



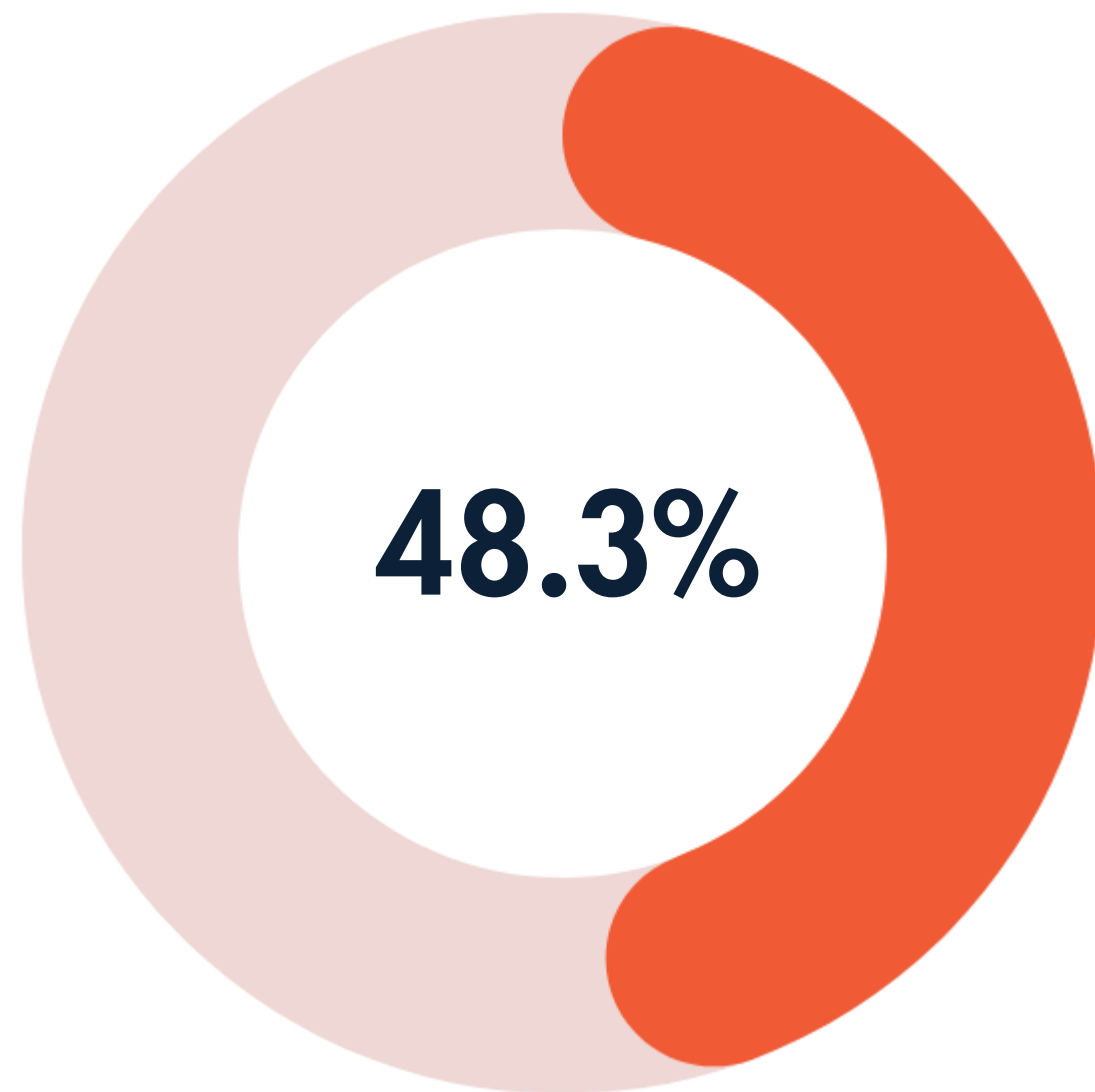
COUNTY OF ORANGE
**OFFICE OF CARE
COORDINATION**

Falling Through the Safety Net:

*Understanding Individuals'
Journey and Contributing
Factors to Homelessness*



WHY 'JOURNEY & FACTORS'



In **2024**, the **Point In Time Count** found that 48.3% of ***unsheltered*** respondents were experiencing homelessness **for the first time** in the last 12 months.



WHY 'JOURNEY & FACTORS'



PARTNERSHIPS



METHODOLOGY



REPRESENTATIVE SAMPLE SIZE

Approximately **20%** of the 2024 Point In Time Unsheltered Count across Orange County.

SURVEY

The survey included **50–70 questions** with conditional logic to prompt follow-up questions.

CITY NET DEPLOYMENT

City Net conducted the survey in **March 2025**, coordinating with other street outreach teams and cities.

The survey took about **18 minutes** to complete.

DATA ANALYSIS

City Net performed data cleanup, produced an initial report by survey question, and conducted further analysis in collaboration with the **Office of Care Coordination**.

SURVEY LIMITATIONS



1



SELF-REPORTING

2





**SURVEYS ONLY
THOSE WHO HAVE
FALLEN THROUGH
THE SAFETY NET**



PARTICIPATION



2025 SURVEY AT A GLANCE

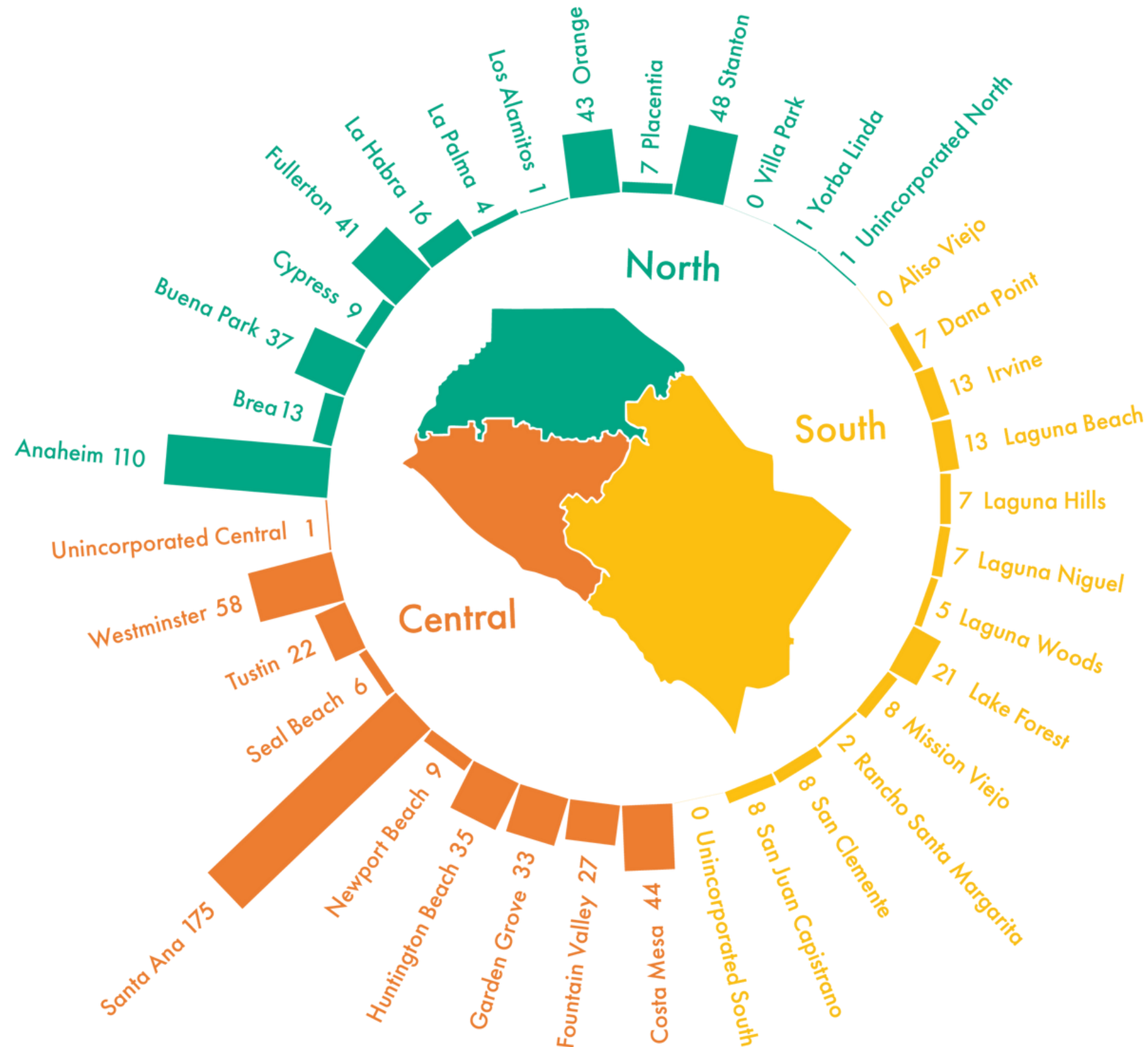
 **1,149** Individuals Approached
 **840** Participated

2023 SURVEY PARTICIPATION

 **77%** Participation



SURVEY COVERAGE



NUMBER OF SURVEYS
COLLECTED **PER CITY AND
SERVICE PLANNING AREA**

840 TOTAL
RESPONDENTS



DEMOGRAPHICS



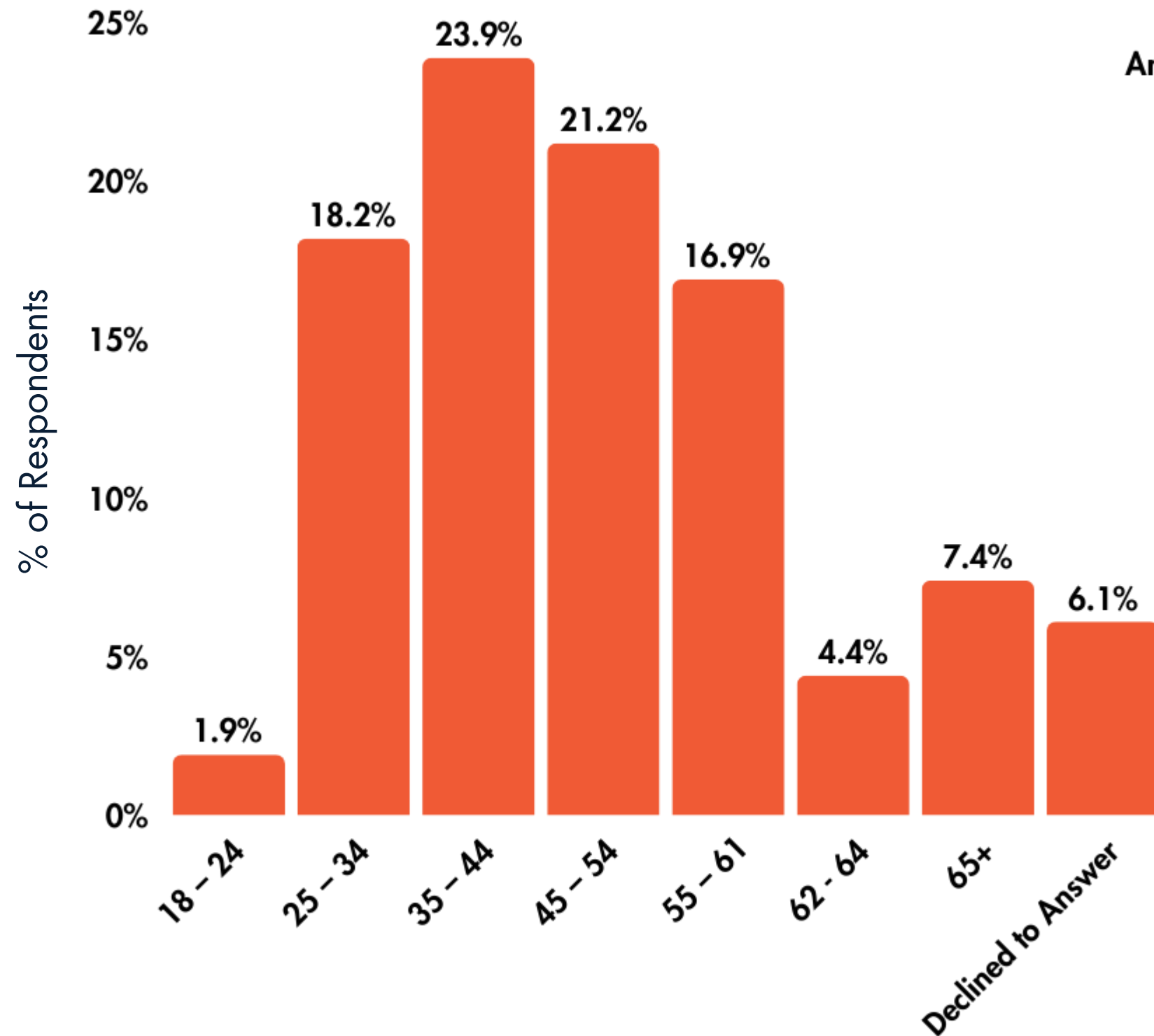
Alignment between the **2024 Unsheltered Point In Time Count** and the **2025 Survey Respondent Demographics** **confirms the dataset's reliability**



