the largest increase of those turned away on this years survey (12 in 2011 compared to 1 in 2010).

#### If yes, why?

Drugs or alcohol	3	1.1%
Conflicts with staff	3	1.1%
Shelter was full	13	4.9%
Other	7	2.6%
Disability	2	0.7%
Because of my children	2	0.7%
Not applicable	237	88.8%

<sup>&</sup>quot;Other" comments included: not in county long enough, did not meet requirements, too crowded, children not with me, notice imminent danger. "Shelter was full" increased over last year's response by over 300%.

#### Question 10-How many children under the age of 18 do you have with you?

0 children	224	83.9%
1 child	19	7.1%
2 children	11	4.1%
3 children	8	3.0%
4 children	5	1.9%

The table above indicates the number of respondents. 43 Respondents have a total of 85 children with them.

#### Question 11-How many school age children (5-18 yrs.) with you are attending school?

0 children	6	2.2%
1 child	14	5.2%
2 children	6	2.2%
3 children	5	1.9%
4 children	1	0.4%
5 or more children	1	0.4%
Not applicable	234	87.6%

There are 50 school age children attending school (59%) among the 27 respondents with children.

#### How many are not attending school?

0 children	16	6.0%
1 child	14	5.2%
2 children	2	0.7%
3 children	1	0.4%
Not applicable	234	87.6%

There are 21 school age children not attending school (25%) among the 17 respondents who have school age children.

#### Question 12-How do you handle child care?

I do not need child care	30	11.2%
I take care of my children myself	13	4.9%
Other	9	3.4%
Not applicable	191	71.5%
Friends/Family	6	2.2%
Child care center	6	2.2%

<sup>&</sup>quot;Other" responses included: daughter comes here, in-laws, social services, need childcare-very complicated.

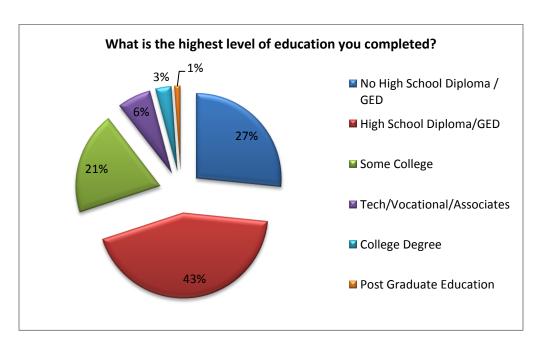
#### Question 13-Are you a veteran of the U.S. Military?

Yes	57	21.3%
No	210	78.7%

The number of veterans who participated in the survey increased 24% over 2010 (46 in 2010).

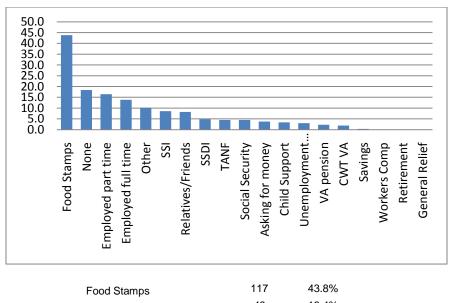
#### Question 14-What is the highest level of education that you completed?

No High School Diploma / GED	71	26.6%
High School Diploma/GED	116	43.4%
Some College	52	19.5%
Tech/Vocational/Associates	17	6.4%
College Degree	8	3.0%
Post Graduate Education	3	1.1%



Last year 77.5% of respondents reported having a high school diploma or more. This year that percentage is 73.4%, a decrease of 5.6% (11 respondents).

Question 15-What sources of income have you used in the last 6 months?



Food Stamps	117	43.8%
None	49	18.4%
Employed part time	44	16.5%
Employed full time	37	13.9%
Other	27	10.1%
SSI	23	8.6%
Relatives/Friends	22	8.2%
SSDI	13	4.9%
TANF	12	4.5%
Social Security	12	4.5%
Asking for money	10	3.7%
Child Support	9	3.4%
Unemployment Insurance	8	3.0%
VA pension	6	2.2%
CWT VA	5	1.9%
Savings	1	0.4%
Workers Comp	0	0.0%
Retirement	0	0.0%
General Relief	0	0.0%

Food stamps, no source of income, and part time employment are the three most reported responses from this year's survey. There was a 51.7% increase in those who responded "employed part time" over last year. Those who responded "food stamps" decreased 7% this year compared to last while "full time work" was about the same as last year.

#### Question 16-If working, what is your hourly wage?

Lowest \$2.13 Highest \$15.00 Average wage \$8.59

53 respondents or 19.9% of respondents are currently working and report an hourly wage.

