



COUNTY OF ORANGE
**OFFICE OF CARE
COORDINATION**

Falling Through the Safety Net:

*Understanding Individuals'
Journey and Contributing
Factors to Homelessness*





FALLING THROUGH THE SAFETY NET
© 2025 ORANGE COUNTY UNSHELTERED HOMELESS SURVEY.
ALL RIGHTS RESERVED.

PUBLISHED BY THE COUNTY OF ORANGE
COUNTY EXECUTIVE OFFICE | CARE COORDINATION
SANTA ANA, CALIFORNIA

SURVEY RESEARCH CONDUCTED BY CITYNET
THE VIEWS EXPRESSED IN THIS REPORT ARE BASED ON SURVEY DATA AND ARE
INTENDED FOR INFORMATIONAL PURPOSES ONLY.



TABLE OF CONTENTS

EXECUTIVE SUMMARY	5
METHODOLOGY	7
DEMOGRAPHICS	10
LENGTH OF TIME EXPERIENCING HOMELESSNESS	12
LIVING CONDITIONS	14
LIFE BEFORE HOMELESSNESS	15
HOW DID PEOPLE BECOME HOMELESS?	22
WHAT DID PEOPLE DO TO AVOID IT?	26
WHAT COULD HAVE HELPED?	28
WHAT DOES LIFE LOOK LIKE NOW?	30
FINDINGS	34
RECOMMENDATIONS	36
GLOSSARY OF TERMS	38





ORANGE COUNTY BOARD OF SUPERVISORS



DOUG CHAFFEE
CHAIRMAN
4th District



KATRINA FOLEY
VICE CHAIR
5th District



JANET NGUYEN
SUPERVISOR
1st District



VICENTE SARMIENTO
SUPERVISOR
2nd District



DONALD WAGNER
SUPERVISOR
3rd District



ORANGE COUNTY BOARD OF SUPERVISORS





EXECUTIVE SUMMARY

The Point in Time (PIT) Count is a federally mandated biennial count conducted in communities nationwide to estimate the number of people experiencing unsheltered homelessness on a single night. In Orange County, this is a collaborative effort involving the County of Orange (County), 34 cities, Orange County Continuum of Care (CoC), nonprofit homeless service providers, and volunteers. The PIT Count helps provide essential data on people experiencing homelessness and serves as a foundation for federal and local funding, program planning, and policy development.

Recognizing that the PIT Count provides a valuable snapshot but not the full picture, the County's Office of Care Coordination has begun conducting comprehensive local surveys in the years between PIT Counts. These "off-year" surveys are designed to dive deeper into trends and statistics revealed by the PIT Count, exploring the underlying factors contributing to homelessness, service system gaps, and the current and/or past lived experiences of homeless individuals. This approach allows the County to maintain a more continuous understanding of homelessness dynamics and to adapt strategies and resources more responsively throughout the year.

The 2024 PIT Count revealed that 48.3% of unsheltered respondents reported experiencing homelessness for the first time in the past 12 months. This significant percentage served as the basis for the County's 2025 survey. This survey, aptly named *Falling Through the Safety Net: Understanding Individuals' Journey and Contributing Factors to Homelessness*, sought to deepen the understanding of how and why individuals became homeless, and identify how support systems and safety net services could provide more effective assistance prior to reaching a crisis point.

By gathering these insights directly from people with lived experience of homelessness, the County aims to inform targeted policy, improve access to services, and build a more responsive and coordinated homeless service response system. This data-driven approach reflects a continued commitment to evidence-based policy, community collaboration, and timely service delivery, helping ensure fewer people fall through the safety net and more achieve lasting housing stability.

The findings from the survey highlight that homelessness in Orange County is driven by a combination of factors including financial instability, housing affordability, and gaps in awareness and utilization of available support systems. Many respondents reported experiencing sudden housing loss with little notice and without seeking assistance beforehand, underscoring the need for earlier intervention. In response, the findings lead to recommendations to increase awareness and accessibility of resources, and improving coordination across systems to ensure individuals can access timely and appropriate support.







METHODOLOGY

Falling Through the Safety Net was collaboratively designed and implemented by the County's Office of Care Coordination, City Net, the Institute for Urban Initiatives, the Commission to Address Homelessness (Commission), the Orange County Continuum of Care Board (CoC), and the CoC Lived Experience Advisory Committee (LEAC).

The survey was carefully drafted to ensure questions were trauma-informed and respectful to the targeted population, particularly regarding topics such as health, income, relationships, and experiences of violence and/or discrimination. Following initial development, the draft survey was presented to the LEAC for review. LEAC members provided critical input to ensure the survey reflected the perspectives and experiences of those with lived experience of homelessness, as well to strengthen question clarity, relevance, and sensitivity. This feedback was incorporated into a revised draft, which was then presented during a joint special meeting of the Commission and the CoC in January 2025. Additional responses from both bodies were incorporated into the final survey which totaled approximately 80 questions and included conditional logic to ensure questions were only asked when appropriate based on participant responses.

The survey was divided into the following core sections:

- Homelessness Status
- Demographic Information
- Household Composition
- Prior Housing Situation
- Past Personal Experience
- Income
- Community Supports and Services
- Newly Homeless Experience
- Disabling Conditions

The survey was conducted throughout March 2025 and concentrated on individuals experiencing unsheltered homelessness, defined by the U.S. Department of Housing and Urban Development (HUD) as those whose primary nighttime residence is not suitable for human habitation.

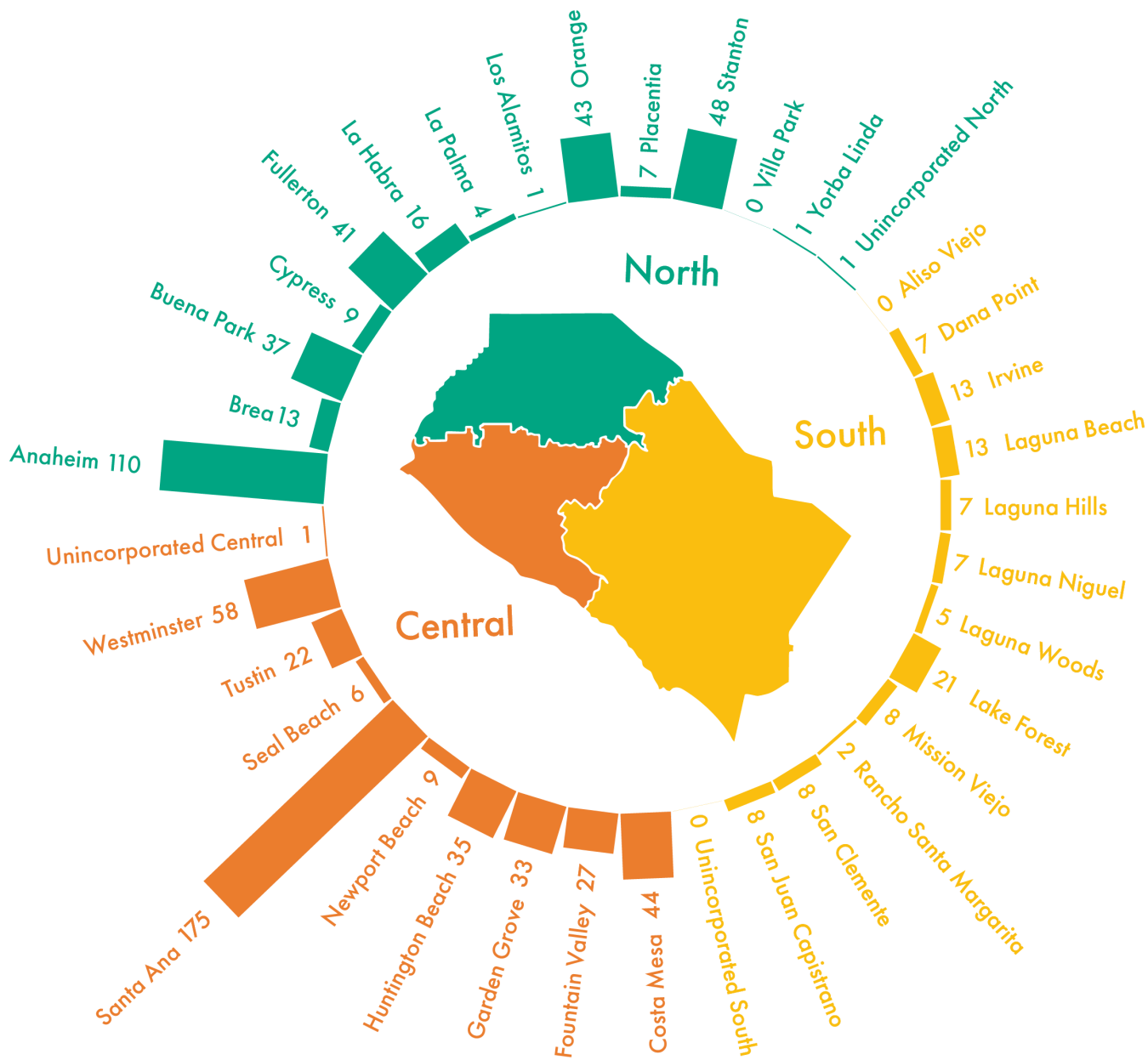
The survey was administered in person by trained street outreach professionals from City Net, who used secure, electronic data collection through an ArcGIS Survey 123 database that followed data protection standards aligned with the Homeless Management Information System (HMIS). Surveyors followed a standardized script, reading questions and response options exactly as written to ensure consistency and reduce bias. Participant names and contact information were only collected with consent for the purpose of facilitating referrals to local homeless services providers. This information also assisted in ensuring that no duplicative surveys were included in the results.





GEOGRAPHIC EQUITY - SERVICE PLANNING AREAS

METHODOLOGY





GEOGRAPHIC EQUITY IN THE COUNTY



To ensure equitable geographic representation in the survey, a stratified sampling approach was used, targeting a minimum of 20% of the 2024 PIT unsheltered count in each city and Service Planning Area (SPA). Survey teams visited every city and unincorporated area using a hotspot-based strategy, with an emphasis on distributing surveys equitably across jurisdictions to avoid overrepresentation in any one location and to avoid duplicate surveys.

While every effort was made to reach a representative sample, certain data limitations inherent to field-based, self-reported research are acknowledged. Participation in the survey was voluntary and relied on individuals' willingness and ability to engage at the time of surveying. Survey respondents were compensated for their participation in the 2025 survey. Those who completed the survey in its entirety were provided a \$25 gift card to local food establishments and stores. Those who were initially engaged, but declined to participate in the full survey, were provided with a \$5 gift card.

Additionally, the survey captured individuals who were visible and accessible—representative of those who have already “fallen through their safety net”. It does not account for those who are currently at imminent risk of homelessness or those who were previously at risk of homelessness and were able to avoid falling into homelessness. Despite these limitations, the survey's design, scope, and stratified sampling approach support a robust and reliable understanding of the experiences and needs of the targeted population.

SURVEY PARTICIPATION

A total of 1,149 individuals were approached, and 840 completed the survey.

1,149 Individuals Encountered

840 Agreed to Participate

73.1% Participation Rate

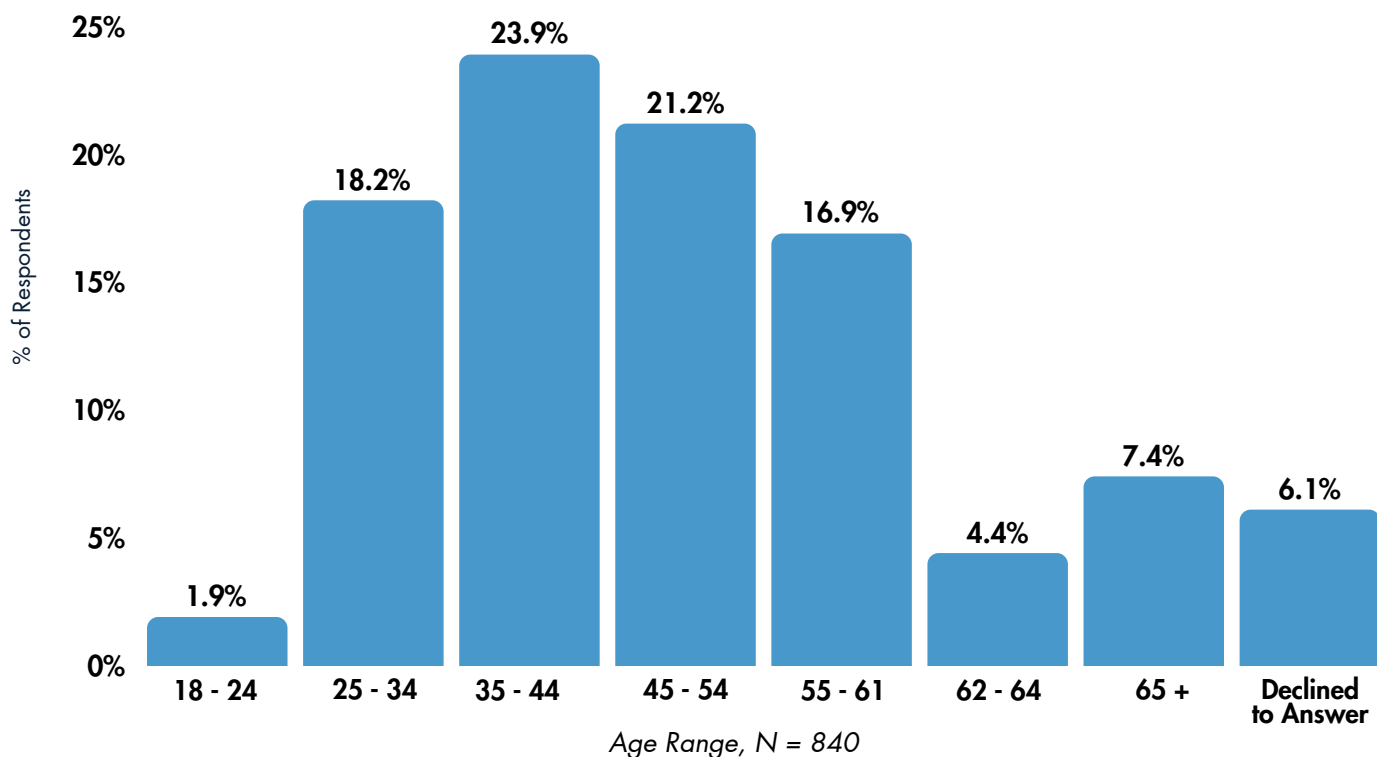




DEMOGRAPHICS

The 2025 survey demonstrates a strong alignment between the demographic characteristics of respondents to those reported in the 2024 PIT unsheltered count, confirming the reliability and representative sample of the dataset. This consistency reinforces that the survey accurately reflects the broader population of individuals experiencing unsheltered homelessness across Orange County.