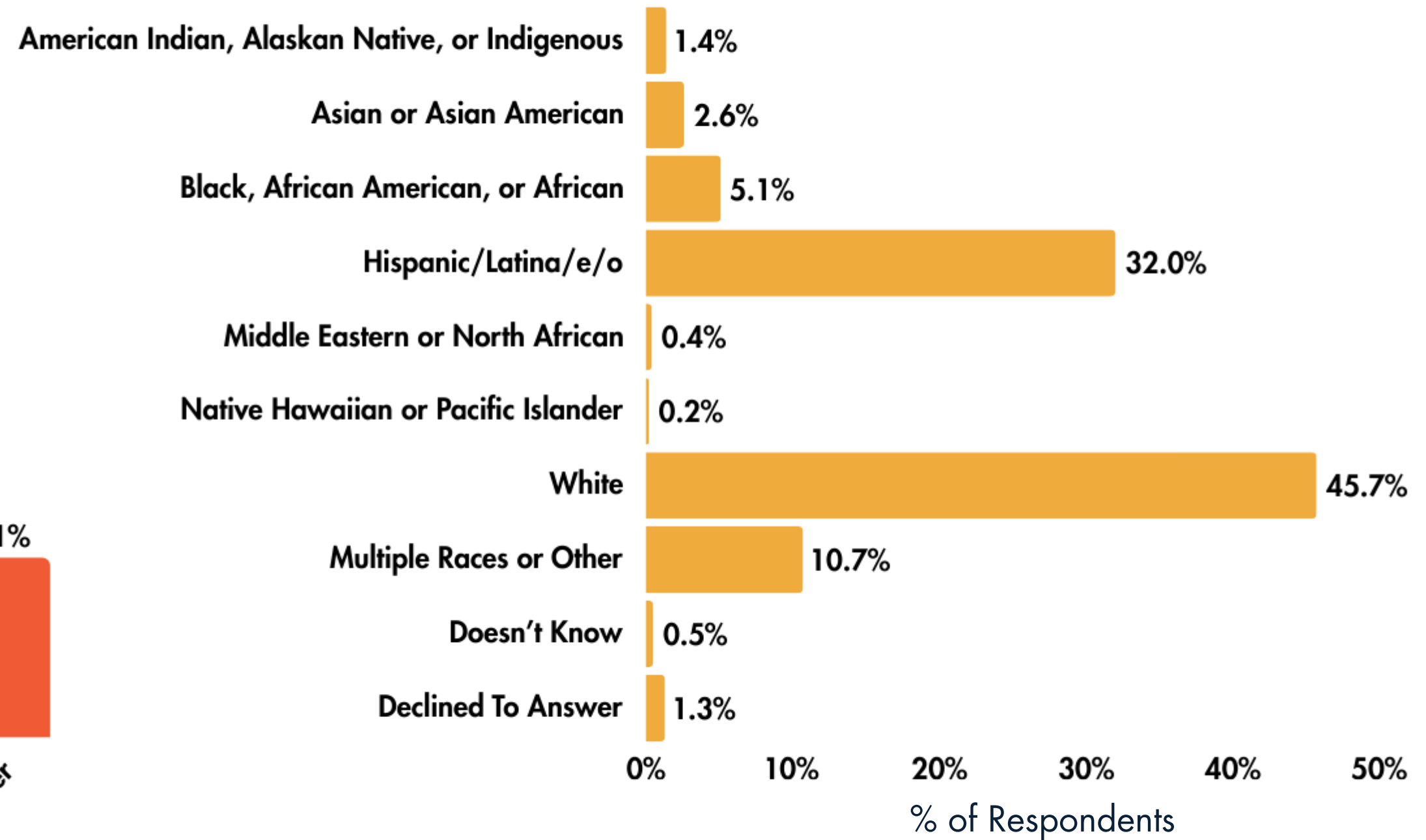
DEMOGRAPHICS



AGE RANGE



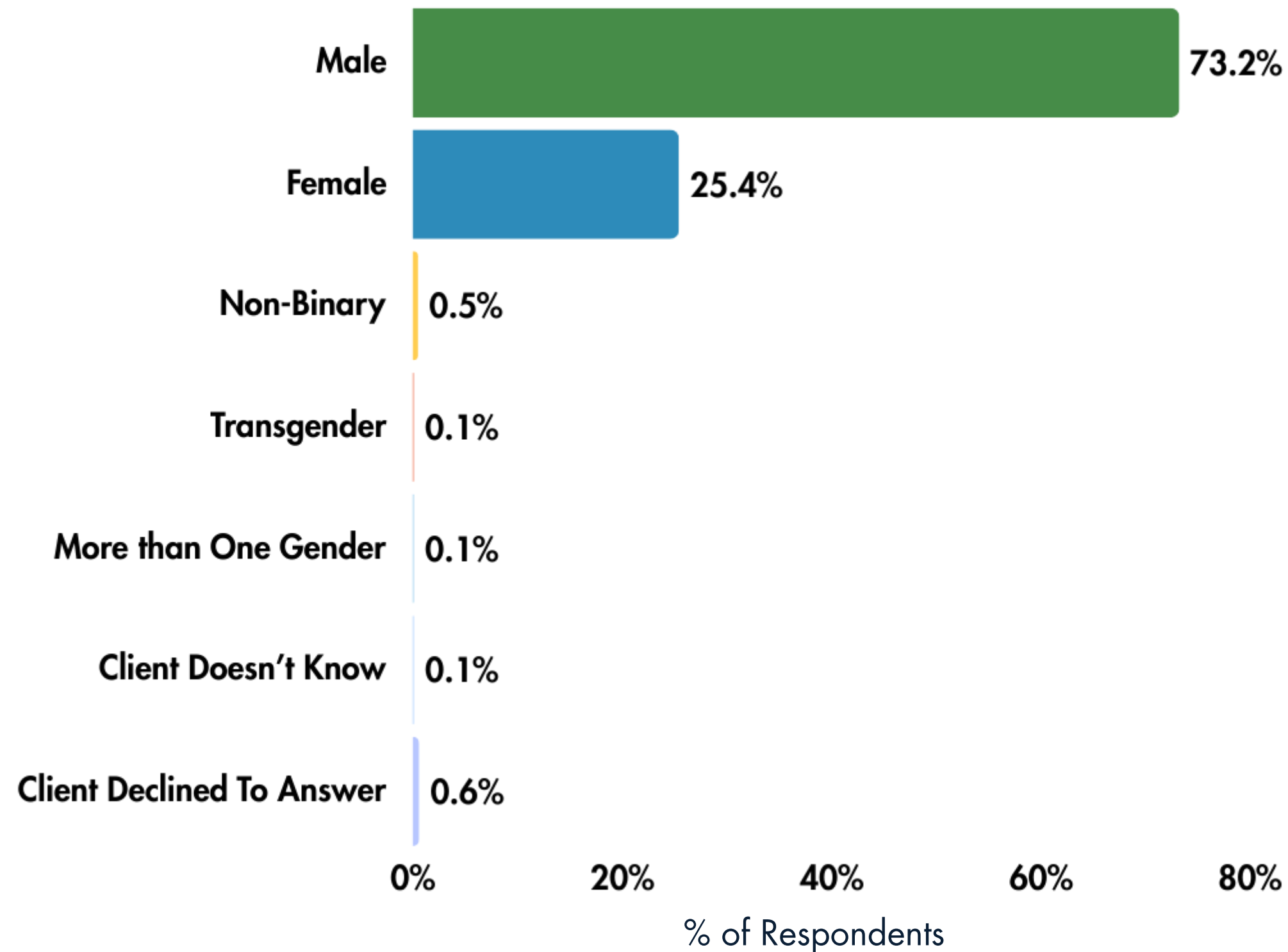
RACE AND/OR ETHNICITY



DEMOGRAPHICS



GENDER



VETERAN

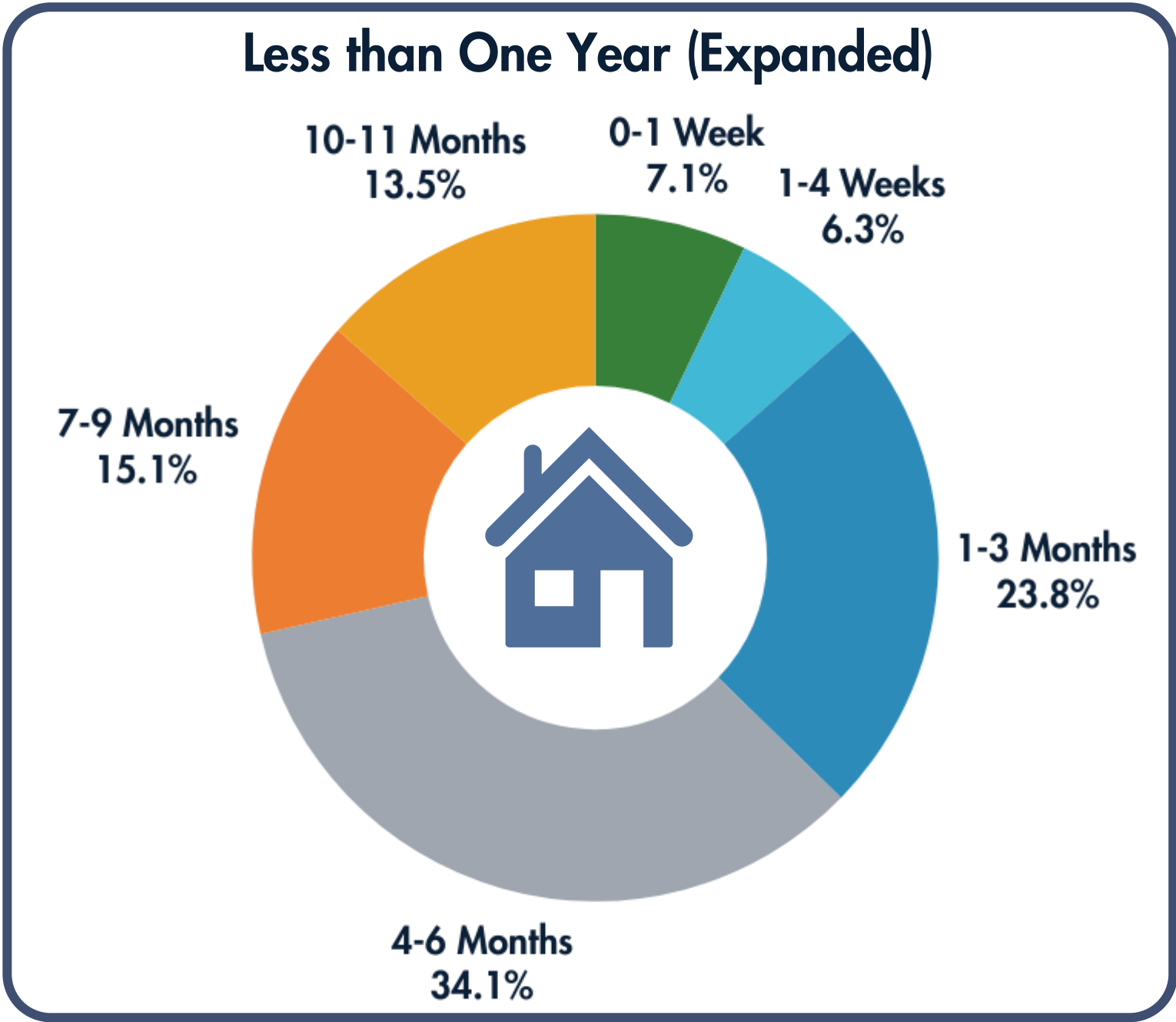
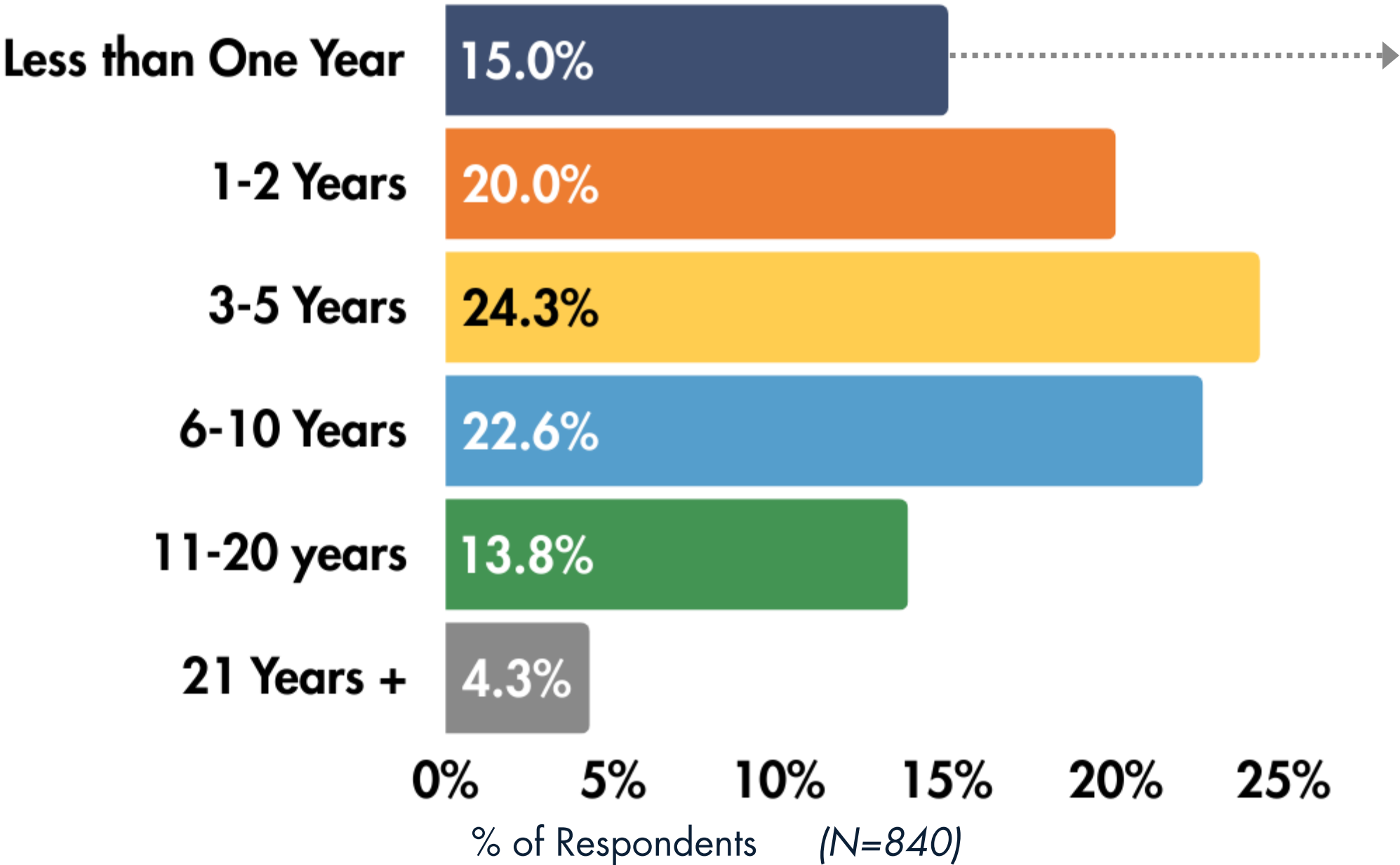


YES: 6.2%

LENGTH OF TIME EXPERIENCING HOMELESSNESS



HOW LONG HAVE THEY BEEN EXPERIENCING HOMELESSNESS?



LIVING CONDITIONS



2025



2023



**Recreational Vehicles (RV) were reported to be non-operable*



JOURNEY INTO HOMELESSNESS



**LIFE BEFORE
HOMELESSNESS**

**HOW DID THEY BECOME
HOMELESS?**

**WHAT DID THEY
DO TO AVOID IT?**

**WHAT COULD
HAVE HELPED?**

**WHAT DOES LIFE
LOOK LIKE NOW?**



LIFE BEFORE
HOMELESSNESS

HOW DID THEY
BECOME HOMELESS?