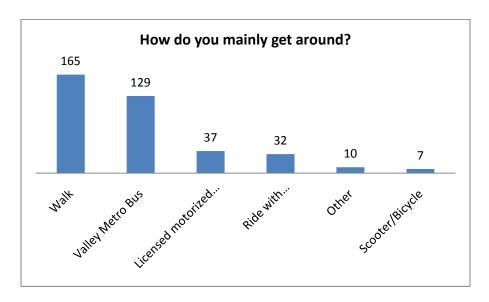
#### Question 17-Are you actively looking for work

Yes	136	50.9%
No	94	35.2%
Not applicable	37	13.9%

Last year there were 152 respondents "actively looking for work". This year that number decreased by 10.5% (16 individuals).

#### Question 18-How do you mainly get around?

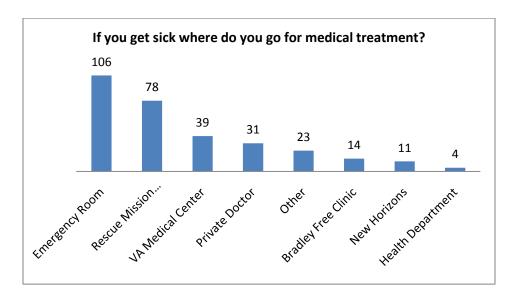
Walk	165	61.8%
Valley Metro Bus	129	48.3%
Licensed motorized vehicle	37	13.9%
Ride with friends/family	32	12.0%
Other	10	3.7%
Scooter/Bicycle	7	2.6%



This year there was a 19% increase in those who reported getting around by both "licensed motor vehicle" and "ride with friends/family".

#### Question 19-If you get sick, where do you go for medical treatment?

Emergency Room	106	39.7%
Rescue Mission Healthcare Center	78	29.2%
VA Medical Center	39	14.6%
Private Doctor	31	11.6%
Other	23	8.6%
Bradley Free Clinic	14	5.2%
New Horizons	11	4.1%
Health Department	4	1.5%

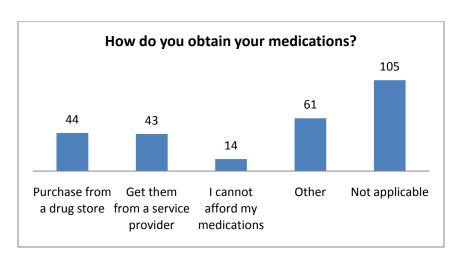


Those who took the survey responded "rescue mission healthcare center" 34% more than last year. The "emergency room" was cited 5% less than last year. The "other" option decreased 23% this year over last. The "Bradley Free Clinic" response increased 100% over last year as well.

Question 20-Do you take medications?	Yes	153	57.3%
Question 20 20 you take incursations.	No	114	42.7%

#### If yes, how do you obtain your medications? (primary source)

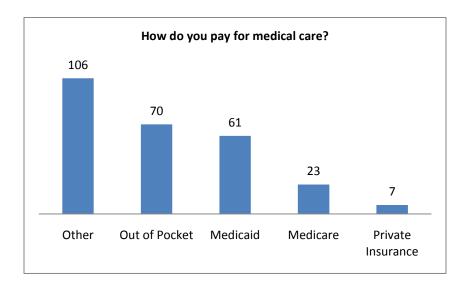
Purchase from a drug store	44	16.5%
Get them from a service provider	43	16.1%
I cannot afford my medications	14	5.2%
Other	61	22.8%
Not applicable	105	39.3%



"Other" responses include: BRBH, VA, Medicaid, health dept., charity care, Rescue Mission, HAT, friend, Piedmont Community Service, VA Premier, New Horizons, Bedford Clinic. This year's response to "other" increased 33% over last year.

Question 21- How do you pay for medical care?

106	39.7%
70	26.2%
61	22.8%
23	8.6%
7	2.6%
	70 61 23



"Other" responses included: RM clinic, charity care, don't pay, friends/pastor, VA, BRBH, military benefits, free clinic. "Other" response decreased from last year by 22%, while "medicare" response increased by 92% over last year.