AGE RANGE



The 2025 survey data continue to show that most individuals experiencing unsheltered homelessness fall within the 25–54 age range, representing the largest share of respondents. Specifically, 18.2% were between ages 25–34, 23.9% were between ages 35–44, and 21.2% were between ages 45–54. Additionally, 16.9% of respondents were between 55–61, while 11.8% were aged 62 and older, including 7.4% aged 65 and above.

VETERAN STATUS

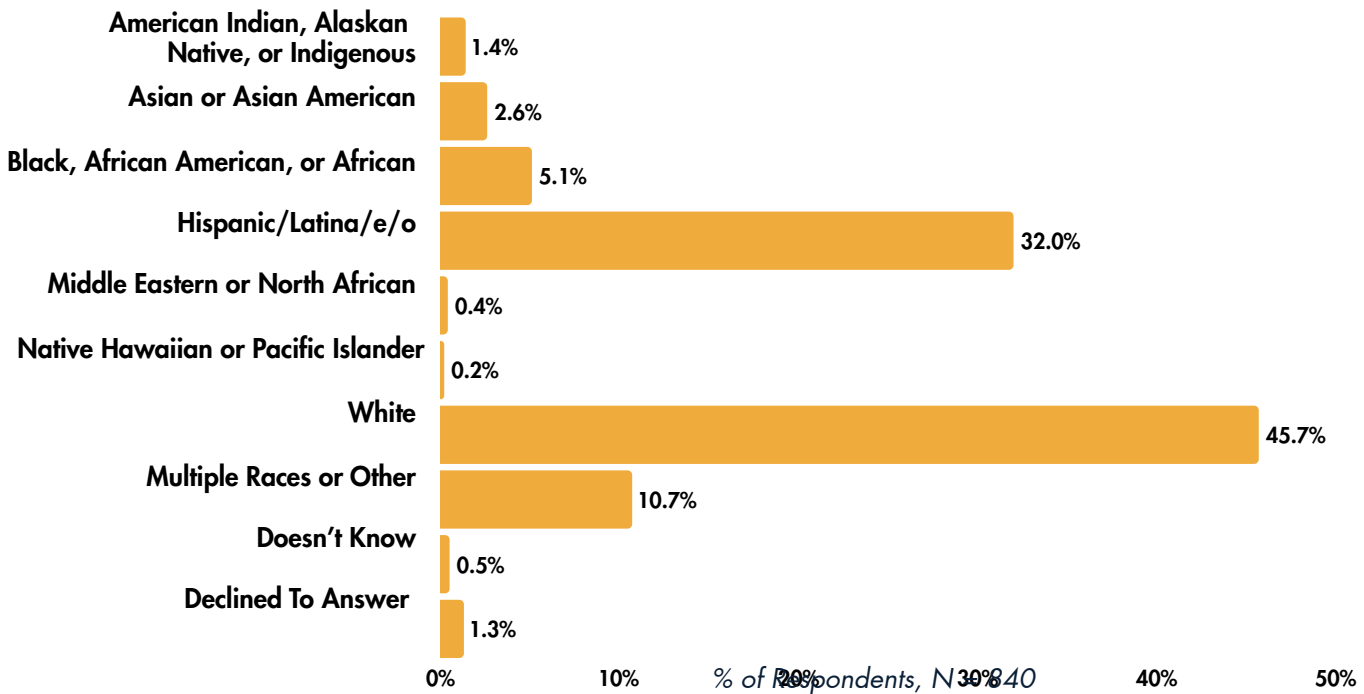
Additionally, 6.2% of survey respondents identified as veterans, maintaining a consistent proportion relative to the 2024 PIT unsheltered count in which 5.9% of individuals identified as a person who served in the U.S. Armed Forces, National Guard or Reserves.





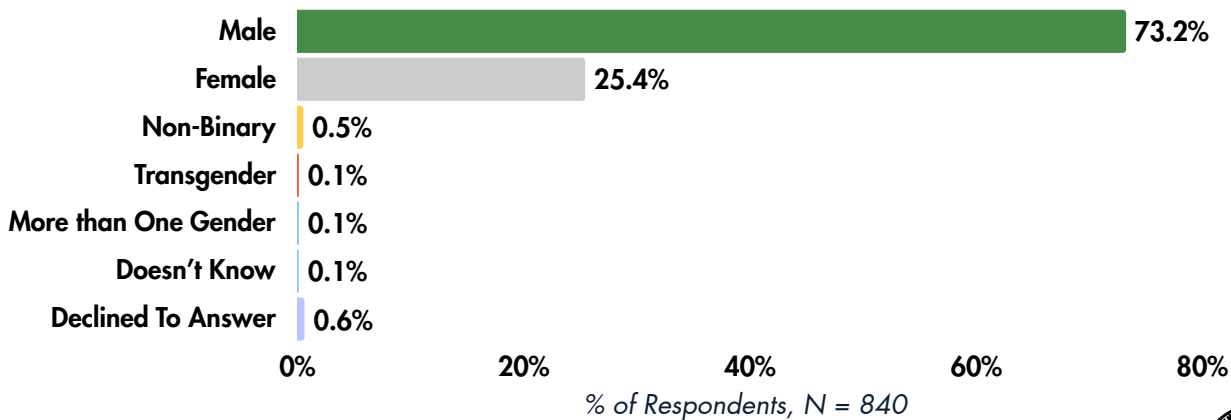
RACE AND/OR ETHNICITY

Racial and ethnic demographics closely mirror those reported in the 2024 PIT unsheltered count. The majority of participants identified as White (45.7%), followed by Hispanic or Latino(a)(x) (32.0%), and smaller percentages identifying as Black or African American (5.1%), Asian (2.6%), or American Indian, Alaska Native, or Indigenous (1.4%). A further 10.7% of respondents identified as multiple races or another race, with very small proportions identifying as Middle Eastern or North African (0.4%) and Native Hawaiian or Pacific Islander (0.2%).



GENDER

A substantial majority—73.2%—of respondents identified as male, while 25.4% identified as female. Other respondents identified as non-binary (0.5%), transgender (0.1%), or more than one gender (0.1%), with a small percentage declining to answer (0.6%).





LENGTH OF TIME EXPERIENCING HOMELESSNESS

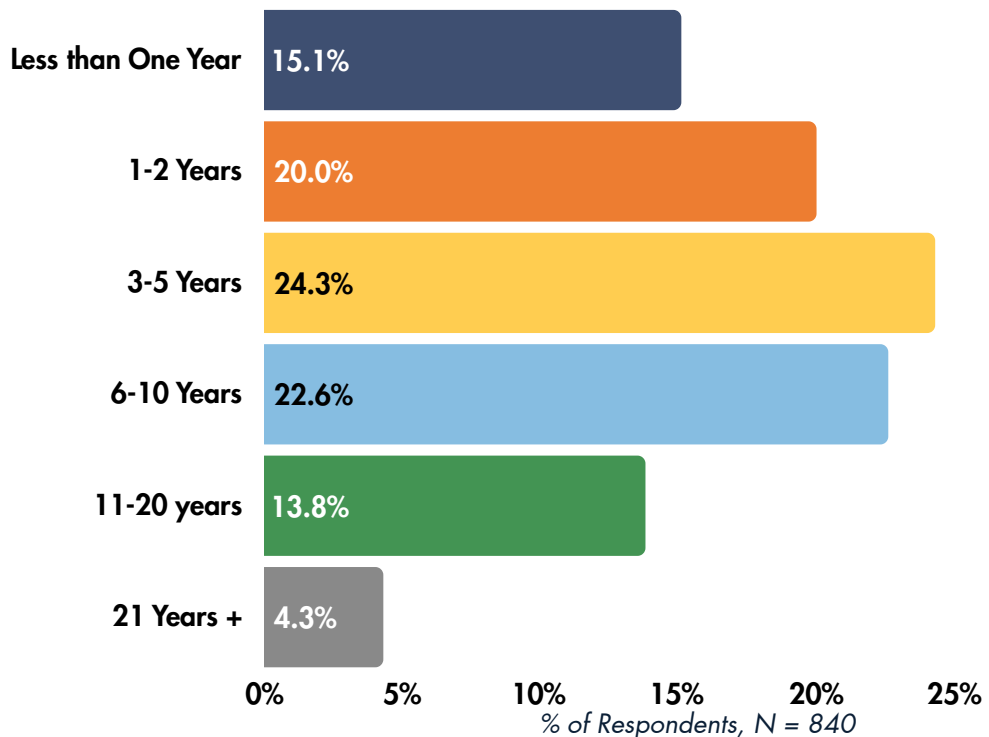
Falling Through the Safety Net highlights the persistence and the emergence of homelessness across Orange County.

A significant portion of respondents reported experiencing homelessness for an extended period, with 24.3% indicating they had been without stable housing for 3 to 5 years and 22.6% for 6 to 10 years. Another 13.8% had experienced homelessness between 11 and 20 years, while 4.3% reported experiencing homelessness for over two decades.

Conversely, 15.0% of respondents indicated they had been experiencing homelessness for less than one year, illustrating that a portion of the population continues to fall into homelessness for the first time. Within this group, nearly one-quarter (23.8%) had been experiencing homelessness for 1 to 3 months, while 34.1% had experienced homelessness for 4 to 6 months, suggesting that many individuals newly experiencing homelessness may be in the early stages of housing instability and navigating available services.