WHAT DID THEY
DO TO AVOID IT?

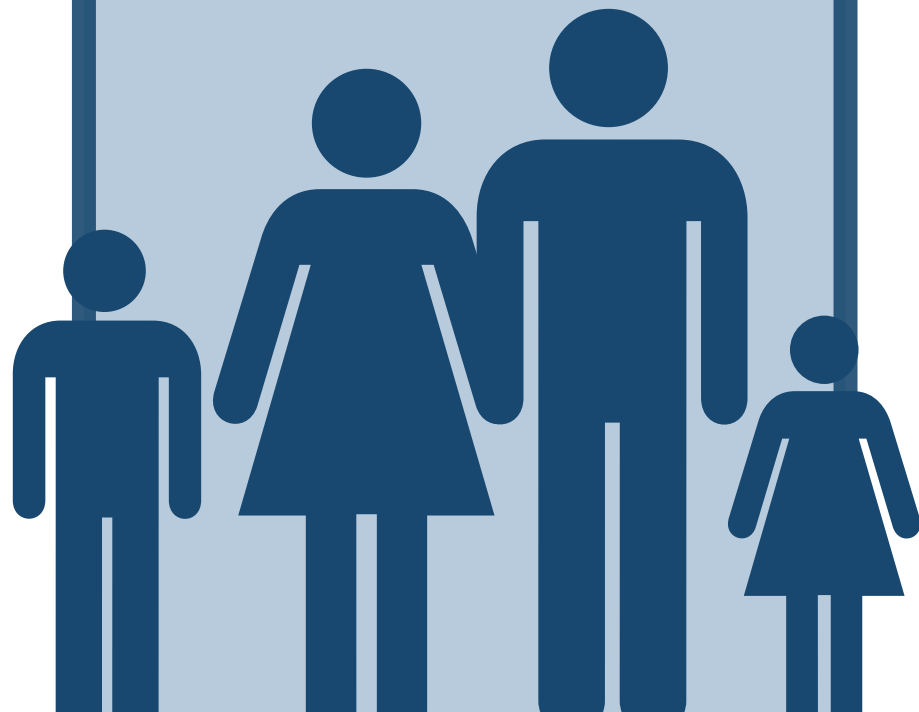
WHAT COULD
HAVE HELPED?

WHAT DOES LIFE
LOOK LIKE NOW?



WHEN LAST HOUSED, WHAT WAS THEIR HOUSING SITUATION?

44.3%
FRIENDS OR
FAMILY



37.3%
RENT



HOMEOWNER: 6.3%



HOSPITAL OR JAIL: 3.2%



HOTEL OR MOTEL: 2.7%

LIFE BEFORE
HOMELESSNESS

HOW DID THEY
BECOME HOMELESS?

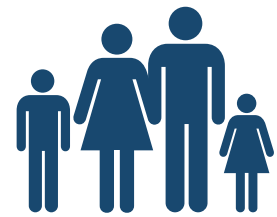
WHAT DID THEY
DO TO AVOID IT?

WHAT COULD
HAVE HELPED?

WHAT DOES LIFE
LOOK LIKE NOW?



WAS THEIR NAME ON THE MORTGAGE, LEASE OR RENTAL AGREEMENT?



STAYING W/FRIENDS OR FAMILY

44.3%



RENTING
(APARTMENT, HOUSE, ROOM)

37.3%



HOMEOWNER

6.3%

YES: 36.5%

LEASE OR
RENTAL
AGREEMENT

NO: 61.6%

YES: 75.5%

MORTGAGE

NO: 24.5%





LIFE BEFORE
HOMELESSNESS

HOW DID THEY
BECOME HOMELESS?

WHAT DID THEY
DO TO AVOID IT?

WHAT COULD
HAVE HELPED?

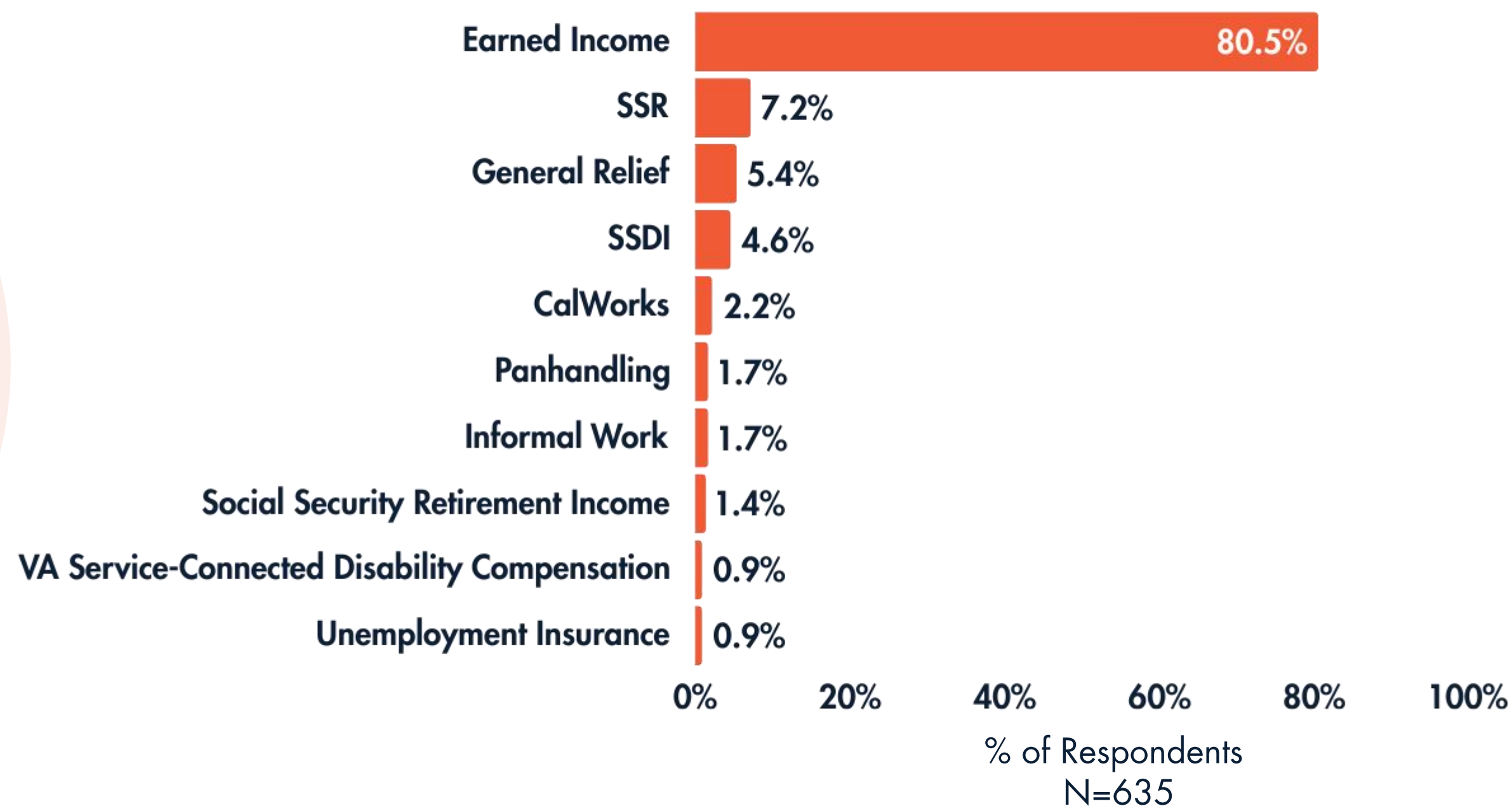
WHAT DOES LIFE
LOOK LIKE NOW?

WHAT WAS THEIR SOURCE OF INCOME?

75.6%

REPORTED AN
INCOME PRIOR
TO BECOMING
HOMELESS

N=840





LIFE BEFORE
HOMELESSNESS

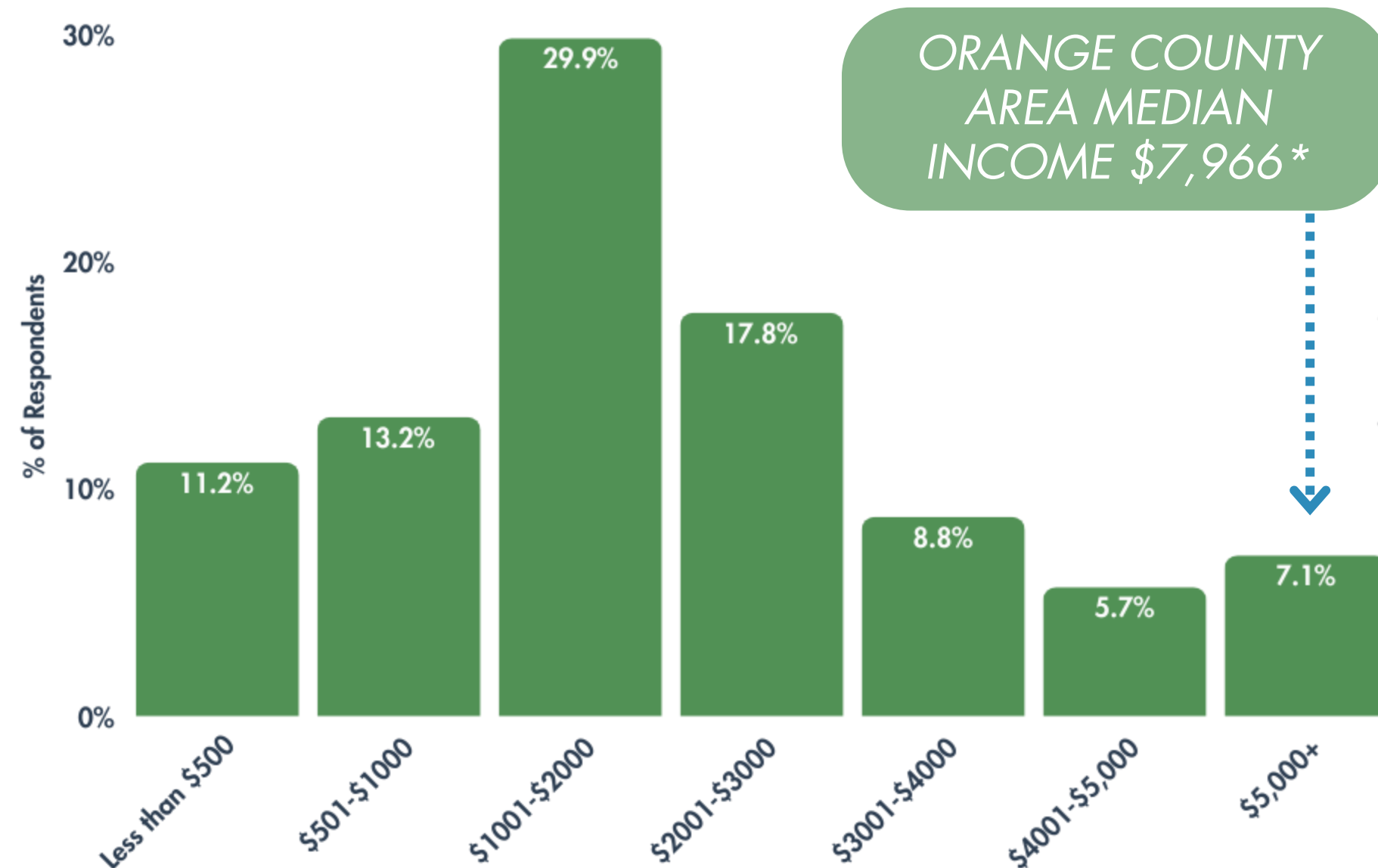
HOW DID THEY
BECOME HOMELESS?

WHAT DID THEY
DO TO AVOID IT?

WHAT COULD
HAVE HELPED?

WHAT DOES LIFE
LOOK LIKE NOW?

HOW MUCH DID THEY MAKE?

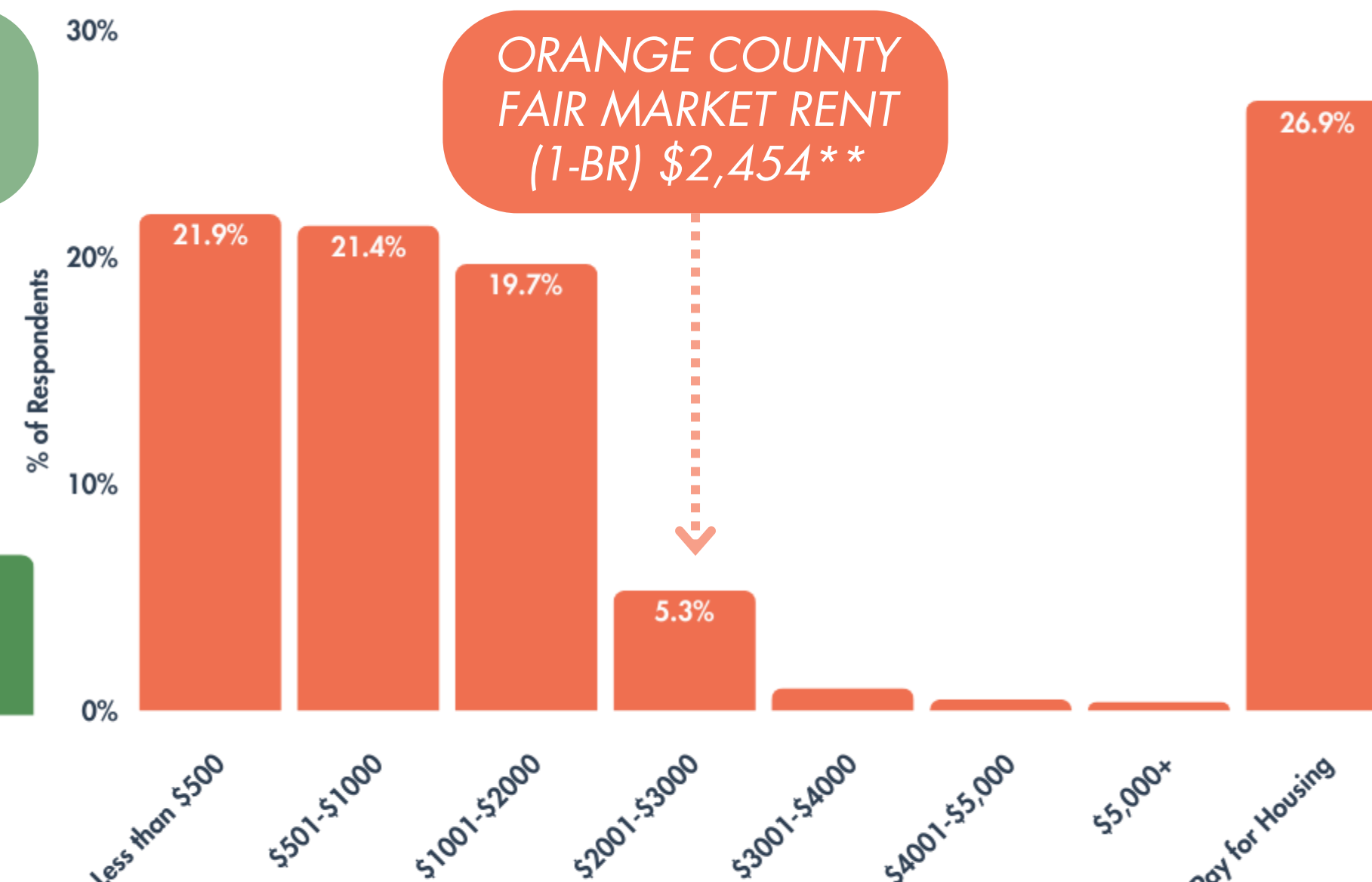


APPROXIMATE MONTHLY GROSS INCOME N = 635

*2025 Area Median Income for a 1-person household is \$95,000

**2025 Fair Market Rent for A 1BR according to HUD

HOW MUCH DID THEY PAY?