#### Question 22-Are you currently receiving mental health services?

Yes 73 27.3% No 194 72.7%

#### Question 23-Have you previously received mental health services?

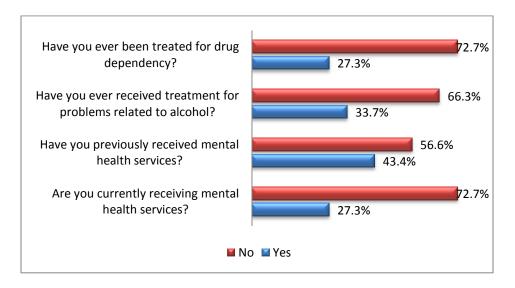
Yes 116 43.4% No 151 56.6%

#### Question 24-Have you ever received treatment for problems related to alcohol?

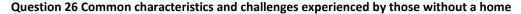
Yes 90 33.7% No 177 66.3%

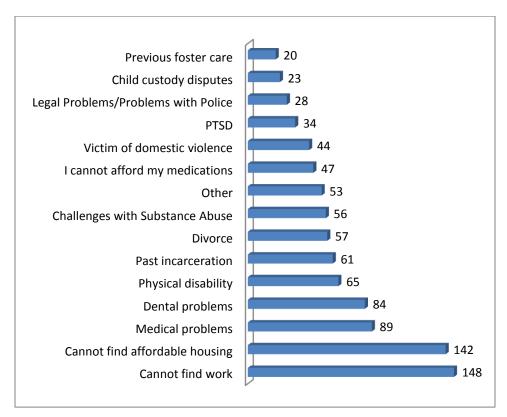
#### Question 25-Have you ever been treated for drug dependency?

Yes 73 27.3% No 194 72.7%



Those who responded "currently receiving mental health services" mirrored last year's response. "Alcohol" and "Drug dependency" responses increased by 40.6% and 30% respectively in the 2011 survey.



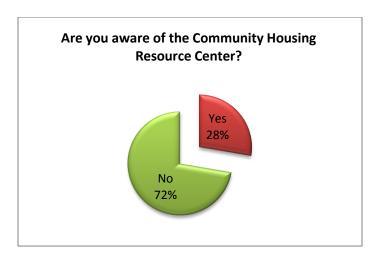


Cannot find work	148	55.4%
Cannot find affordable housing	142	53.2%
Medical problems	89	33.3%
Dental problems	84	31.5%
Physical disability	65	24.3%
Past incarceration	61	22.8%
Divorce	57	21.3%
Challenges with Substance Abuse	56	21.0%
Other	53	19.9%
I cannot afford my medications	47	17.6%
Victim of domestic violence	44	16.5%
PTSD	34	12.7%
Legal Problems/Problems with Police	28	10.5%
Child custody disputes	23	8.6%
Previous foster care	20	7.5%

"Other" responses included: No identification, can't renew driver's license due to not having money or job, unemployed for 1.5 years, transportation, lack of child care, mental health issues, depression, problems with debt, don't want to go to shelter without my dog, discrimination, poor credit, unable to pay car insurance, foreclosure, schooling and access to internet.

#### Question 28 Are you aware of the community Housing Resource Center

Yes 74 27.7% No 193 72.3%



#### If yes, did you receive services?

 Yes
 12
 4.5%

 No
 64
 24.0%

 Not applicable
 191
 71.5%

## 2011 comments or thoughts about being without housing

- Doing everything I can do
- Would rather be home with parents who need me; don't really like being at a shelter. The RM people are really nice. I'm not criticizing them.
- It sucks, it's also a learning experience. It's crowded at RM. Honestly it's not that hard getting through.
- Has to pay \$75/mo to stay here. Finding a job to earn \$ to leave Roanoke.
- safe
- If I had a job, I wouldn't have to worry about it.
- There needs to be a daytime warm place for people to go and that people with disabilities can get to; that's closer and open on Sunday's too. TM is a great place and we get what we need and staff care.
- It sucks, it's cold then you have to hide your blanket and stuff. It's no way to live.
- I hate it.
- In program 7 of 18 months; going good
- It's rough. You always have to be on your toes to get stuff done.
- Hard to find steady work
- People do the best they can
- It's hard.
- Went to hospital for suicide got meds 3 mo in hospital
- Thank you TRUST House for helping me.
- only saving grace to being homeless is the veteran's care in the Roanoke Valley.
- More housing for families/single people/or men w/children
- Having necessities addressed but others transportation are not addressed
- like it here
- I feel like a refugee from another country
- don't give up
- not any fun, learning a lot able being on his feet, having to start over from the beginning, it is hard but he is trying.
- humiliating, being humble
- it sucks. community living is definitely not for me
- frighten of being homeless
- TLC is very helpful
- it's rough
- TLC is a good program. Glad to be a part of TLC
- I can stay here until I am back on my feet
- not enough apt for low income or based on income
- grateful to be here
- grateful for the program that she has access to
- can't get public housing if you own to public housing. lost job due to health
- It's very difficult being without a home with 2 small children. Son taking bath cooking for self.
- I want my own place. It's caused some major depression and anxiety.
- do you really need a house to live
- Shame, disheartened, being homeless is demoralizing.
- I miss having my own house.