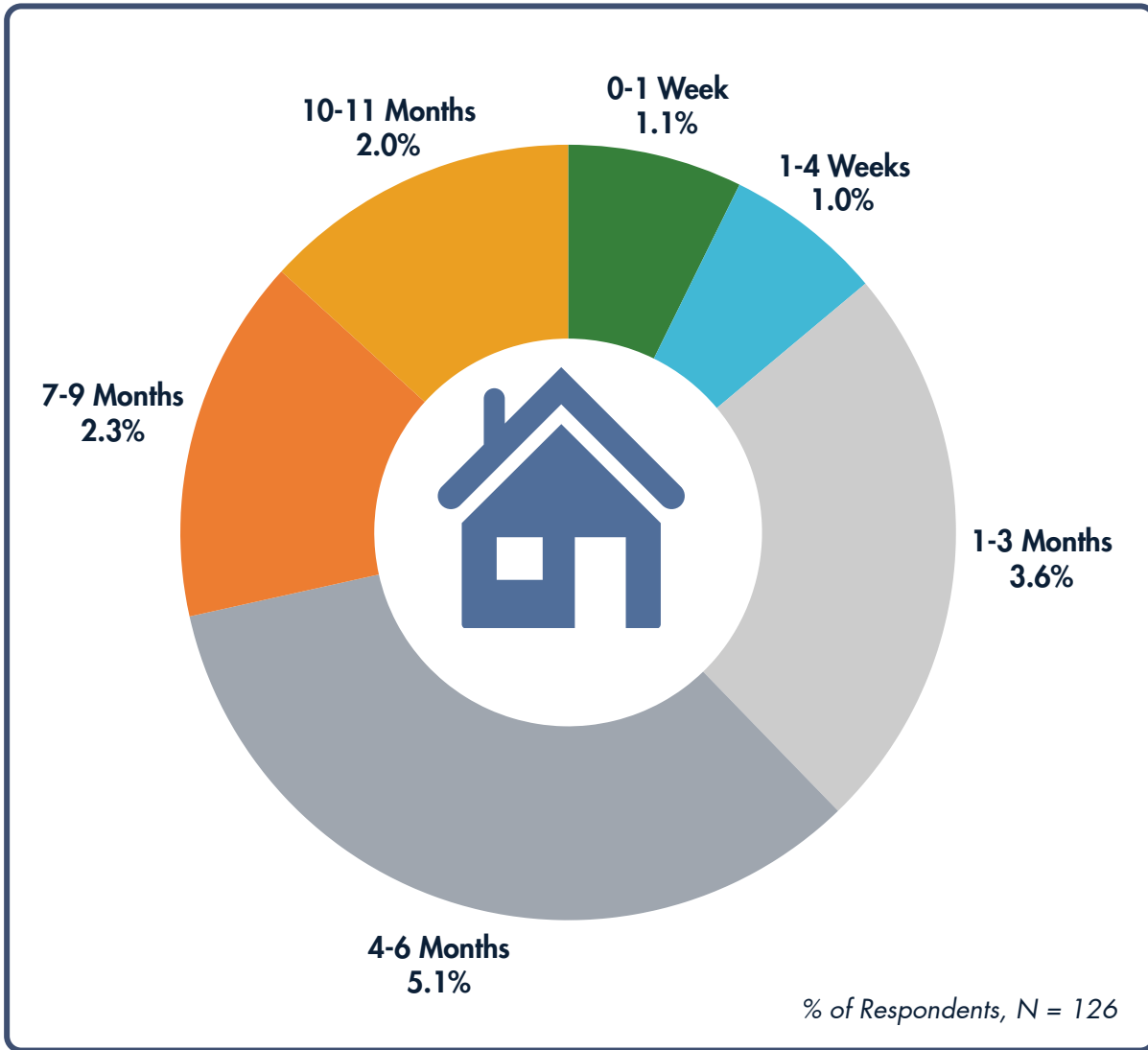
These findings suggest that the 2024 PIT Count data, which revealed that 48.3% of unsheltered respondents were experiencing homelessness for the first time in the past year, may have been an anomaly. However, this realization does not discount the need for both early intervention and prevention efforts for those newly experiencing homelessness.

HOW LONG HAVE YOU BEEN EXPERIENCING HOMELESSNESS?





LESS THAN ONE YEAR (EXPANDED)



LENGTH OF TIME EXPERIENCING HOMELESSNESS





LIVING CONDITIONS

This survey also documents the current living conditions of unsheltered individuals, revealing that 74.8% of respondents reported primarily living outdoors. An additional 19.7% reported living in vehicles, while 3.2% indicated living in recreational vehicles (RVs)—many of which were noted to be non-operable. A smaller proportion (2.3%) identified “other” living arrangements, such as temporary or makeshift shelters.

These findings are particularly significant, as they highlight how this population can be impacted by limited outreach efforts since they may be harder to locate or difficult to continuously engage in services.

2025 SURVEY



N = 840

2023 SURVEY



N = 642

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



LIFE BEFORE HOMELESSNESS

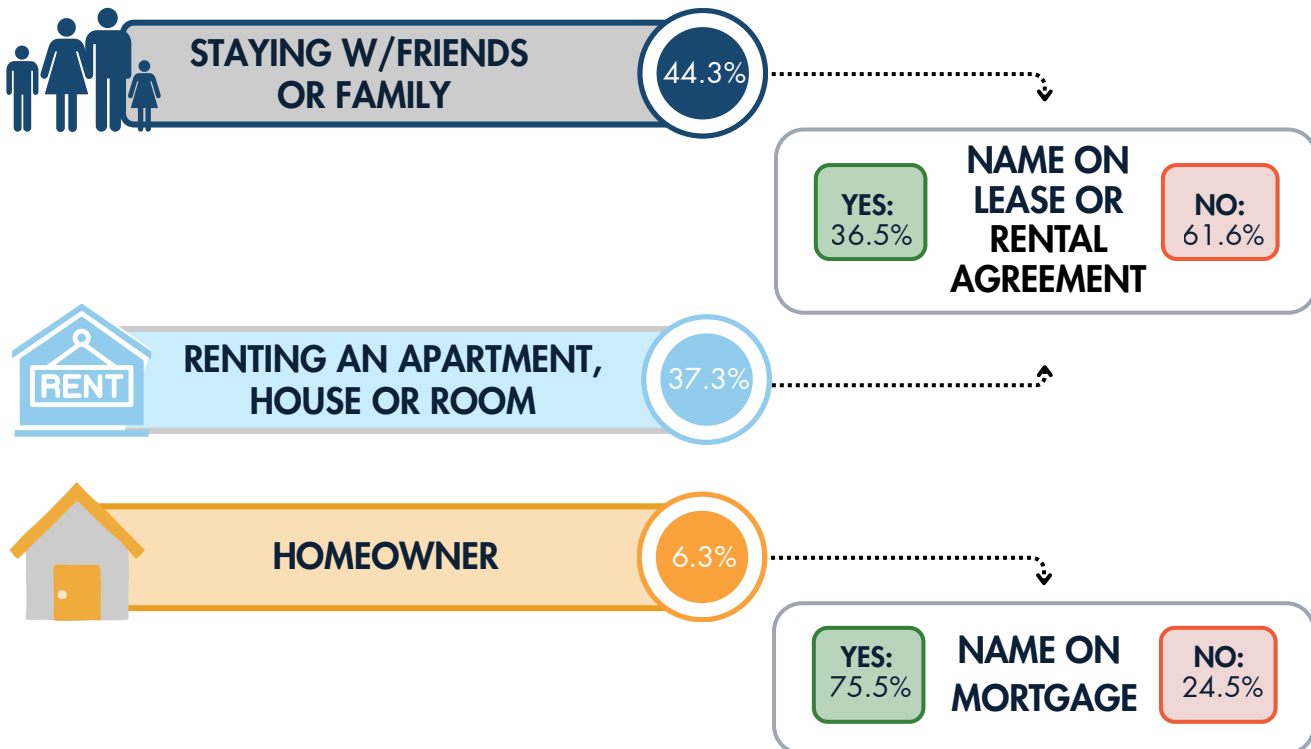
Falling Through the Safety Net sought to better understand the circumstances and experiences that shaped individuals' lives prior to experiencing homelessness and losing their permanent housing. This includes the respondents' last housing situations, sources of income, financial stability, and significant life experiences that may have contributed to their pathways into homelessness. The findings provide important insight into the economic pressures, health challenges, and systemic barriers that precede housing loss in Orange County.

PREVIOUS HOUSING SITUATION

When asked about their last housing situation prior to becoming homeless, 44.3% of respondents reported staying with friends or family, while 37.3% had been renting an apartment, house or room. Smaller percentages of respondents were homeowners (6.3%) or were last housed in a hospital or jail (3.2%), or a hotel or motel (2.7%). These findings suggest that many individuals were precariously housed and often depended on temporary housing arrangements with family or friends before ultimately falling into homelessness.

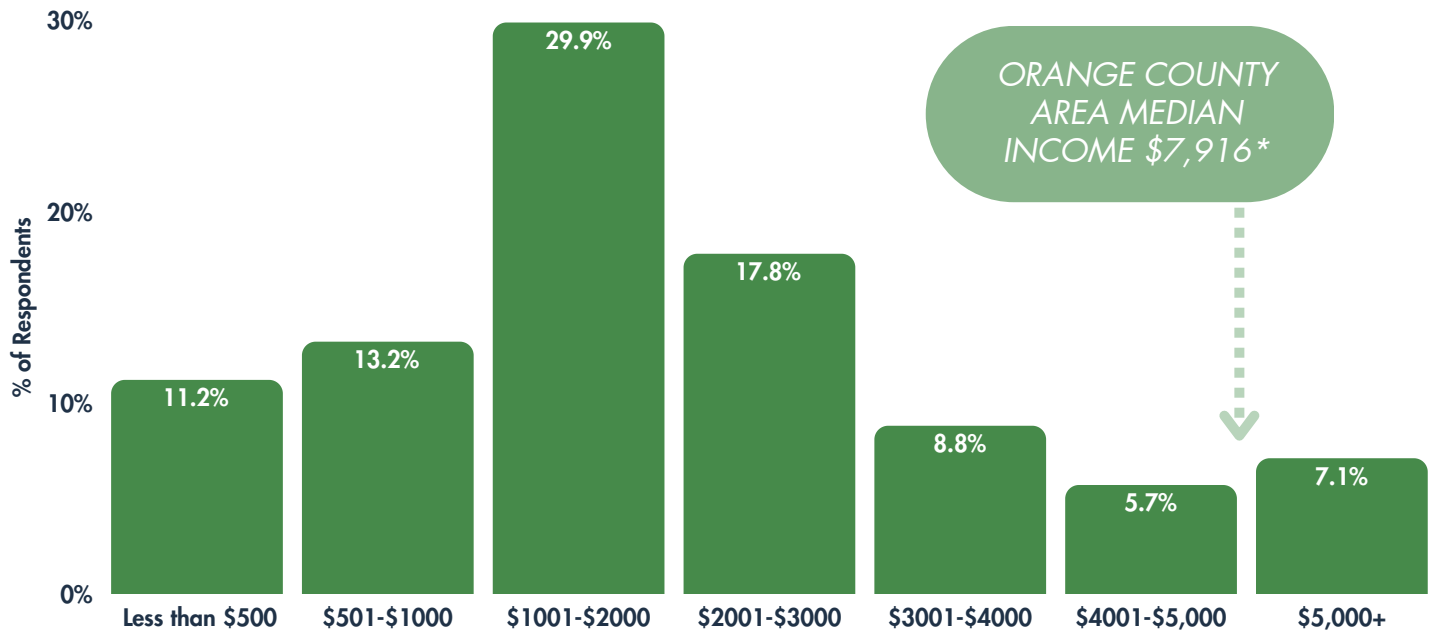
Among those renting or staying with family or friends, only 36.5% reported having their name on a lease or rental agreement, while 75.5% of former homeowners reported being on a mortgage. This highlights that many lacked the formal housing stability or tenancy rights that might have offered stronger legal protections against displacement.

Having a lease, rental agreement, or mortgage is often a key requirement for traditional homeless prevention assistance programs. This stipulation underscores a challenge that respondents may have faced while navigating available resources and programs.