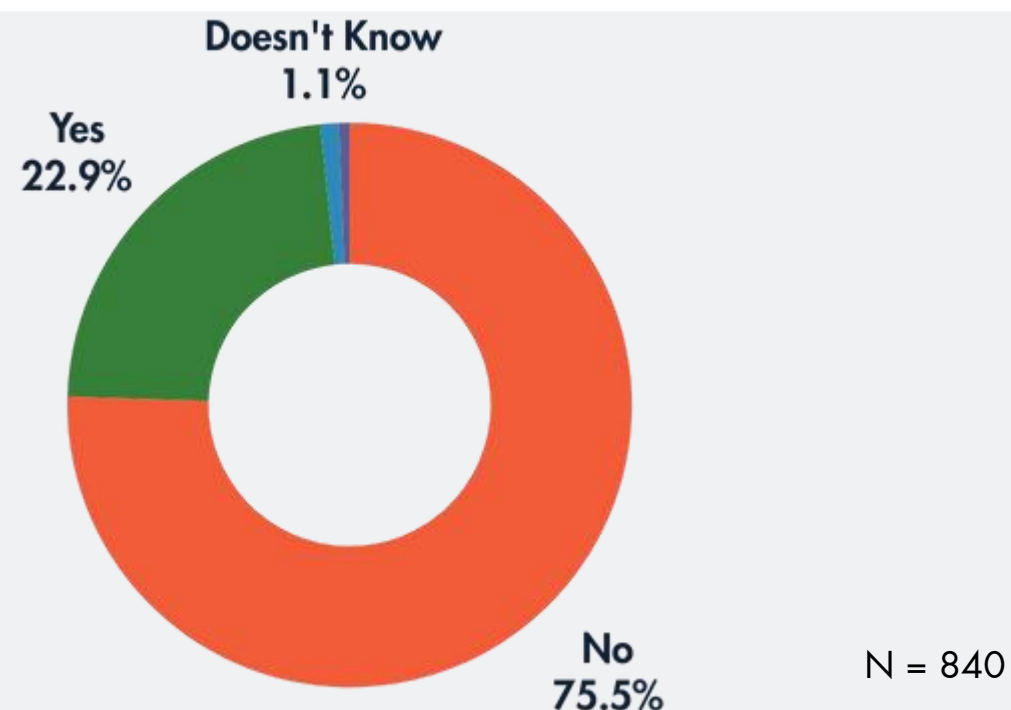


APPROXIMATE MONTHLY HOUSING PAYMENT N = 840





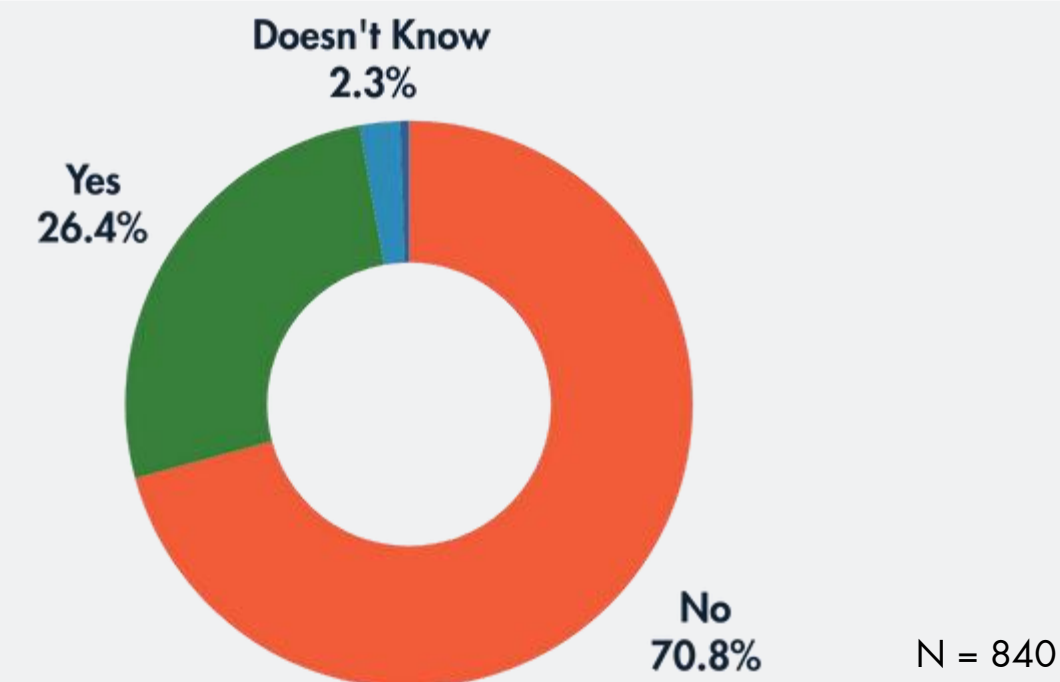
DID THEY HAVE SAVINGS?



SAVINGS IN A TYPICAL MONTH	% OF RESPONDENTS
Less than \$500	35.9%
\$501-\$1000	17.7%
\$1001-\$5000	20.3%
More than \$5,000	20.3%
Doesn't Know	5.2%
Declined to Answer	0.2%

N = 192

DID THEY HAVE DEBT?



TYPE(S) OF REPORTED DEBT*	% OF RESPONDENTS
Credit Card Debt	60.4%
Personal Loans	25.2%
Medical Bills	22.5%
Student Loans	14.0%
Housing-Related Debt	11.3%

* Respondents selected all that apply; N = 222

LIFE BEFORE
HOMELESSNESS

HOW DID THEY
BECOME HOMELESS?

WHAT DID THEY
DO TO AVOID IT?

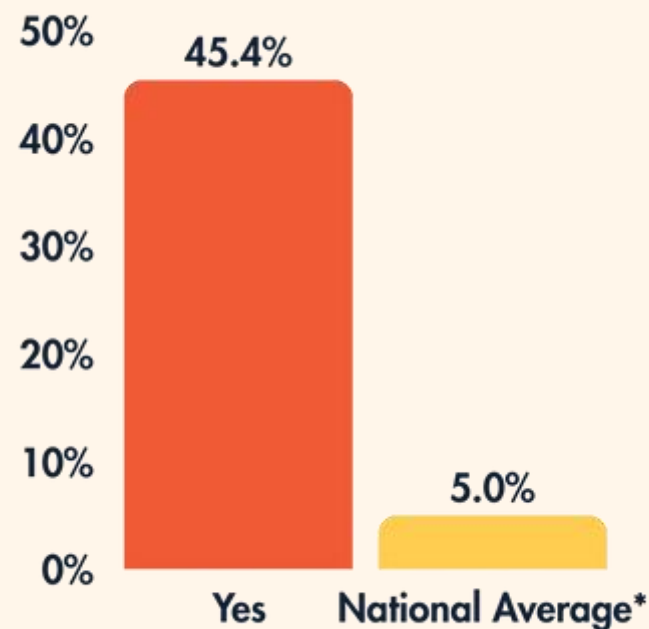
WHAT COULD
HAVE HELPED?

WHAT DOES LIFE
LOOK LIKE NOW?



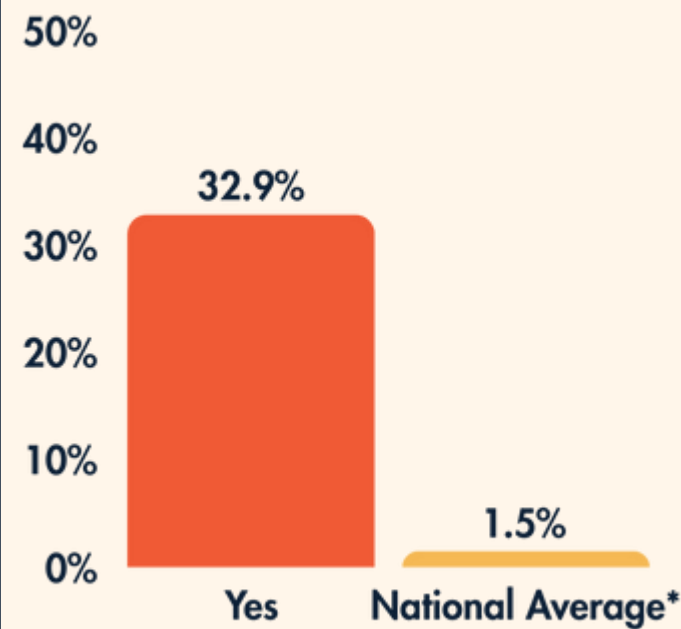
WHO ARE THEY? (PAST PERSONAL EXPERIENCES)

PRIOR INCARCERATION



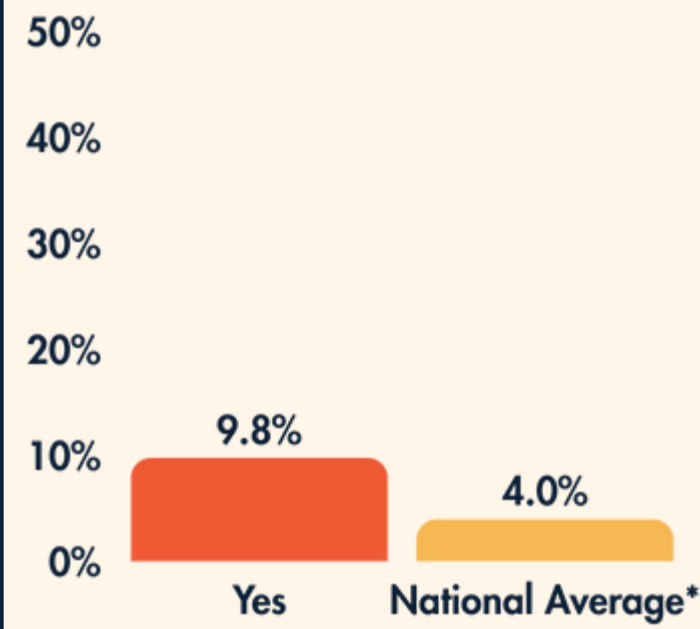
*According to the Bureau of
Justice Statistics

PROBATION OR PAROLE



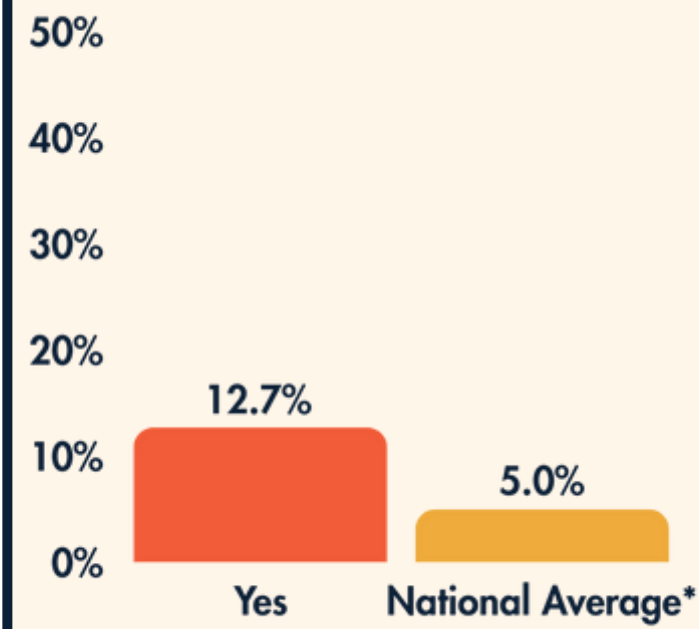
*According to the Bureau of
Justice Statistics

SUBSIDIZED HOUSING



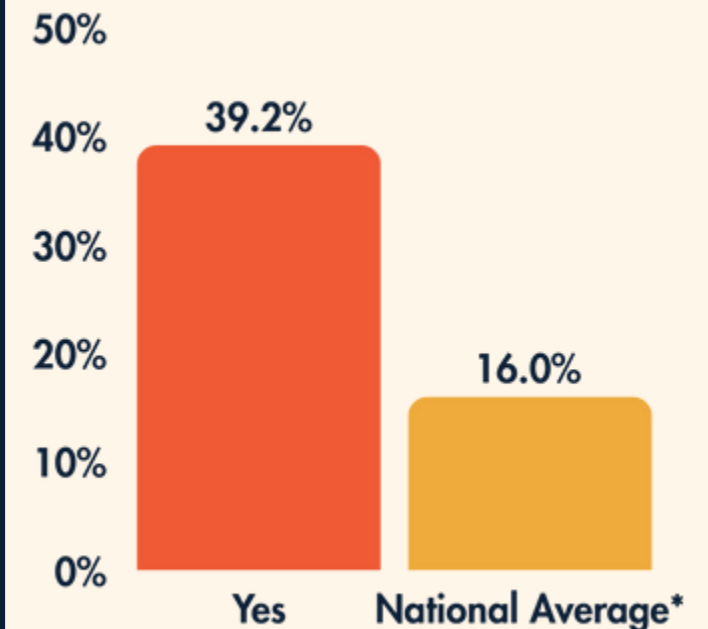
*According to the National
Low Income Housing
Coalition

FOSTER CARE



*According to the Policy Circle

CHILDHOOD POVERTY



*According to the Annie E.
Casey Foundation

N = 840



LIFE BEFORE
HOMELESSNESS

HOW DID THEY
BECOME HOMELESS?