- I feel our country should look after Americans first and only and not be the world's personal bank.
- This makes medical issues a huge problem for my family.
- Wanted to stay in Botetourt but when she lost her housing there were no services there. She
  felt like she was forced to leave because of that. She felt like housing and shelter should be
  mandatory for all areas.
- It sucks
- I would recommend YWCA for anyone who wants a new beginning this program is awesome
- It sucks!
- It's hard especially during winter. Have consideration for those who are homeless you may be in the same situation some day.
- Very difficult because of mental health, issues each day is hard, self-esteem issues, loss of independency and privacy.
- It is depressing because of the loss experienced when you lost housing
- Concern for kids and what all you have endures w/domestic violence
- Hard to find housing because of felony charge 8 years ago charged
- Cannot come up with all the deposits, 1<sup>st</sup> month's rent, utilities. Programs that will help are closed, not accepting applications, or have long wait lists. Not many or no low subsidized housing offered in Roanoke County which is my child's school of origin.
- This place is amazing.
- When you do not have private insurance you're treated like scum. Can't get treatment you're needed.
- Section 8 waiting list takes awhile
- I feel helpless sometime to my daughter and myself that I don't have my own house. I feel like a failer and that I have little security.
- I don't like it but if I have to stay somewhere it would be here.
- I am thankful for this wonderful program. If I hadn't got to come here I would probably be in a helpless state. Thank you Turning Point.
- It makes me feel inadequate and that I am a failure that I don't provide for myself. Embarrassing, humiliating.
- It's sad to not have a place of my own and to live in a shelter at times you hoping you don't get kicked out or told to leave before meeting goals like housing.
- It's hard
- Goes to Grace Family Church helped our a lot. Needs help with financial issues to save and not spend on drugs.
- Same wherever I go all over the country.
- Hoping he can get his disability to get back on his feet.
- Should be more resources for homeless people and the ones they have now should be managed better – some conditions these resources managed under can be harsh at times for people who already have troubles other than homelessness. Also the city should have better conditions in places they house homeless like ventilation in shelters (all of them). Homelessness on the rise so should build more facilities.
- Just all around hard. Have BS but having people take him seriously because of address and gap in employment.
- Homeless in AZ and OH and they do a lot for homeless people. Need referrals to work, mental health. Did not find that here. No care mgt so hard to find out what services available.

- Need dental care and job.
- Need better job!
- start is rough, keep people our of the cold
- Appreciative of Salvation Army been very nice. Wish food quality better.
- overall living situation is good
- It's a bad feeling; hard to adapt; I'm ashamed.
- family crisis
- institutionalized
- trying to find a place to stay on my own
- can't keep a .... without a place to live and .....
- I feel like I have been discriminated against and treated like a 2<sup>nd</sup> class citizen related to criminal record.
- it sucks
- upset that the Salvation Army is pressing the issue of \$75 per month when employment is such a major problem
- stabilizing being able to feel comfortable
- I want my own place main objective.
- 6 months to l
- come here to RM to see for yourself
- I need to get disability so I can get out of the RM
- I don't like it. Depressing. Is this all it's going to be? Wish economy would improve and city would do more.
- All homeless people are not drug/alcohol dependents, due to issues out of their hands are unable to have a place of their own.
- Stinks? Hope I'm not that way for long.
- I don't like it
- Not used to it. I want to live.
- It's not easy. Comfortable in here but have to wear same clothes and dress for weather. Wants to look nice and can't always do that. Can't find job.
- Anxious to find housing. Relocated from NC worked in healthcare.
- Since I've ever been homeless, the RM does a great job. Food and .... to being homeless. HAT is excellent!
- Feels it is a blessing to have shelter, but would rather have own home.
- put off work have to come sit with 100 men to get shower no real chance to relax leave before breakfast/lunch. Inconvenience
- a God-send
- 8 years without own home
- hard being out in the cold having to carry personal belongings with you
- helping me stay warm
- the economy stinks
- I need something I can afford
- If I could have my own place it would be better
- loved the mission saved my life
- live at the RM program works
- where I came from there are no shelters homeless since wife died
- I wish I had housing been 2 ½ years

- more affordability for the disabled
- people can be judgmental and not realized that they too could be homeless people think the homeless are we drugs and drink and that's not ture
- sad thing
- waiting for disability next week
- clean got nice food
- need funding for childcare
- stressful staying here
- it's a scary feeling, I worry, It's disturbing
- hard living in shelter I'm thankful!
- can't get a job because cannot get daycare
- moving to assisted living soon
- RM is a good place to go if you do not have another place to go
- keep your head up/work with staff and the staff will work with you if you help out the staff they will help you out
- don't ever take having a home for granted
- only here for program
- it is a very stressful situation being without own housing
- I find it very hard for me and my children to be homeless considering we never been homless before but we have a good insight on the moving now and learn to cherish what we have.
- first time being without a home and its stressful trying to figure out what steps to take to get back on feet
- feels bad because does not have a home
- stinks without a home but a new beginning
- only here for substance abuse program
- I'm so sad, will get help when I hear about SS and Disability
- inconvenient, no privacy everything taken from you
- have to be working to get childcare cannot find a job with no one to care for your children while looking – bad credit is held against you
- father died lost residence
- major depressed people look down