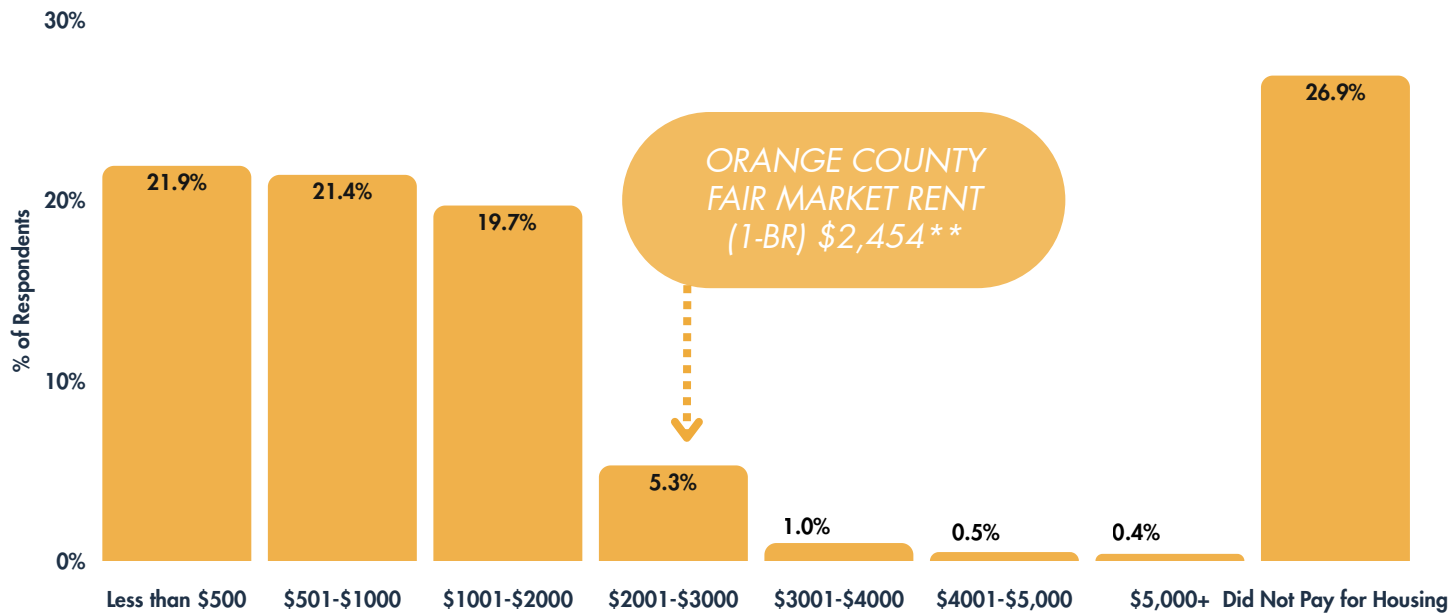


APPROXIMATE MONTHLY GROSS INCOME



Approximate Monthly Gross Income When Last Housed, N = 635

APPROXIMATE MONTHLY HOUSING PAYMENT



Approximate Monthly Housing Payment, N = 840

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

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





INCOME & EMPLOYMENT

75.6%

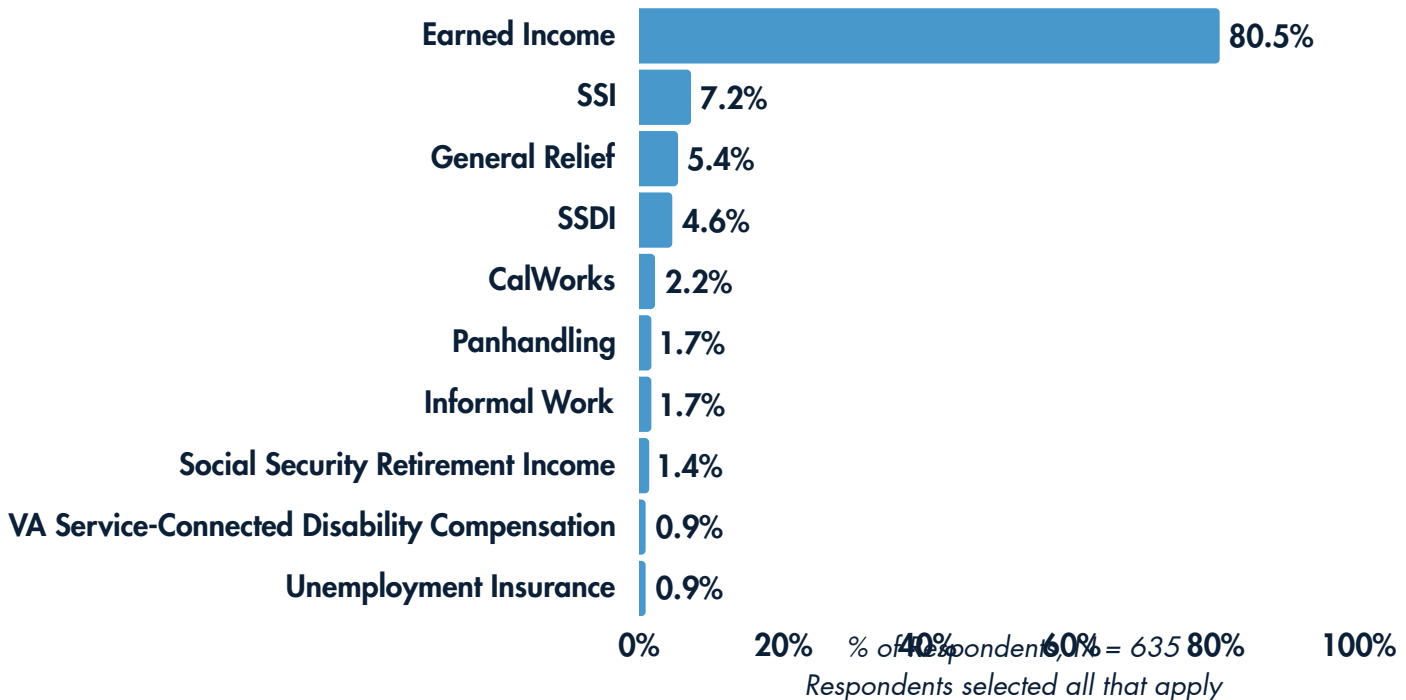
REPORTED AN
INCOME PRIOR
TO BECOMING
HOMELESS

Just over three quarters of respondents reported having some form of income prior to becoming homeless, emphasizing that loss of housing often occurs despite ongoing participation in the workforce or access to public benefits. Of those who had income, the overwhelming majority (80.5%) reported earned income as their primary source, followed by Social Security Income (SSI) (7.2%), General Relief (5.4%), and Social Security Disability Insurance (SSDI) (4.6%). Smaller proportions reported receiving CalWORKs (2.2%), Veteran Affairs (VA) benefits (0.9%), or unemployment insurance (0.9%).

While most respondents were employed prior to losing housing, their earnings fell well below Orange County's housing affordability threshold. Nearly one-third (29.9%) of reported monthly incomes were between \$1,001 and \$2,000, and an additional 24.4% of respondents earned less than \$1,000 per month. These incomes fall far below the 2025 Orange County area median income of \$7,966 per month for a single-person household. In contrast, fair market rent for a one-bedroom unit in the county was \$2,454, illustrating the significant gap between income and housing costs. As illustrated in the chart, nearly 90% of survey respondents paid less than fair market rent.

These findings stress the uphill challenges faced by these respondents solely based on their financial situations. They also reveal that many respondents did not have formal housing stability or tenancy rights, likely because they were living in shared housing situations.

SOURCE(S) OF INCOME





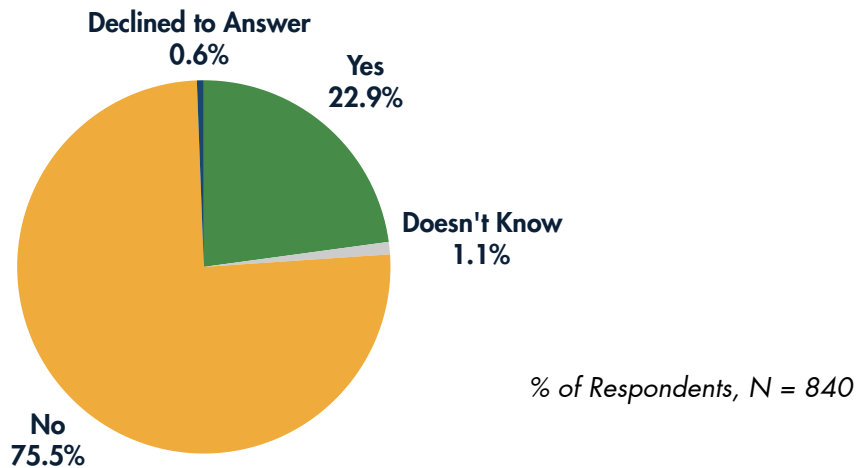
SAVINGS & DEBT

Financial vulnerability was also evident among respondents. Only 22.9% reported having any savings prior to becoming homeless, while 75.5% reported none. Among those who did have savings, the majority had less than \$1,000 set aside, leaving little buffer to withstand circumstantial changes such as a sudden rent increase, job loss or medical expense.

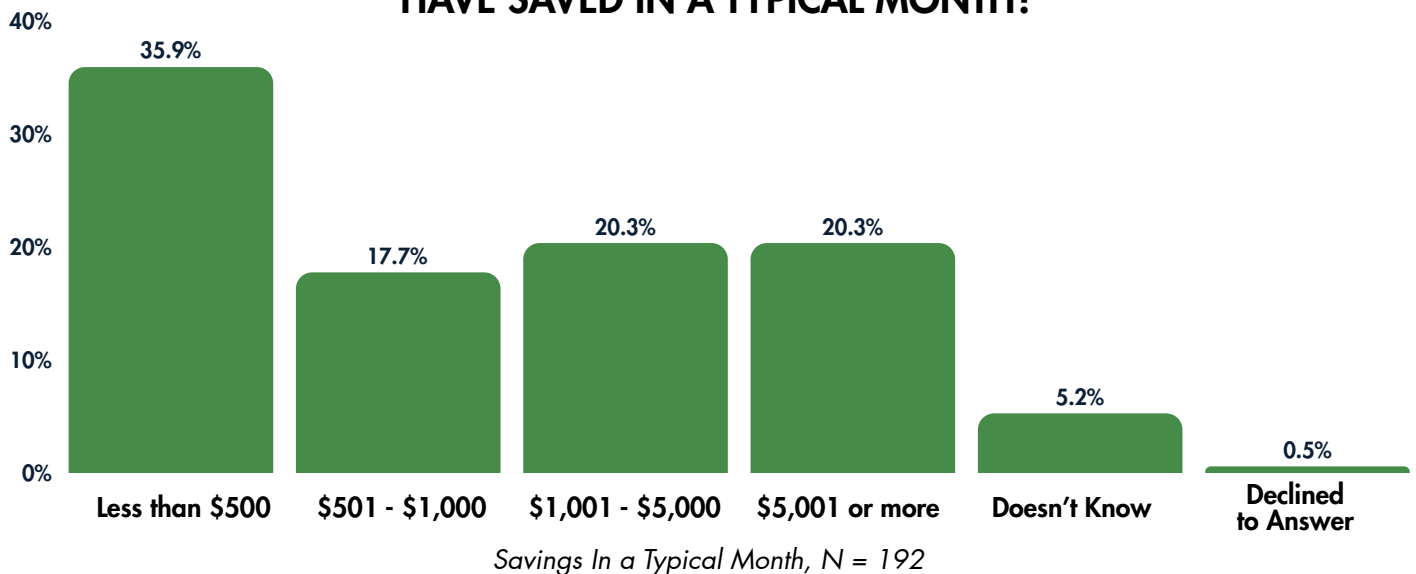
At the same time, 26.4% of respondents reported having debt, most commonly credit card debt (60.4%), followed by personal loans (25.2%), medical bills (22.5%), and student loans (14.0%).

These data points illustrate how even modest levels of debt can create compounding financial strain when coupled with low incomes and rising living costs.

WHEN YOU WERE LAST HOUSED, DID YOU HAVE ANY MONETARY SAVINGS?

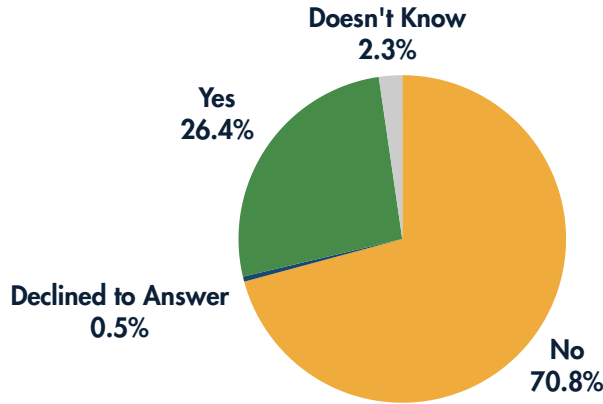


IF 'YES', ON AVERAGE, HOW MUCH MONEY DID YOU HAVE SAVED IN A TYPICAL MONTH?



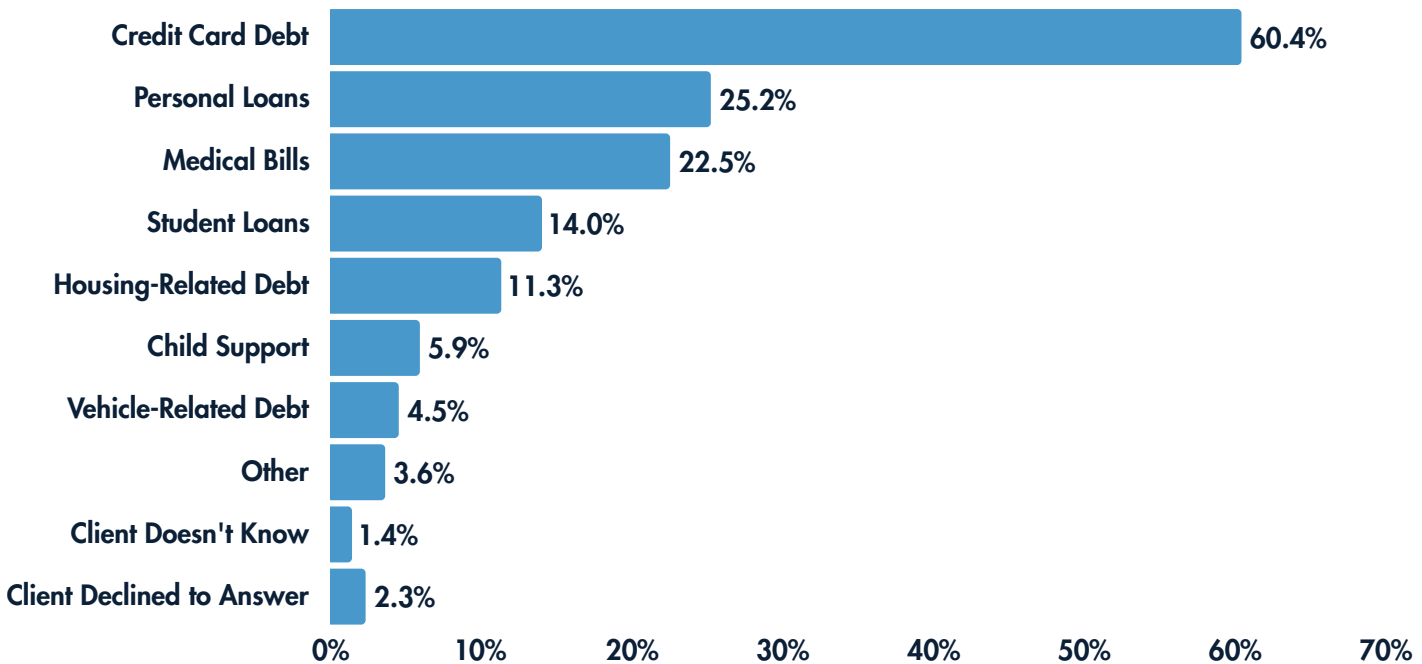


WHEN YOU WERE LAST HOUSED, WERE YOU IN DEBT?