WHAT DID THEY
DO TO AVOID IT?

WHAT COULD
HAVE HELPED?

WHAT DOES LIFE
LOOK LIKE NOW?



WHO ARE THEY? (SELF-REPORTED DISABLING CONDITIONS)



8.0%

REPORTED BEING DIAGNOSED
WITH A **COGNITIVE DISABILITY** PRIOR
TO BECOMING HOMELESS



14.8%

REPORTED BEING DIAGNOSED WITH
AN **EMOTIONAL OR BEHAVIORAL
DISABILITY** PRIOR TO BECOMING
HOMELESS



17.4%

REPORTED BEING DIAGNOSED
WITH A **PHYSICAL DISABILITY** PRIOR
TO BECOMING HOMELESS



LIFE BEFORE
HOMELESSNESS

HOW DID THEY
BECOME HOMELESS?

WHAT DID THEY
DO TO AVOID IT?

WHAT COULD
HAVE HELPED?

WHAT DOES LIFE
LOOK LIKE NOW?

HAD THEY EXPERIENCED **ONE OR MORE** TRAUMATIC EVENTS THAT IMPACTED THEIR LIFE?

NO

23.6%

YES

72.5%

NEARLY $\frac{3}{4}$ STATED
TRAUMATIC EVENTS PLAYED
A ROLE IN THEIR HOMELESSNESS





LIFE BEFORE
HOMELESSNESS

HOW DID THEY
BECOME HOMELESS?

WHAT DID THEY
DO TO AVOID IT?

WHAT COULD
HAVE HELPED?

WHAT DOES LIFE
LOOK LIKE NOW?

FACTORS THAT CONTRIBUTED TO HOMELESSNESS

Environmental

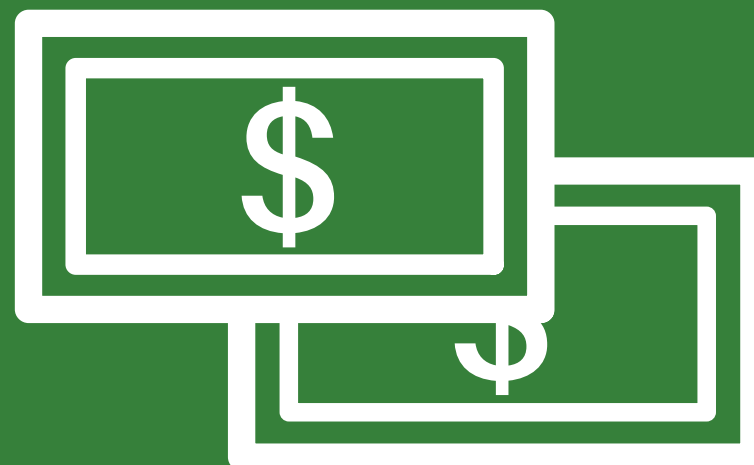


8.2%



61.5%

Relationships



78.7%

Financial

Health & Safety



53.7%

Systemic



42.0%

**Respondents selected all that apply; N=840*





LIFE BEFORE
HOMELESSNESS

HOW DID THEY
BECOME HOMELESS?

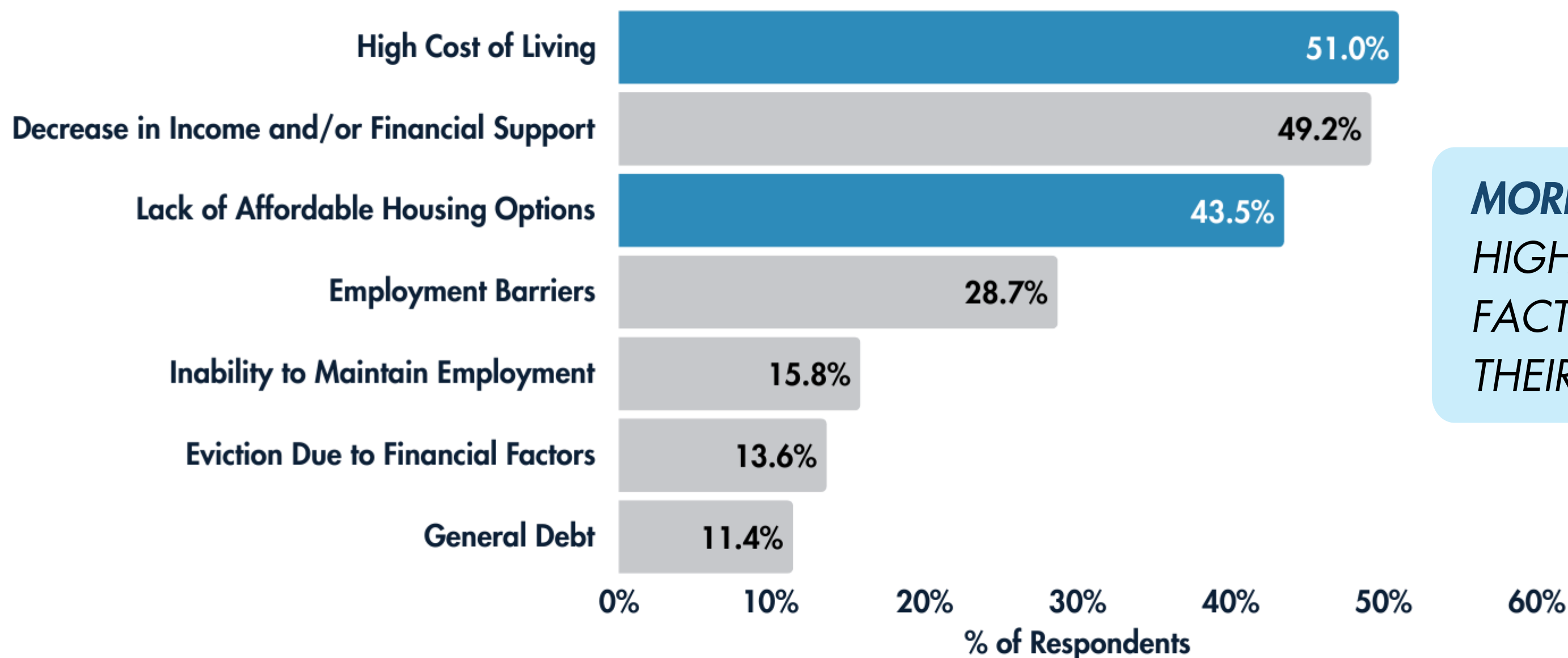
WHAT DID THEY
DO TO AVOID IT?

WHAT COULD
HAVE HELPED?

WHAT DOES LIFE
LOOK LIKE NOW?

FINANCIAL FACTORS

MOST CITED FINANCIAL DRIVERS OF HOMELESSNESS



MORE THAN HALF POINTED TO HIGH COST OF LIVING AS A FACTOR THAT CONTRIBUTED TO THEIR HOMELESSNESS.

*Respondents selected all that apply; N=840





LIFE BEFORE
HOMELESSNESS

HOW DID THEY
BECOME HOMELESS?

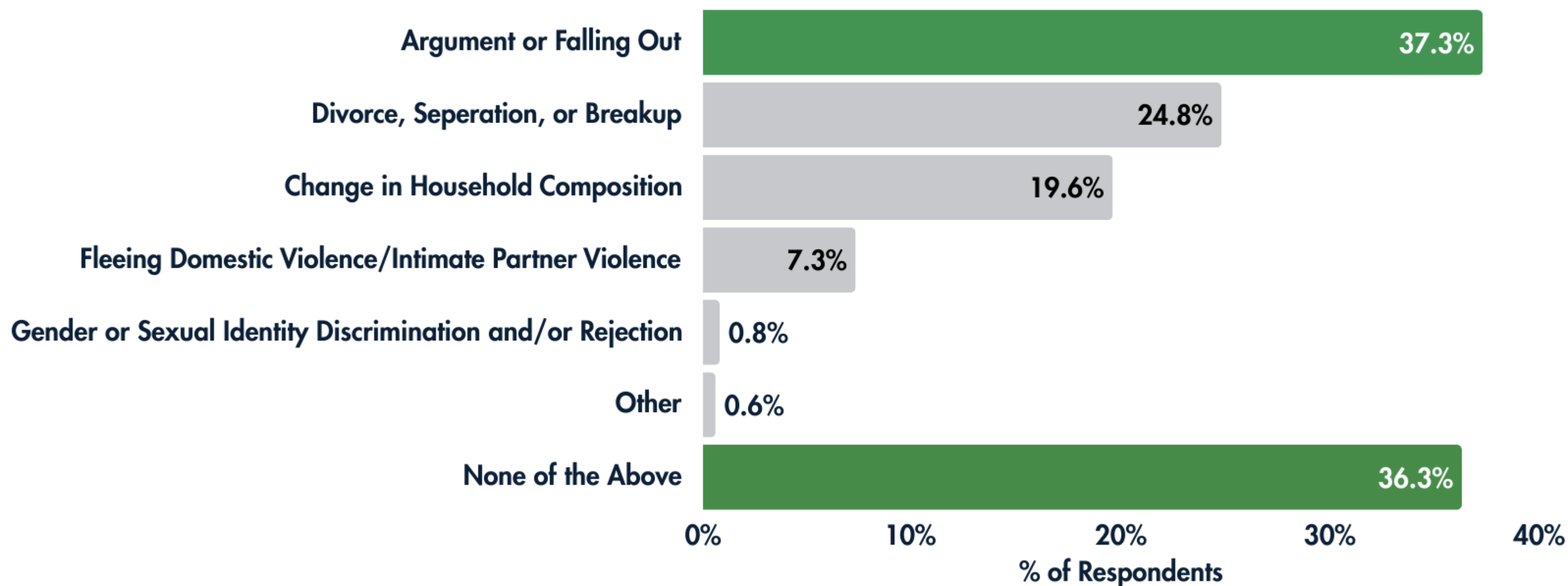
WHAT DID THEY
DO TO AVOID IT?

WHAT COULD
HAVE HELPED?

WHAT DOES LIFE
LOOK LIKE NOW?

RELATIONSHIP FACTORS

MOST CITED RELATIONSHIP-RELATED DRIVERS OF HOMELESSNESS



*Respondents selected all that apply; N=840



LIFE BEFORE
HOMELESSNESS

HOW DID THEY
BECOME HOMELESS?

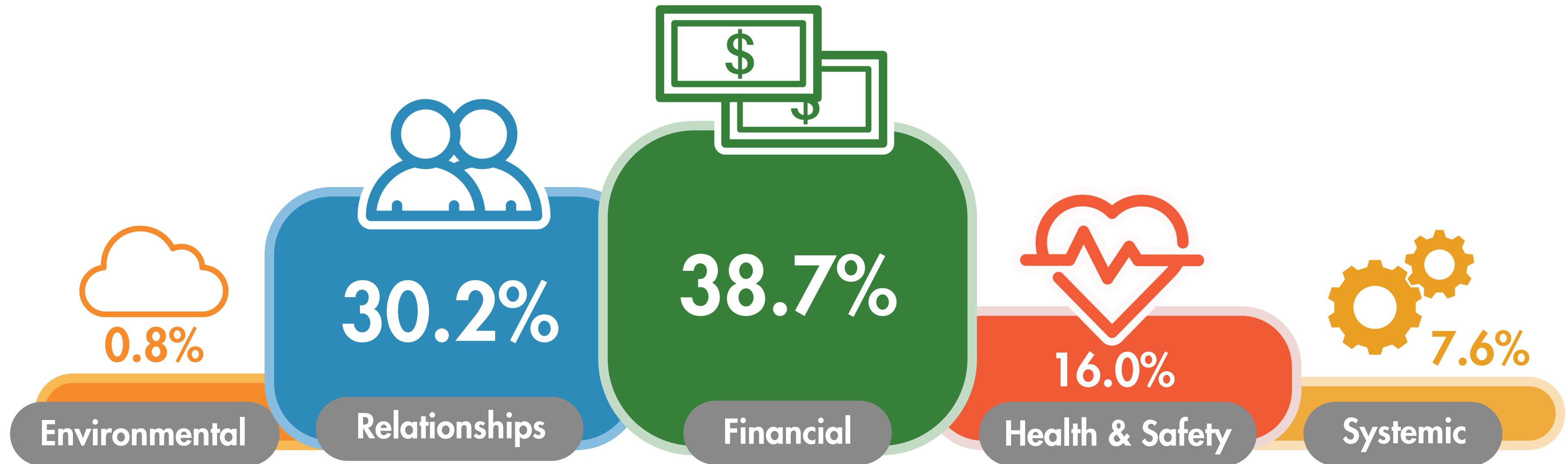
WHAT DID THEY
DO TO AVOID IT?

WHAT COULD
HAVE HELPED?

WHAT DOES LIFE
LOOK LIKE NOW?



WHICH FACTOR PLAYED THE BIGGEST ROLE IN THEIR HOMELESSNESS EXPERIENCE?



*Respondents were asked to **select one**; N=840



LIFE BEFORE
HOMELESSNESS

HOW DID THEY
BECOME HOMELESS?

WHAT DID THEY
DO TO AVOID IT?