% of Respondents, N = 840

IF 'YES', WHAT TYPE(S) IF DEBT DID YOU HAVE?



% of Respondents, N = 222
Respondents selected all that apply



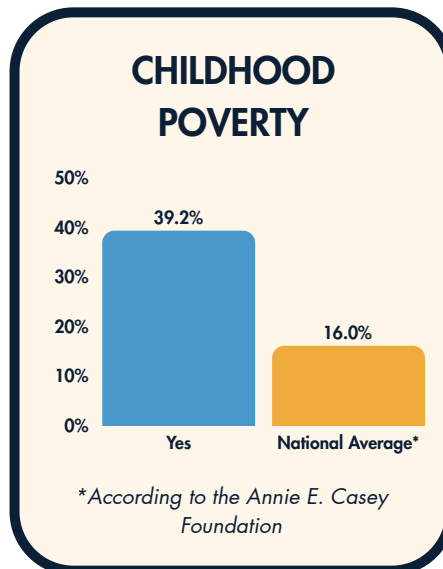
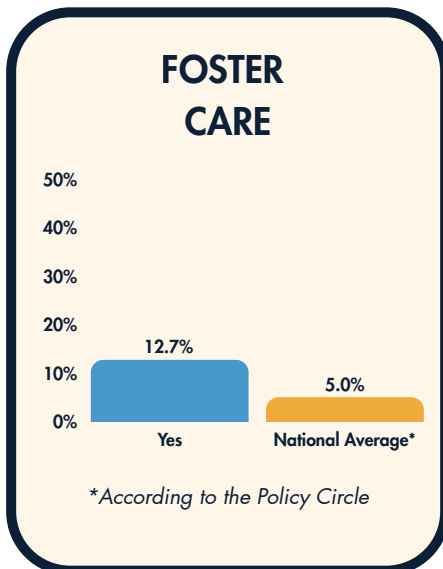
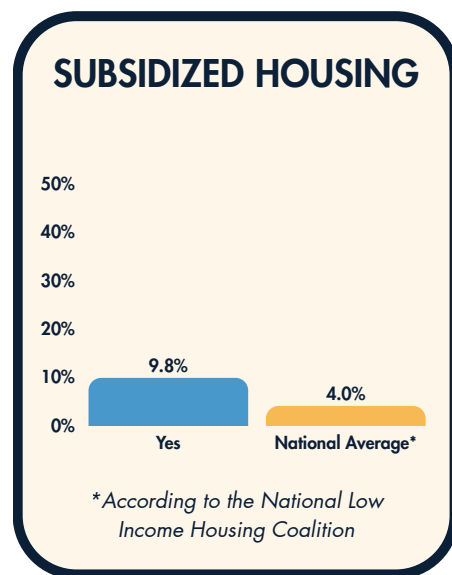
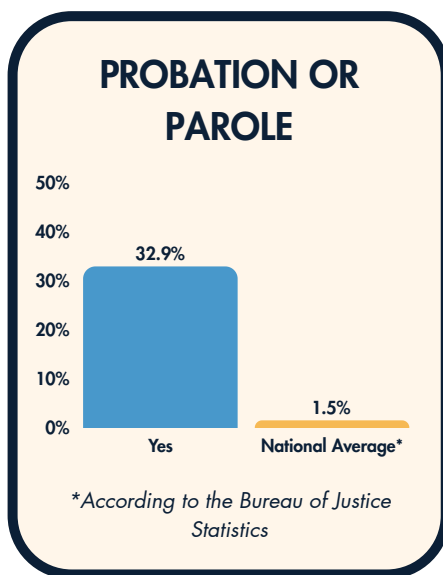


PAST PERSONAL EXPERIENCES

Respondents of *Falling Through the Safety Net* were found to be overrepresented in reported life experiences that strongly correlate with housing instability and related challenges. Nearly half had a history of incarceration, and 32.9% had been on probation or parole, compared with national averages of just 5% and 1.5%, respectively, according to the Bureau of Justice Statistics. Additionally, 9.8% had previously lived in subsidized housing—over double the national average of 4.0%, according to the National Low Income Housing Coalition.

Childhood hardships were also common experiences as 12.7% reported being in foster care compared to the national average of 5%. Furthermore, 39.2% reported experiencing childhood poverty, compared to a national average of 16%.

LIFE BEFORE HOMELESSNESS



N = 840 (all boxes)





DISABLING CONDITIONS & TRAUMA

Before experiencing homelessness, 17.4% of respondents reported having a physical disability, 14.8% reported an emotional or behavioral disability, and 8.0% reported a cognitive disability.



17.4% REPORTED BEING DIAGNOSED WITH A **PHYSICAL DISABILITY** PRIOR TO BECOMING HOMELESS



14.8% REPORTED BEING DIAGNOSED WITH AN **EMOTIONAL/BEHAVIORAL DISABILITY** PRIOR TO BECOMING HOMELESS



8.0% REPORTED BEING DIAGNOSED WITH AN **COGNITIVE DISABILITY** PRIOR TO BECOMING HOMELESS

Furthermore, 72.5% of respondents reported experiencing one or more traumatic events that impacted their lives, with nearly three quarters attributing those experiences as contributing factors to their current episode of homelessness.

The results of these responses may indicate signs of people at risk of experiencing homelessness by highlighting vulnerable populations and how the struggles they have faced can affect their economic vulnerability and housing outcomes long-term.

NEARLY **3/4** STATED TRAUMATIC EVENTS PLAYED A ROLE IN THEIR HOMELESSNESS

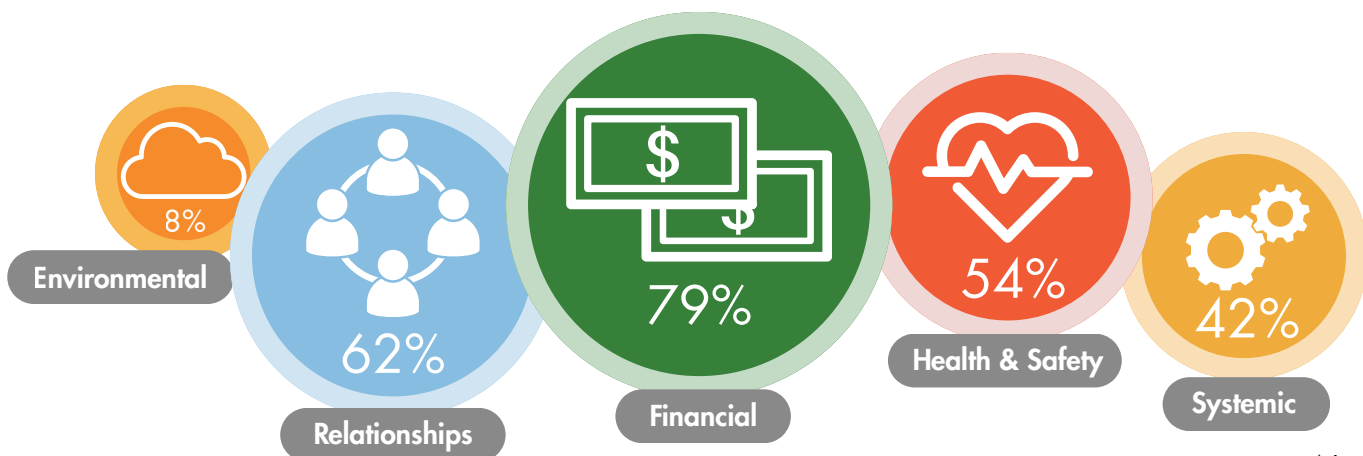




HOW PEOPLE BECAME HOMELESS

Understanding how individuals and families fall through their safety net and into homelessness is critical to determining how to best develop and implement effective prevention strategies. Respondents to the survey identified a combination of financial, relational, health, environmental, and systemic factors that contributed to their loss of housing, revealing the complexity and variety of often compounding factors that can lead to experiencing homelessness.

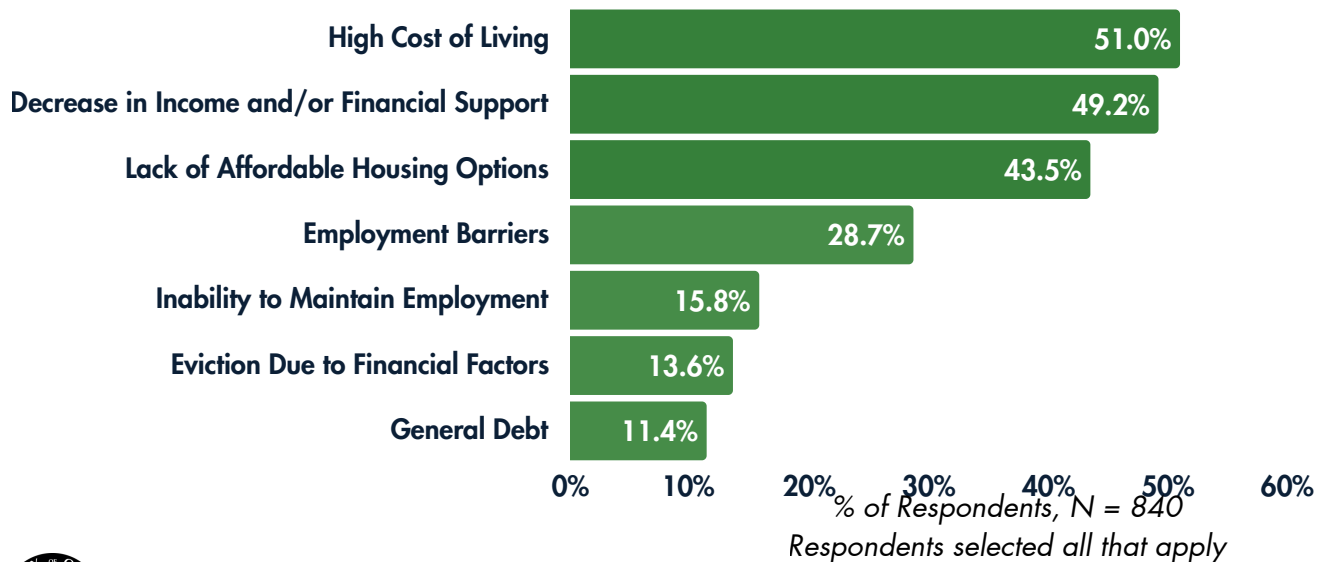
CONTRIBUTING FACTORS TO HOMELESSNESS



N = 840

When asked which factors played a role in their homelessness, respondents were able to choose multiple responses. Financial challenges were the most common answer, reported by nearly 80% of respondents. Specifically, more than half identified the high cost of living in Orange County as a major contributing factor, followed closely by a decrease in income or financial support (49.2%) and a lack of affordable housing options (43.5%). These findings highlight the deep discrepancy between local housing costs and available incomes, as noted in earlier responses regarding income and employment.

CONTRIBUTING FINANCIAL FACTORS





Relationship-related challenges were the second most frequently reported contributors, affecting 61.5% of respondents. Within this category, the most common experiences included arguments or falling out with family or friends (37.3%), divorce or separation (24.8%), and changes in household composition (19.6%).

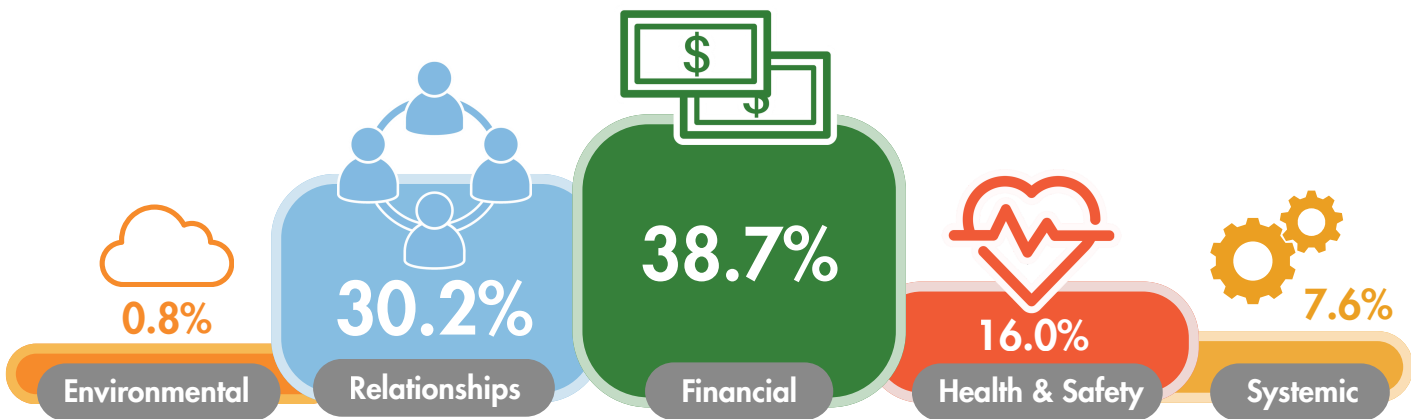
Health and safety factors were also significant, reported by 53.7% of respondents. These factors include ongoing mental or physical health conditions that make it difficult to maintain housing, substance use disorders, unexpected illnesses or medical crises.

Systemic factors, such as landlord issues, institutional discharge without a stable housing plan, or other systemic issues, were cited by 42.0% of respondents, while 8.2% reported environmental factors (e.g., displacement due to unsafe or unsanitary conditions).

LEADING INFLUENCE OF HOMELESSNESS

When asked to identify the single most important factor leading to them experiencing homelessness, 38.7% pointed to financial issues, while 30.2% identified relationship-related reasons. Other responses included health and safety (16.0%), systemic issues (7.6%), or environmental (0.8%) factors.

MOST SIGNIFICANT CONTRIBUTING FACTOR

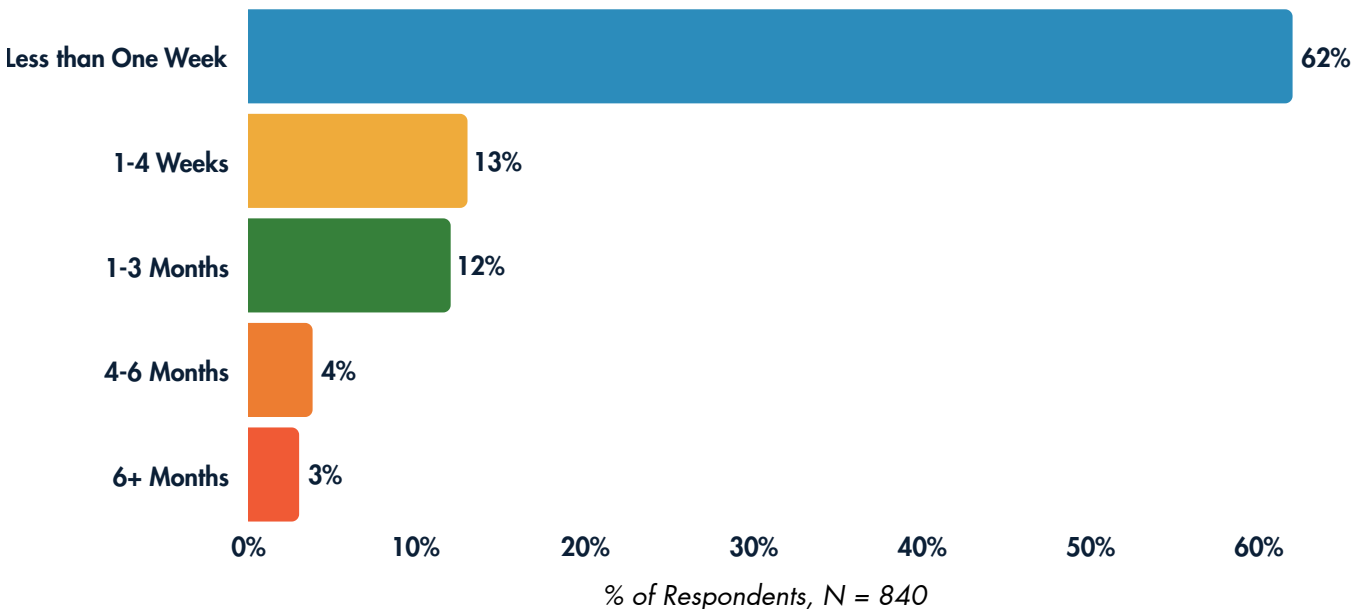


N = 840



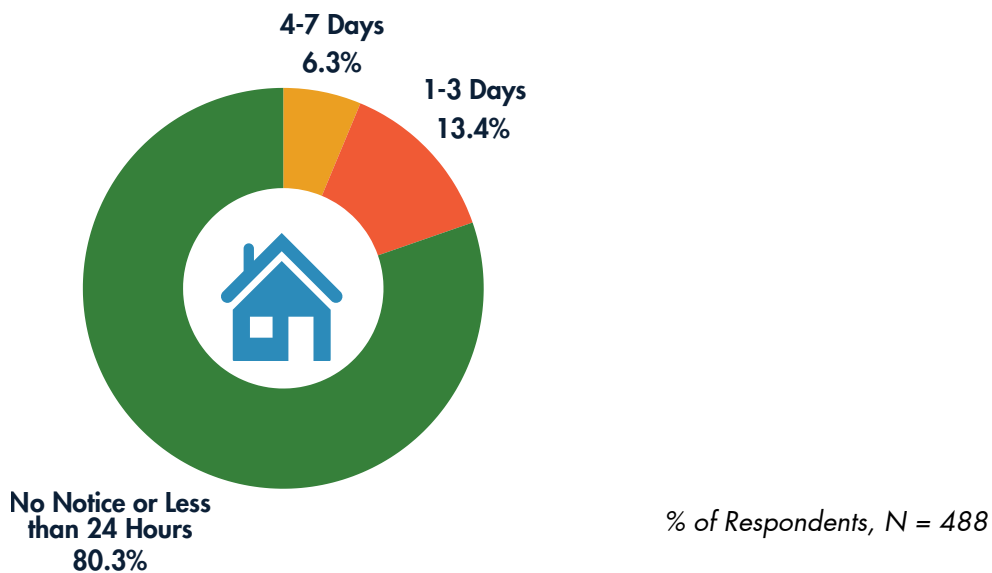


NOTICE WHEN EXITING PERMANENT HOUSING INTO HOMELESSNESS



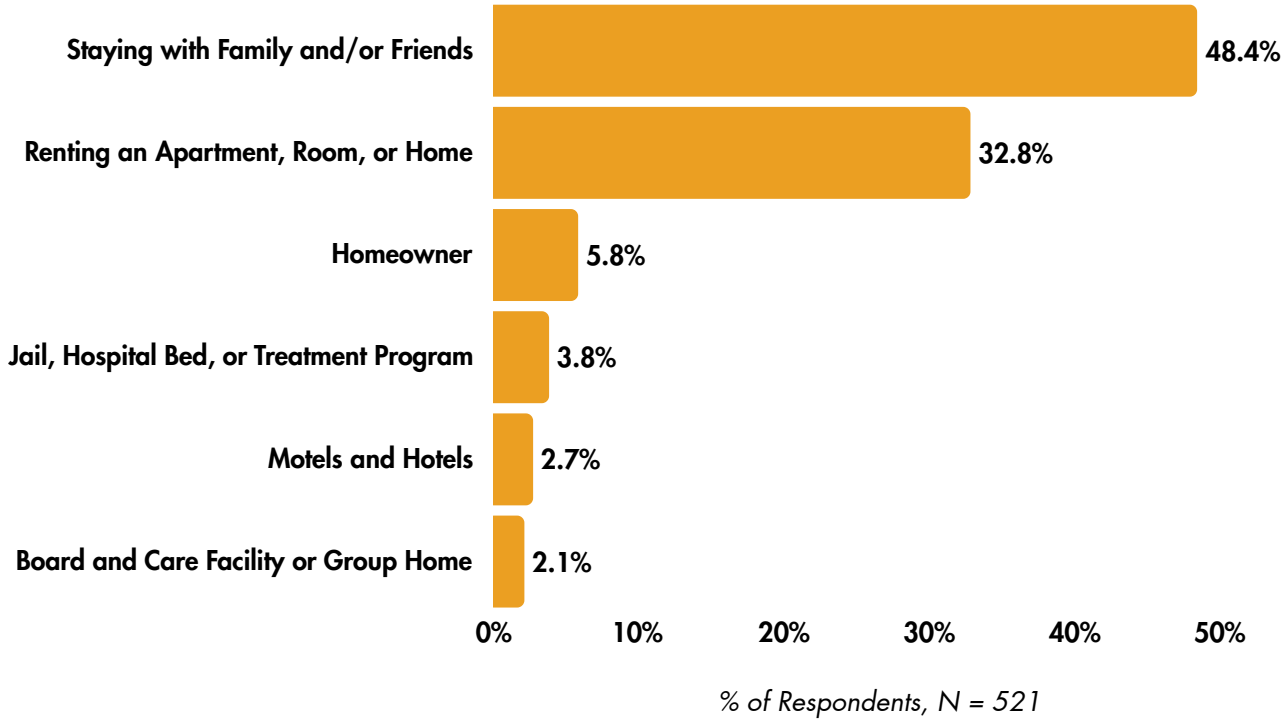
Respondents were also asked how much notice they had prior to experiencing homelessness. More than 60% of respondents reported receiving less than one week’s notice before losing their housing, and nearly half of those people were staying with family or friends. These results underscore how fragile informal living arrangements can be and how quickly people can slip into homelessness when those living situations and/or relationships collapse.

LESS THAN ONE WEEK (EXPANDED)





WHERE DID THEY LIVE?



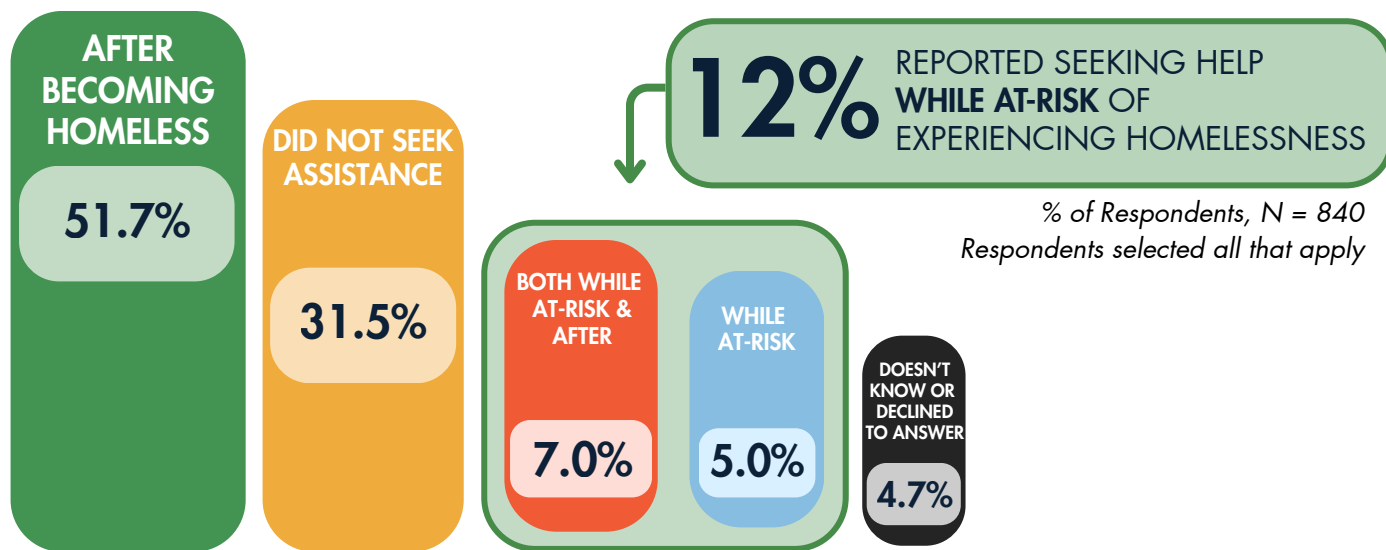
HOW DID PEOPLE BECOME HOMELESS?





EFFORTS TO PREVENT HOMELESSNESS

Falling Through the Safety Net sought to understand the actions individuals took to help prevent their homelessness. According to the survey, only 12% of respondents reported seeking help prior to experiencing homelessness. These jarring statistics, coupled with the high percentage of individuals who had less than one week's notice before becoming homeless, potentially indicate a lack of time to seek help or recognize the precariousness of their housing situation.



Alternatively, these results may shed light on what aspects of the homeless service system are working. If the number of individuals who reported seeking assistance prior to experiencing homelessness was extremely high, and those individuals still fell into homelessness, it would indicate the homeless response system was failing. This data point may reflect that the number of people who do reach out for help prior to experiencing homelessness are able to maintain their housing status and therefore are not included in the target population of this survey. This thought is reinforced by noting that 35.5% of those who did seek help prior to experiencing homelessness reported the assistance they received helped delay their homelessness.

WHAT DID PEOPLE DO TO AVOID IT?