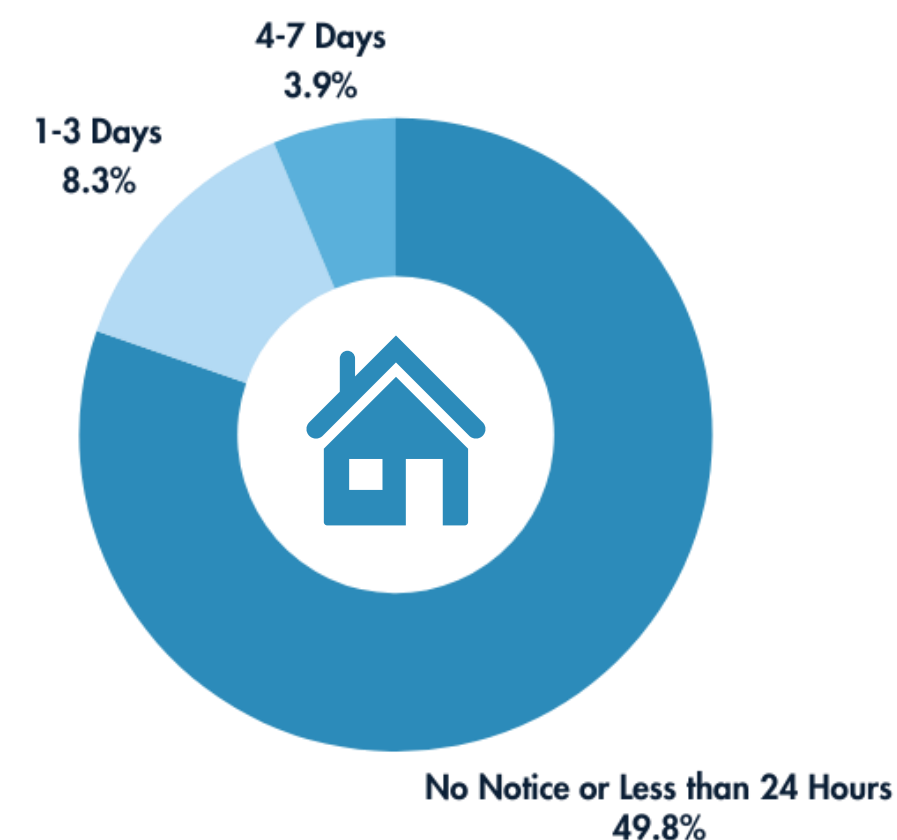
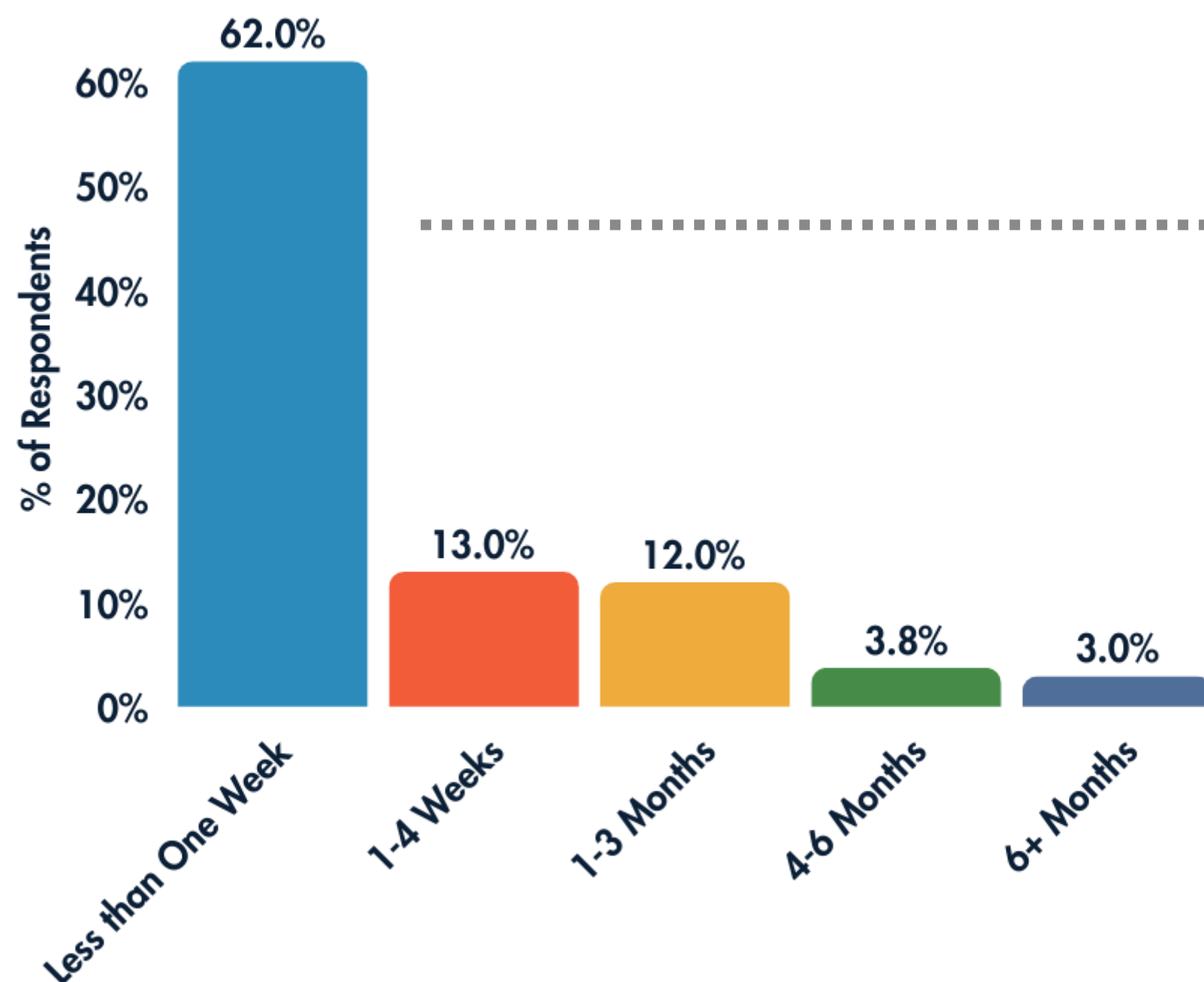
WHAT COULD
HAVE HELPED?

WHAT DOES LIFE
LOOK LIKE NOW?



HOW MUCH NOTICE DID THEY RECEIVE?

Less than One Week (Expanded)



NEARLY 50% OF RESPONDENTS WHO REPORTED RECEIVING NOTICE LESS THAN A WEEK PRIOR TO BECOMING HOMELESS WERE STAYING WITH FAMILY AND FRIENDS.





LIFE BEFORE
HOMELESSNESS

HOW DID THEY
BECOME HOMELESS?

WHAT DID THEY
DO TO AVOID IT?

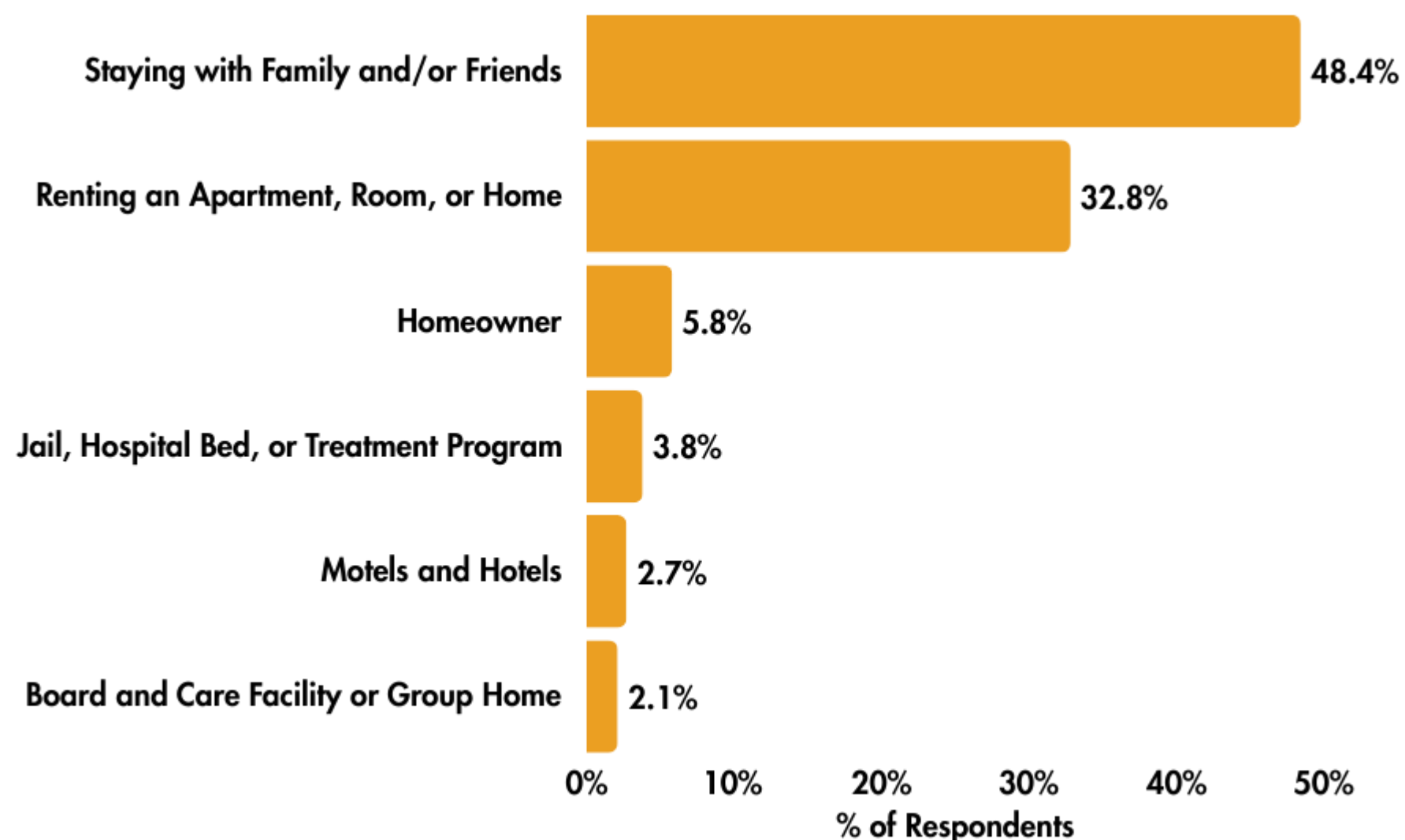
WHAT COULD
HAVE HELPED?

WHAT DOES LIFE
LOOK LIKE NOW?

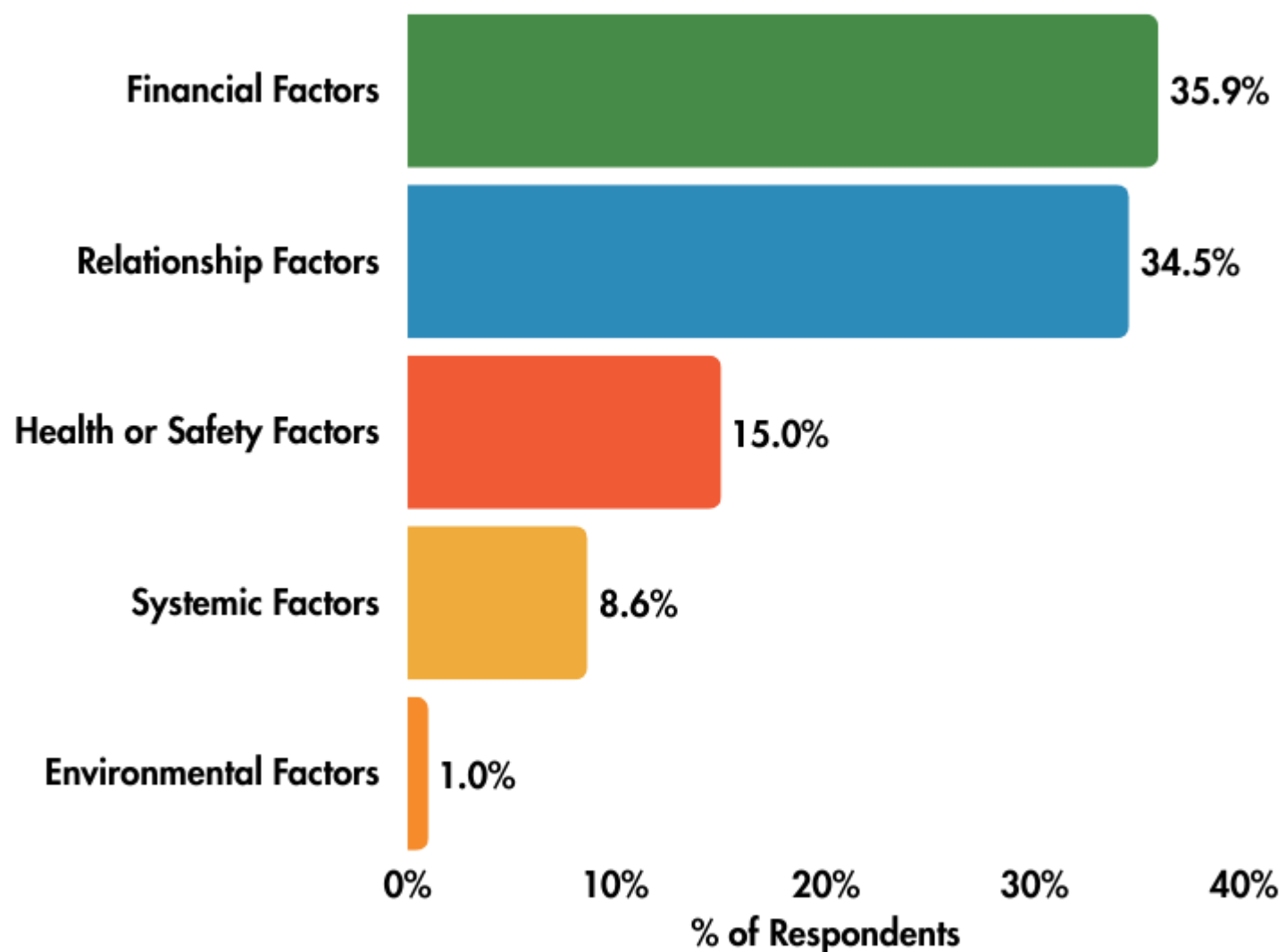


FOR THOSE WHO RECEIVED LESS THAN 1 WEEK NOTICE...

Where Did They Live?



Main Factor Contributing to Homelessness



N=521





LIFE BEFORE
HOMELESSNESS

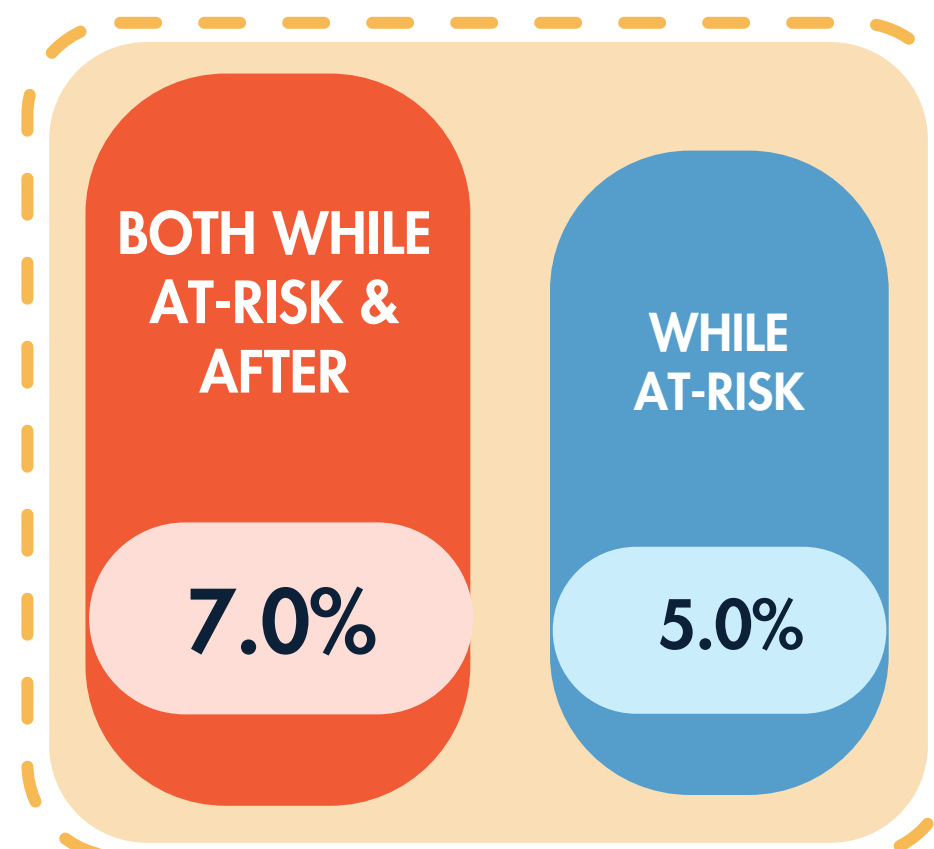
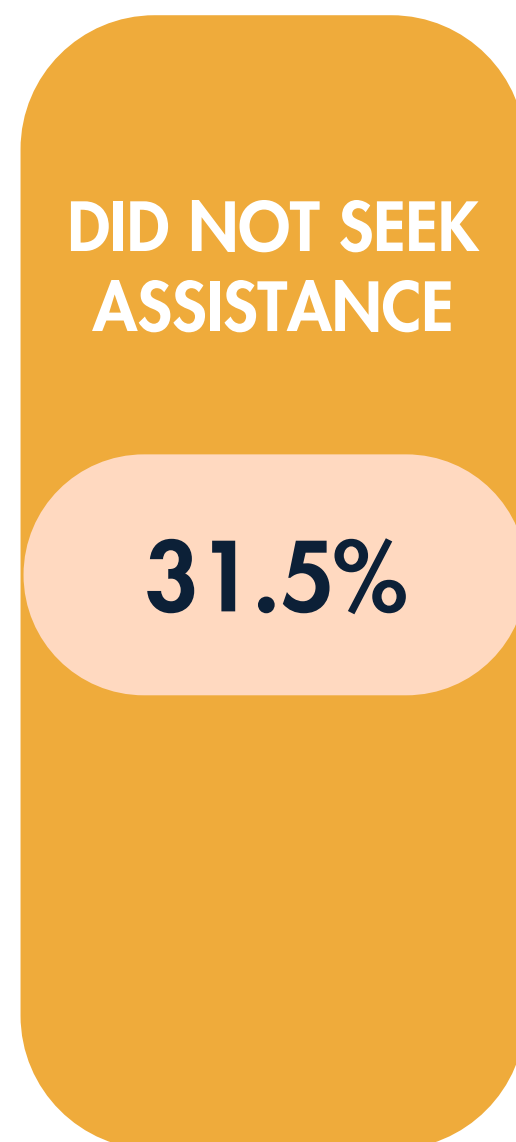
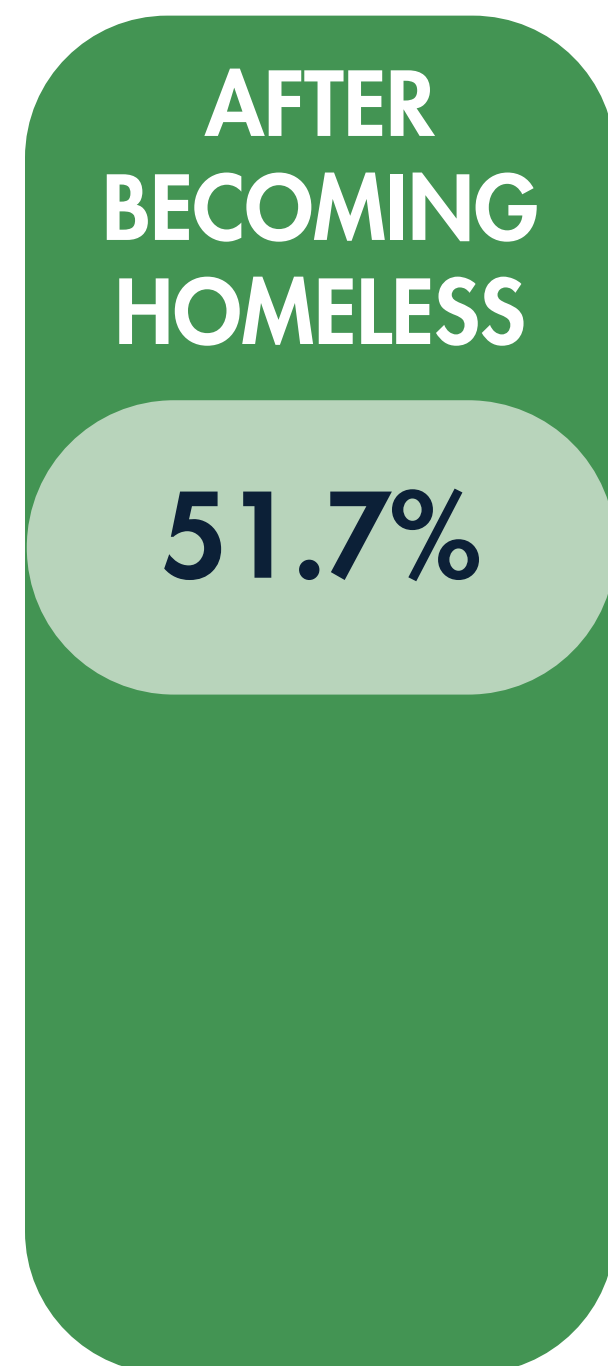
HOW DID THEY
BECOME HOMELESS?

WHAT DID THEY
DO TO AVOID IT?

WHAT COULD
HAVE HELPED?

WHAT DOES LIFE
LOOK LIKE NOW?

DID THEY SEEK HELP TO PREVENT IT?



*Respondents were asked to **select one**; N=840





LIFE BEFORE
HOMELESSNESS

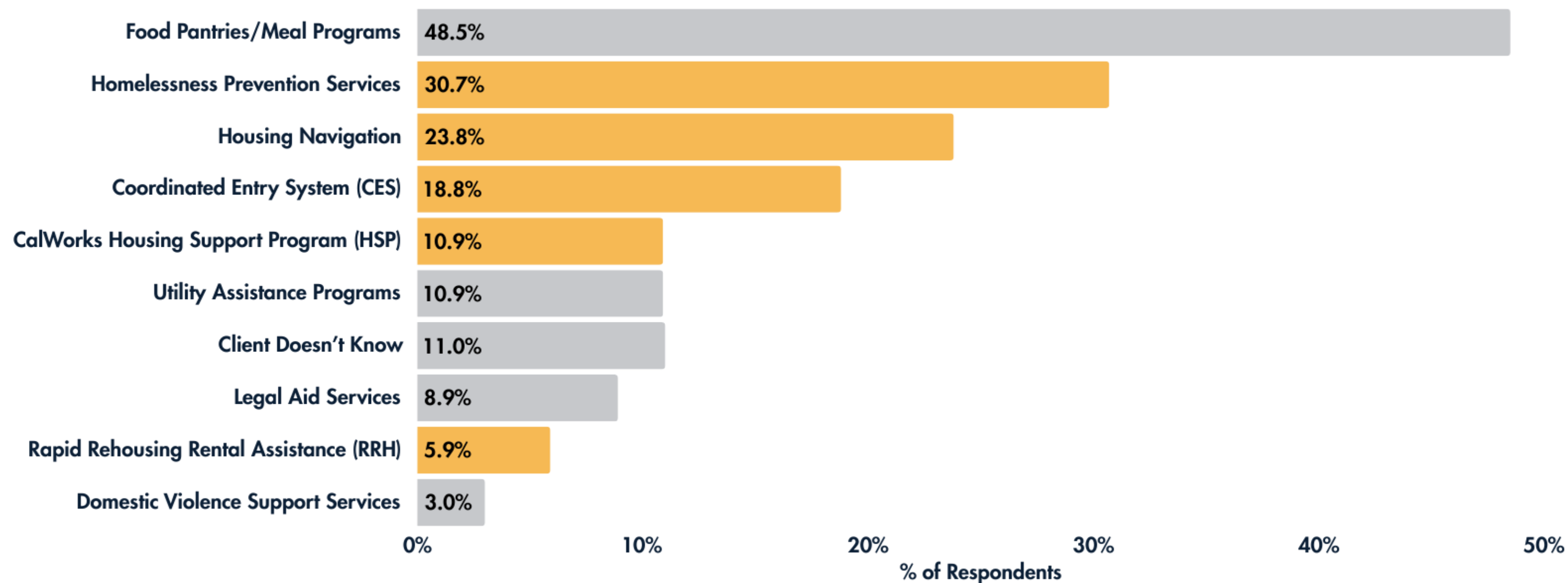
HOW DID THEY
BECOME HOMELESS?

WHAT DID THEY
DO TO AVOID IT?

WHAT COULD
HAVE HELPED?

WHAT DOES LIFE
LOOK LIKE NOW?

IF THEY SOUGHT HELP, WHAT HELP DID THEY RECEIVE?



*Respondents selected all that apply; N=101





LIFE BEFORE
HOMELESSNESS

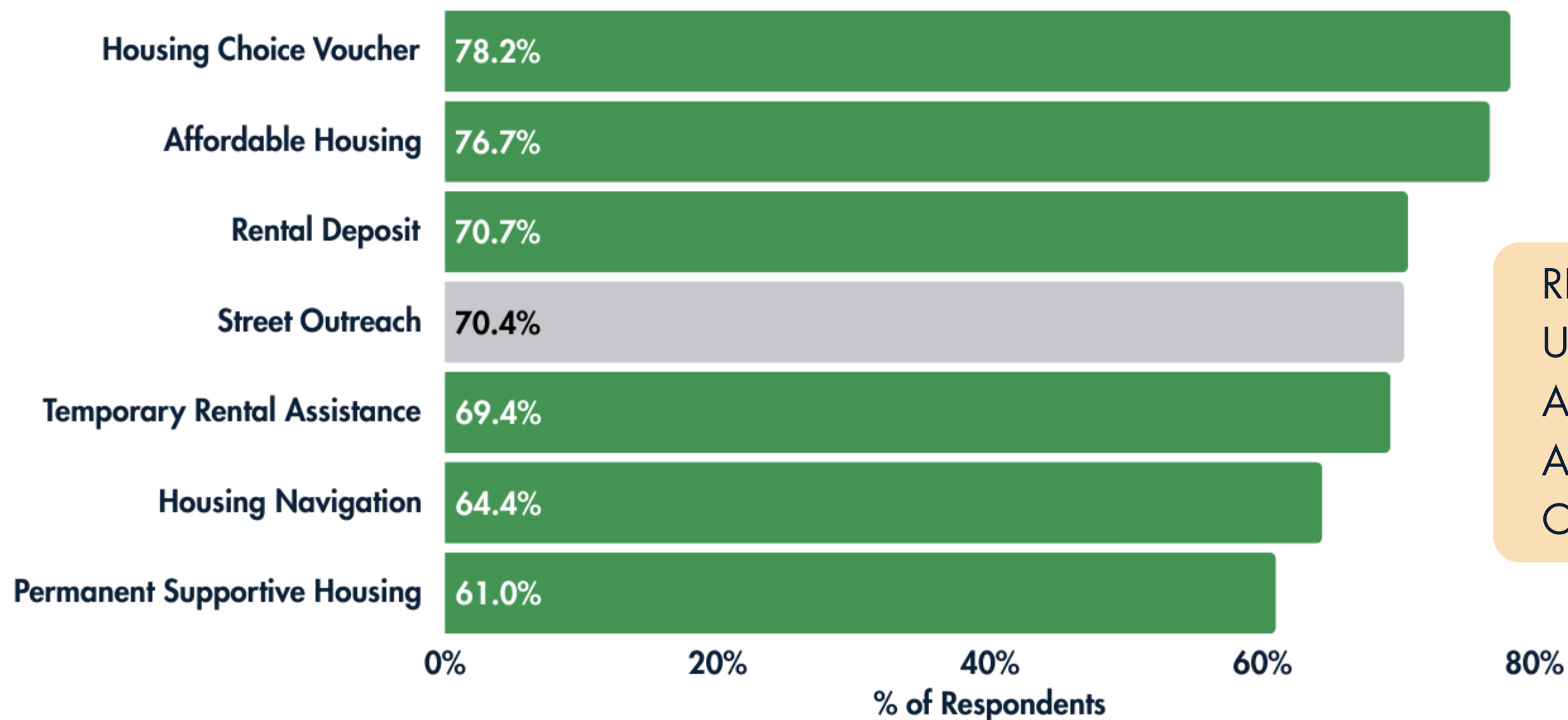
HOW DID THEY
BECOME HOMELESS?

WHAT DID THEY
DO TO AVOID IT?

WHAT COULD
HAVE HELPED?

WHAT DOES LIFE
LOOK LIKE NOW?

WHAT DO THEY BELIEVE COULD HAVE HELPED IMPROVE THEIR CHANCES OF REMAINING HOUSED OR SECURING HOUSING?



RESPONSES **OVERWHELMINGLY** UNDERSCORE THE IMPORTANCE OF ASSISTANCE WITH RENT PAYMENTS OR ACCESS TO AFFORDABLE HOUSING OPTIONS.

*Respondents selected all that apply; N=840





LIFE BEFORE
HOMELESSNESS

HOW DID THEY
BECOME HOMELESS?

WHAT DID THEY
DO TO AVOID IT?

WHAT COULD
HAVE HELPED?

WHAT DOES LIFE
LOOK LIKE NOW?

IF “TEMPORARY RENTAL ASSISTANCE” COULD HAVE HELPED...
**HOW MANY MONTHS OF TEMPORARY RENTAL ASSISTANCE WOULD HAVE
BEEN NEEDED TO ACHIEVE HOUSING STABILITY?**



12 MONTHS +

- 31.6% OF RESPONDENTS INDICATED 12 MONTHS OR MORE OF RENTAL ASSISTANCE WOULD BE NEEDED TO ACHIEVE HOUSING STABILITY.