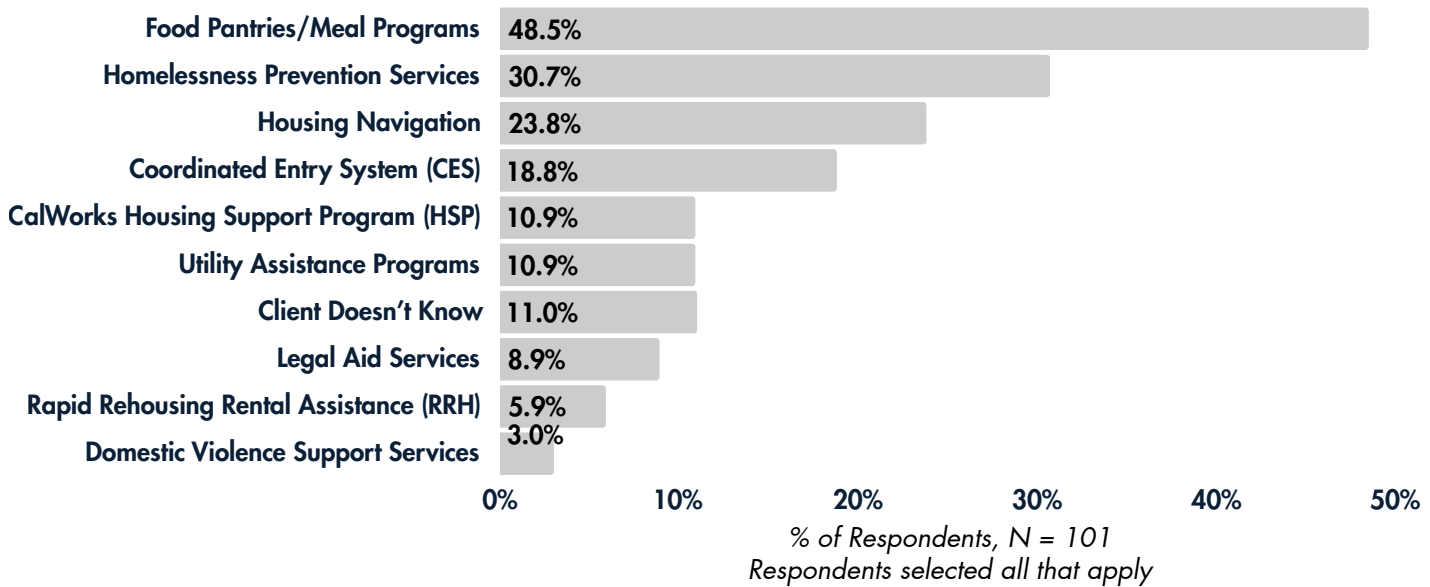


OF THE SURVEY RESPONDENTS WHO RECEIVED ASSISTANCE...

35.5% REPORTED ASSISTANCE
HELPED DELAY THEIR HOMELESSNESS

Among those who did seek assistance before losing their permanent housing, nearly half turned to food pantries or meal programs, and almost one in three accessed homelessness prevention services. Housing navigation (23.8%) and the Coordinated Entry System (18.8%) were also commonly utilized, though these services often focus on connecting people to shelter or housing rather than preventive supports. Fewer respondents received more targeted supports such as CalWORKs Housing Support (10.9%), utility assistance (10.9%), or rapid rehousing rental assistance (5.9%), highlighting that many individuals at risk of homelessness may not have been reached by early intervention programs.

ASSISTANCE FROM HOUSING OR SUPPORT SERVICES



WHAT DID PEOPLE DO TO AVOID IT?

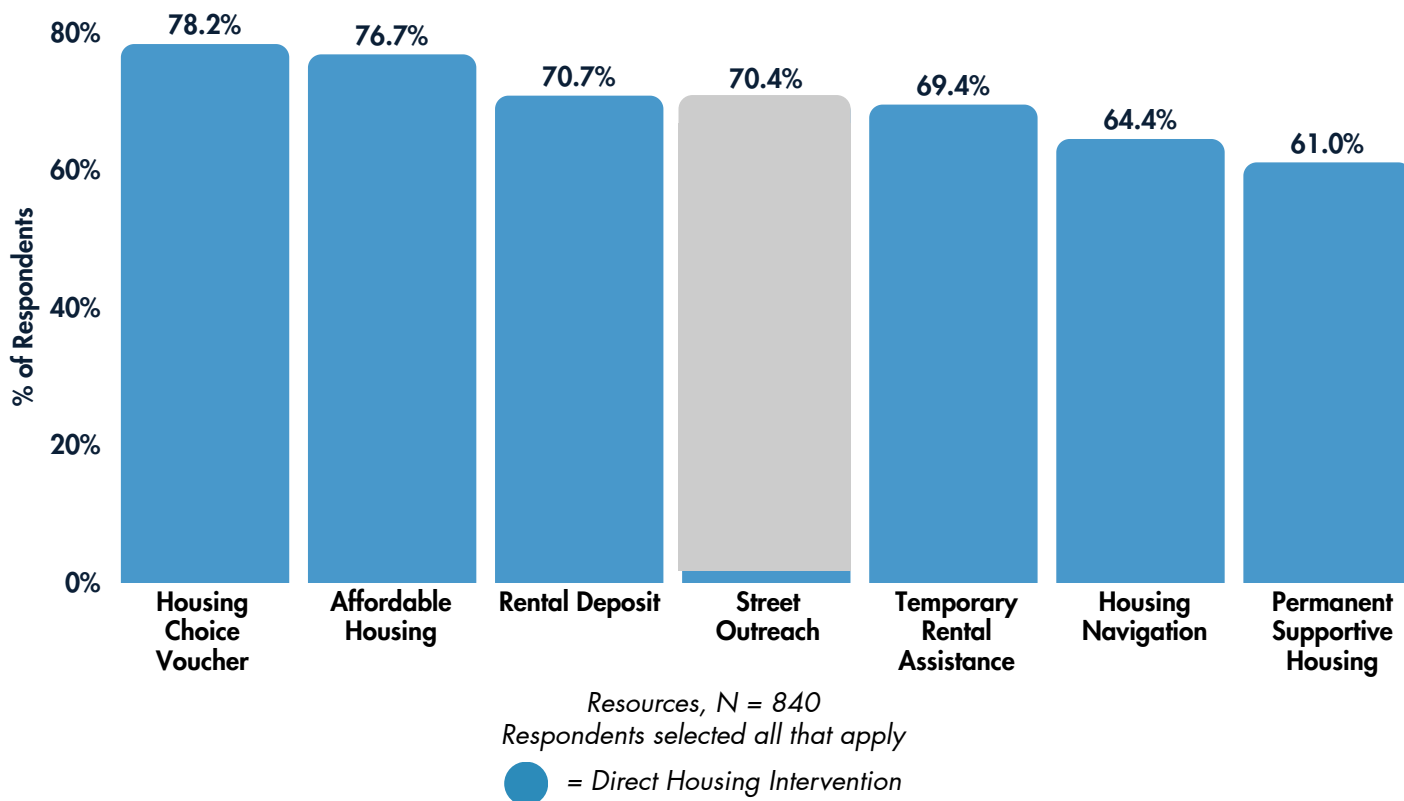




OPPORTUNITIES & ASSISTANCE TO REMAIN HOUSED

When asked what could have helped them remain housed or quickly regain housing, respondents were able to choose multiple responses. Overwhelmingly, affordable housing options were identified as a critical need. More than three-quarters of respondents (78.2%) stated a Housing Choice Voucher would have made a difference and 76.7% pointed to affordable housing. Over 70% noted that rental deposits, street outreach, or temporary rental assistance would have improved their housing stability.

WHAT WOULD HAVE HELPED IMPROVE CHANCES OF REMAINING HOUSED OR TO SECURE HOUSING?



Among those who felt temporary rental assistance could have prevented their loss of housing, 39.1% reported that six months or less of rental support would have been enough to stabilize their situation, while 31.6% said they would have needed a year or more. These responses reveal that short-term, flexible assistance could play a crucial role in preventing people from falling into homelessness, particularly when provided before a crisis point.

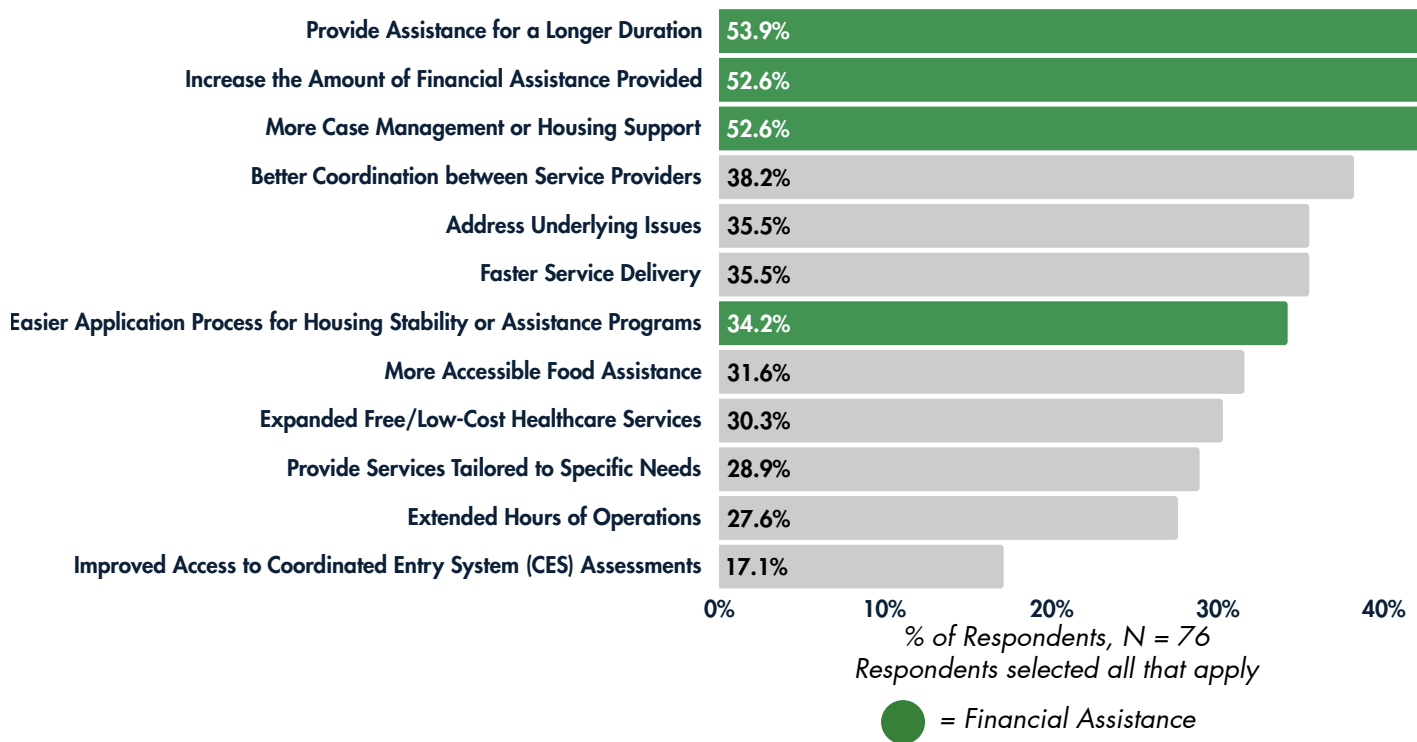
WHAT COULD HAVE HELPED?





When asked what could have helped them stay housed rather than delay homelessness, participants emphasized the importance of longer and larger financial assistance packages, with 53.9% calling for assistance over a longer duration and 52.6% for an increased amount of assistance. Additionally, over half (52.6%) stated more case management or housing support would have helped them navigate available resources. Respondents also highlighted the need for simplified application processes, faster service delivery, and greater access to food and healthcare services.

IMPROVING RESOURCES TO HELP STAY HOUSED RATHER THAN JUST DELAYING HOMELESSNESS



WHAT COULD HAVE HELPED?

Taken together, these responses emphasize that finances and affordable housing, rather than disengagement or lack of effort, are the primary factors contributing to homelessness.