6 MONTHS OR LESS

39.1% OF RESPONDENTS BELIEVED THAT UP TO HALF A
YEAR OF SUPPORT COULD HAVE HELPED.

N=583



LIFE BEFORE
HOMELESSNESS

HOW DID THEY
BECOME HOMELESS?

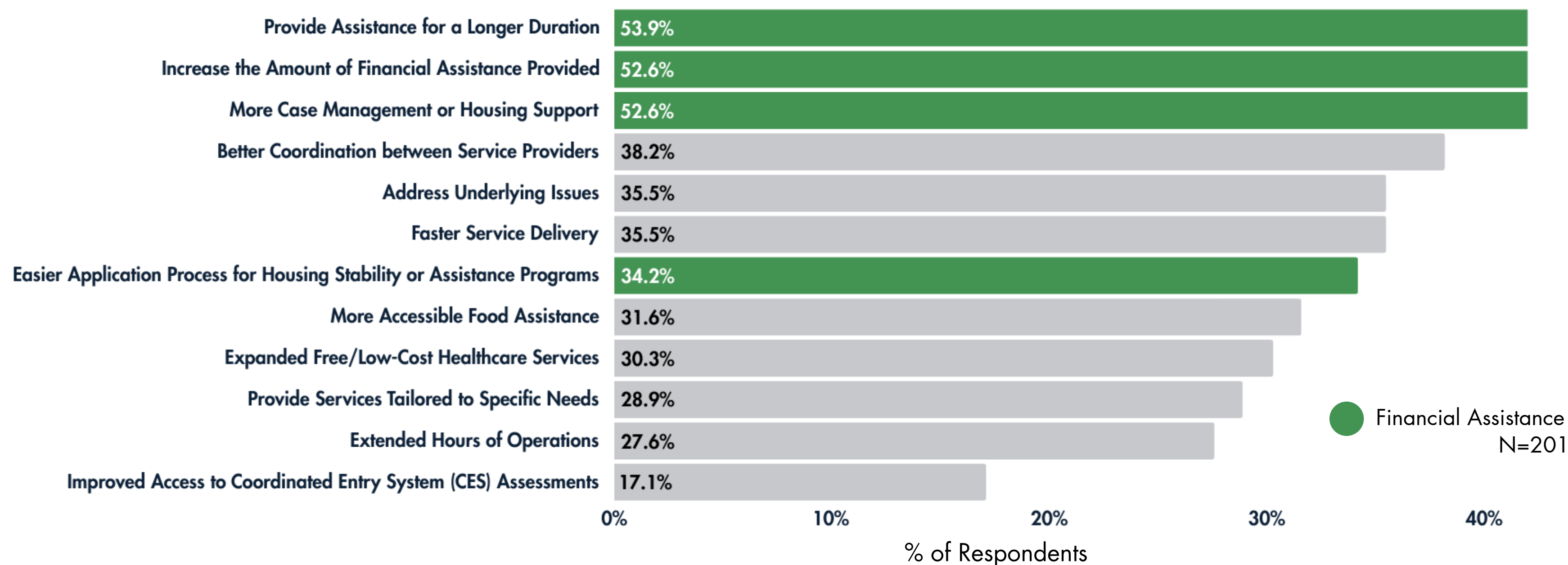
WHAT DID THEY
DO TO AVOID IT?

WHAT COULD
HAVE HELPED?

WHAT DOES LIFE
LOOK LIKE NOW?



WHAT COULD HAVE HELPED THEM STAY HOUSED RATHER THAN JUST DELAY HOMELESSNESS?





LIFE BEFORE
HOMELESSNESS

HOW DID THEY
BECOME HOMELESS?

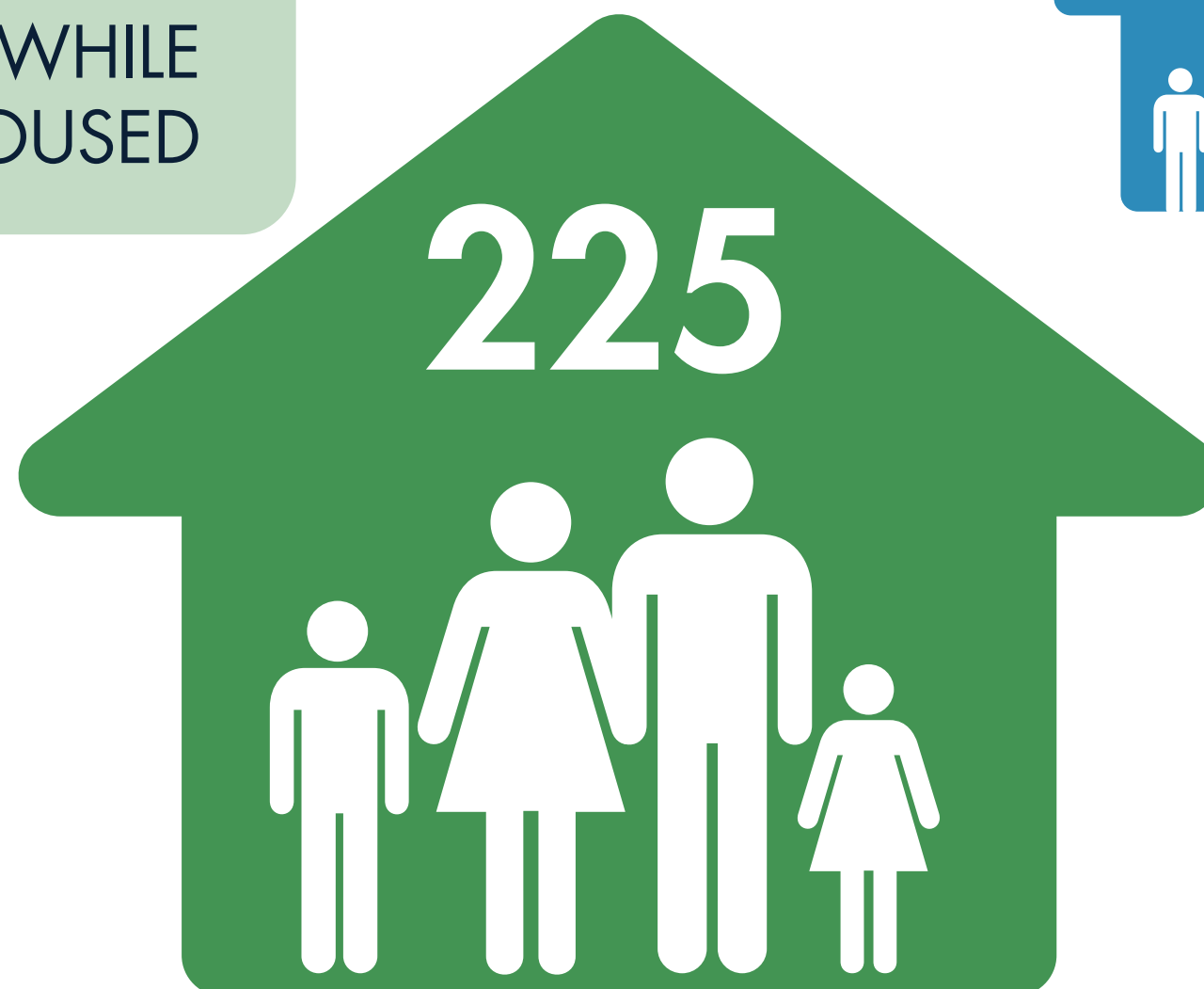
WHAT DID THEY
DO TO AVOID IT?

WHAT COULD
HAVE HELPED?

WHAT DOES LIFE
LOOK LIKE NOW?

HOW HAS HOMELESSNESS CHANGED THEIR LIFE?

225 REPORTED THEIR
HOUSEHOLDS WERE
COMPOSED OF **ADULTS
AND CHILDREN** WHILE
PREVIOUSLY HOUSED



**ONLY 6 HOUSEHOLDS ARE STILL
COMPOSED OF ADULTS AND
CHILDREN.**

212 REPORT THEIR HOUSEHOLD
IS NOW COMPOSED OF ONLY
ADULTS. **7** DECLINED TO STATE.





LIFE BEFORE
HOMELESSNESS

HOW DID THEY
BECOME HOMELESS?

WHAT DID THEY
DO TO AVOID IT?

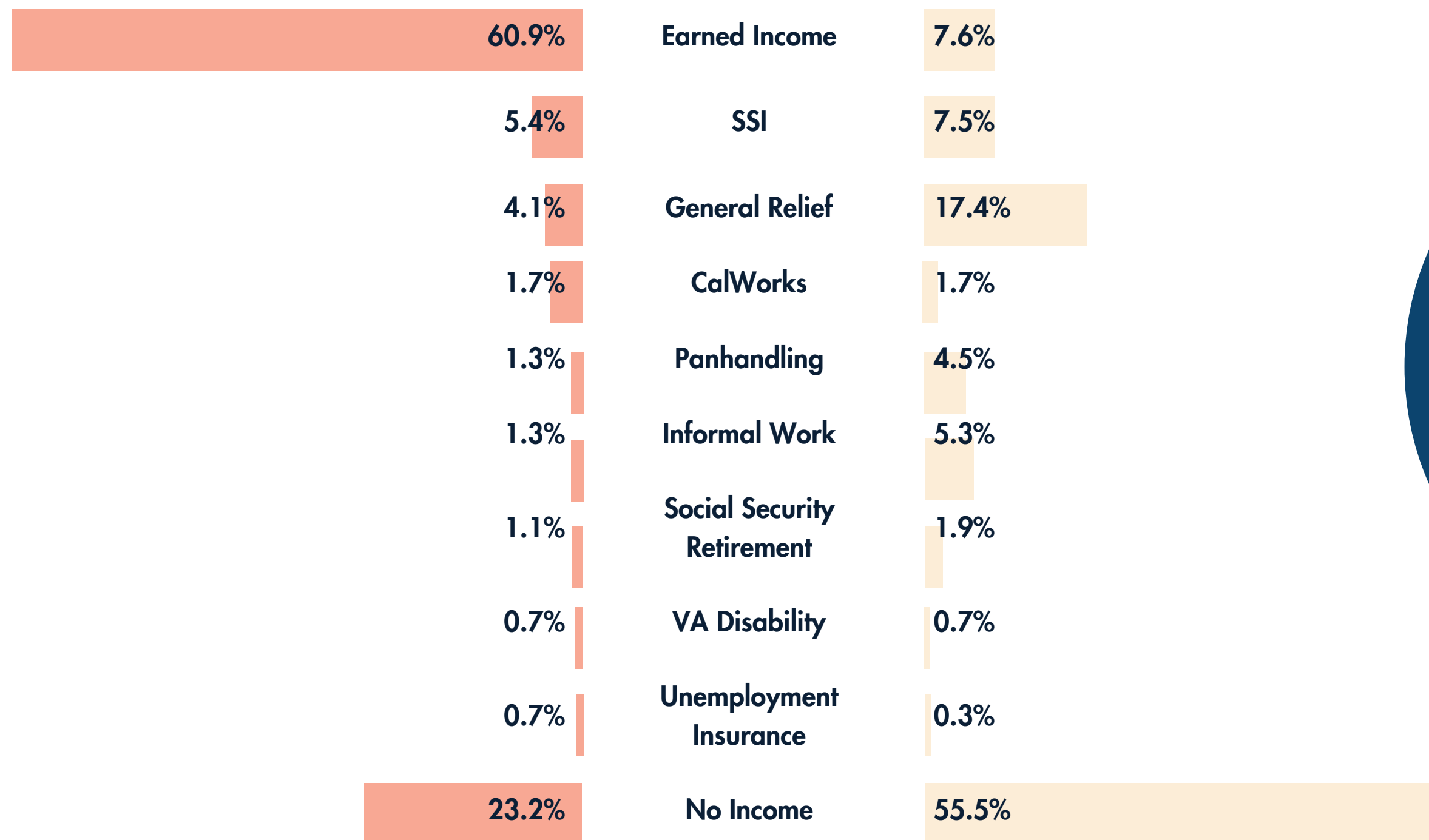
WHAT COULD
HAVE HELPED?

WHAT DOES LIFE
LOOK LIKE NOW?

PRIOR TO HOMELESSNESS

INCOME

CURRENTLY



43.1%
**CURRENTLY HAVE
AN INCOME**

** RESPONDENTS
SELECTED ALL THAT
APPLY; N=840*



LIFE BEFORE
HOMELESSNESS

HOW DID THEY
BECOME HOMELESS?

WHAT DID THEY
DO TO AVOID IT?

WHAT COULD
HAVE HELPED?

WHAT DOES LIFE
LOOK LIKE NOW?



WHO ARE THEY? (SELF-REPORTED DISABLING CONDITIONS)



8.0%

REPORTED BEING DIAGNOSED
WITH A **COGNITIVE DISABILITY** PRIOR
TO BECOMING HOMELESS

4.5% DIAGNOSED AFTER
EXPERIENCING
HOMELESSNESS



14.8%

REPORTED BEING DIAGNOSED WITH
AN **EMOTIONAL OR BEHAVIORAL
DISABILITY** PRIOR TO
BECOMING HOMELESS

14.8% DIAGNOSED AFTER
EXPERIENCING
HOMELESSNESS



17.4%

REPORTED BEING DIAGNOSED
WITH A **PHYSICAL DISABILITY** PRIOR
TO BECOMING HOMELESS

14.2% DIAGNOSED AFTER
EXPERIENCING
HOMELESSNESS

LIFE BEFORE
HOMELESSNESS

HOW DID THEY
BECOME HOMELESS?

WHAT DID THEY
DO TO AVOID IT?

WHAT COULD
HAVE HELPED?

WHAT DOES LIFE
LOOK LIKE NOW?



ARE THERE FAMILY AND/OR FRIENDS THEY COULD REACH OUT TO FOR SUPPORT IN SECURING STABLE HOUSING?

YES

17.5%

NO

79.0%

If 'Yes', what resources and/or services could have helped with reconnecting with family and/or friends who could help them to secure stable housing?



*Respondents selected all that apply; N=147



KEY FINDINGS



The factors
and journey
into
homelessness
are varied

Prior to
homelessness,
people had high
vulnerabilities
and system-
involvement

Safety net
resources and
programs were
not accessed
prior to
homelessness

Financial factors
are the most
significant in
most individual's
path to
homelessness

The results of this
study are
consistent with
previous
statewide and
nationwide
studies