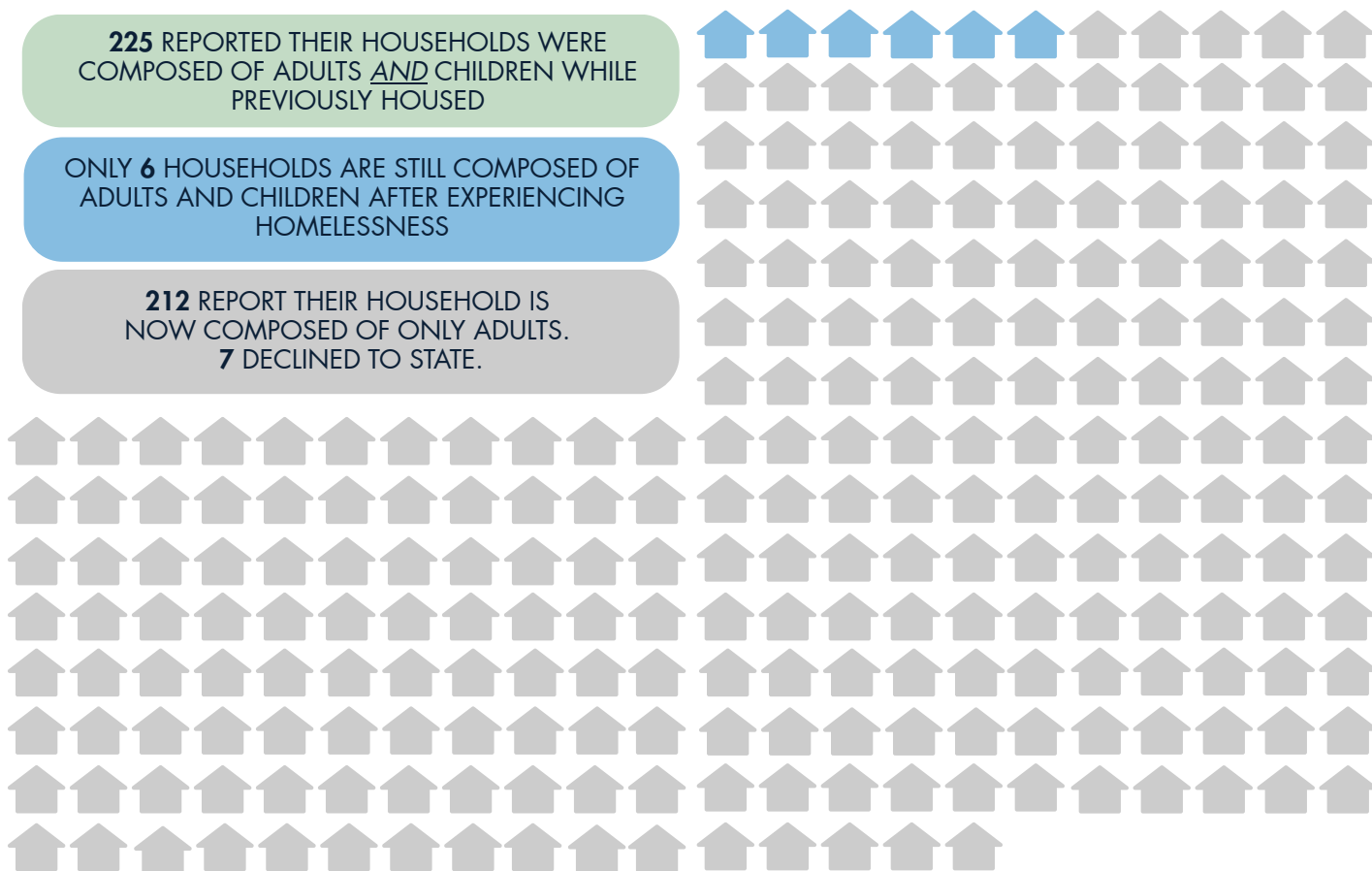
Falling Through the Safety Net also included survey questions designed to understand the impact that experiencing homelessness has on an individual by comparing their life while experiencing homelessness to their life prior.

HOUSEHOLD COMPOSITION

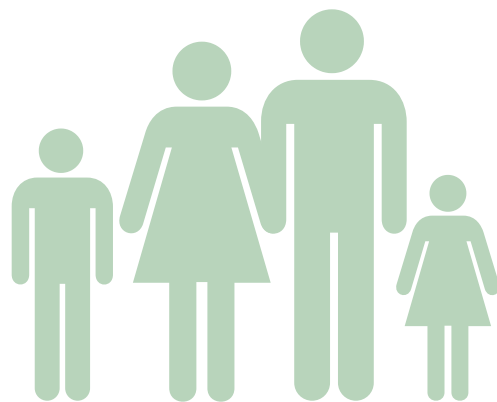
225 REPORTED THEIR HOUSEHOLDS WERE COMPOSED OF ADULTS AND CHILDREN WHILE PREVIOUSLY HOUSED

ONLY **6** HOUSEHOLDS ARE STILL COMPOSED OF ADULTS AND CHILDREN AFTER EXPERIENCING HOMELESSNESS

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



Of the 840 total surveys, 589 respondents provided input on their household composition from both when they were at-risk of experiencing homelessness and after they began experiencing homelessness. Of those, a total of 225 respondents reported their households were composed of adults and children when they were previously housed. However, after experiencing homelessness only six households remained composed of adults and children, and 212 are now comprised solely of adults. This highlights that children are predominantly not included on an individual's journey into homelessness. However, the striking shift in household composition does stress how experiencing homelessness may also include losing connections and/or custody of an individual's children. This data also indicates a fracturing for the family that remains housed while the individual experiencing homelessness becomes increasingly isolated and distanced from their support network.



WHAT DOES LIFE LOOK LIKE NOW?



FINANCIAL INSTABILITY

PRIOR TO HOMELESSNESS	INCOME	CURRENTLY
60.9%	Earned Income	7.6%
5.4%	SSI	7.5%
4.1%	General Relief	17.4%
1.7%	CalWorks	1.7%
1.3%	Panhandling	4.5%
1.3%	Informal Work	5.3%
1.1%	Social Security Retirement	1.9%
0.7%	VA Disability	0.7%
0.7%	Unemployment Insurance	0.3%
23.2%	No Income	55.5%

Financial instability continues to be a defining feature of life after losing housing. While 60.9% of respondents reported earned income prior to homelessness, only 7.6% currently earn wages. This not only represents a decrease in income, but also a disengagement from the workforce, which can further hinder their ability to find and afford housing. This notion is emphasized by nearly 56% now reporting having no income at all, a dramatic increase from 23.2% prior to becoming homeless. Overall, only 43.1% of respondents have any source of income, with most relying on public benefits such as General Relief (17.4%) or Social Security Income (7.5%). These findings reflect the economic precarity faced by many individuals experiencing homelessness and the steep challenges they encounter when trying to regain financial footing and/or secure permanent housing.

43.1%

OF RESPONDENTS EXPERIENCING HOMELESSNESS CURRENTLY HAVE AN INCOME

WHAT DOES LIFE LOOK LIKE NOW?





DISABLING CONDITIONS

Health-related conditions, including cognitive, behavioral, and physical disabilities, increase for those experiencing homelessness. Respondents self-reported significant rates of disabling conditions, both prior to and after becoming homeless. Emotional or behavioral disabilities were reported by 14.8% of respondents before experiencing homelessness and by an additional 14.8% after losing housing. Similarly, 17.4% reported having a physical disability before homelessness, with another 14.2% developing one while experiencing homelessness. These patterns suggest that homelessness both exacerbates preexisting conditions and contributes to new health challenges, which can compound barriers to housing and long-term stability.

WHAT DOES LIFE LOOK LIKE NOW?



14.8% REPORTED BEING DIAGNOSED WITH AN **EMOTIONAL OR BEHAVIORAL DISABILITY** PRIOR TO BECOMING HOMELESS

>>> 14.8% DIAGNOSED AFTER EXPERIENCING HOMELESSNESS



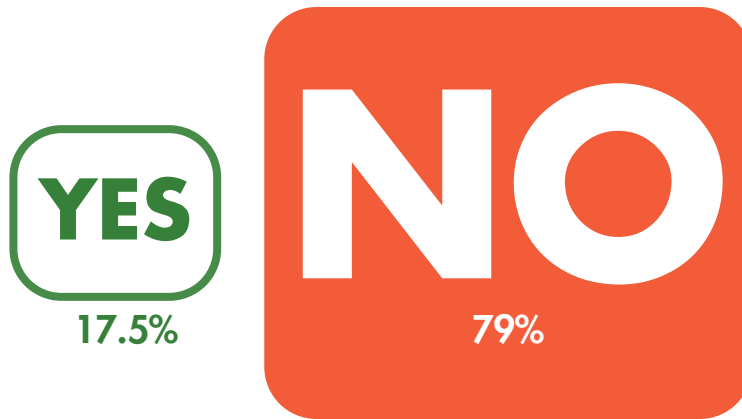
17.4% REPORTED BEING DIAGNOSED WITH A **PHYSICAL DISABILITY** PRIOR TO BECOMING HOMELESS

>>> 14.2% DIAGNOSED AFTER EXPERIENCING HOMELESSNESS

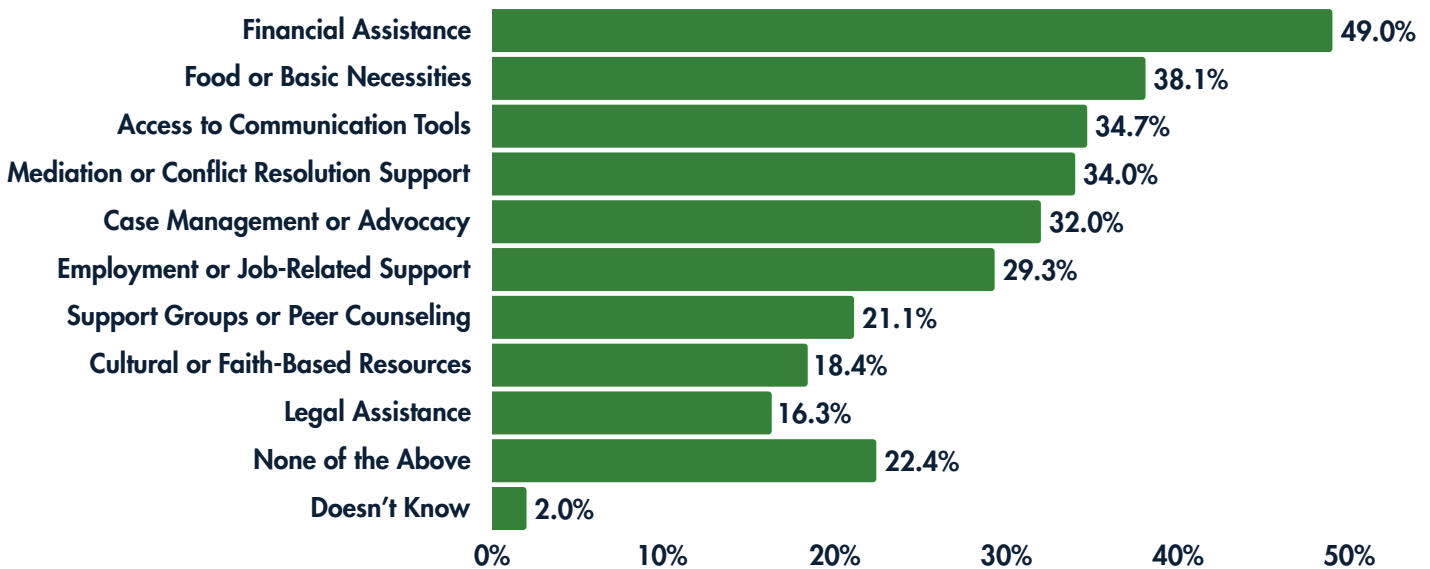


SUPPORT SYSTEM

Social isolation remains a major obstacle. When respondents were asked whether they had family or friends they could reach out to for help in securing stable housing, an overwhelming majority, 79%, reported not having this support system, while 17.5% stated yes. Among those with potential social connections, nearly half said financial assistance could have helped them reconnect with family and/or friends who could help them secure stable housing, followed by access to food or basic necessities (38.1%) and communication tools (34.7%). These responses point to the erosion of social capital in an individual's safety net that often accompanies prolonged homelessness, making it even harder for individuals to find pathways back to housing.



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?



% of Respondents, N = 147
Respondents selected all that apply

WHAT DOES LIFE LOOK LIKE NOW?







FINDINGS

The *Falling Through the Safety Net* survey findings highlight the complex, multifaceted nature of homelessness in Orange County and reinforce trends observed in prior statewide and national studies.

1. THERE IS NO SINGLE PATH INTO HOMELESSNESS

Instead, individuals and families experience a range of contributing factors that include financial hardship, health challenges, and the diminishing of an individual's support system, safety net, and resources over time. Many respondents reported significant vulnerabilities and prior involvement with public systems such as healthcare, behavioral health, and social services before losing housing. Despite these touchpoints, a majority did not access or receive safety net resources that might have prevented their homelessness.

2. FINANCES ARE A CONTRIBUTING FACTOR TO NEARLY EVERYONE'S JOURNEY INTO HOMELESSNESS

Although many respondents reported multiple factors contributing to them becoming homeless, 79% stated that finances were a contributing factor and 39% stated it was the leading factor. The data shows that many respondents had either zero income or an income that was below the area's average rent for a one-bedroom apartment. There is an understanding that other contributing factors like mental illness, substance use disorders, or physical disabilities can play a role in one's ability to generate income, but none the less, respondents did not have the money to afford housing at the time they became homeless.

3. PEOPLE EXPERIENCING UNSHELTERED HOMELESSNESS RARELY SEEK HELP BEFORE BECOMING HOMELESS

Only 12% of respondents to this study stated that they sought help prior to becoming homeless. Over half sought help after becoming homeless and almost a third reported that they have yet to seek help. These results suggest gaps in awareness, accessibility, and timing of available resources, as well as the rapid and often unexpected nature of housing loss. Together, these findings point to the need for earlier engagement and more accessible pathways to prevention resources before individuals reach a crisis point.





RECOMMENDATIONS

Based on the findings of the Falling Through the Safety Net survey, several notable strategies to strengthen support systems and safety net services in the homelessness response system have been identified. These recommendations aim to streamline access to services and enhance coordination to ensure those who are at-risk or experiencing homelessness receive timely, appropriate support.

1. ENSURE AWARENESS AND VISIBILITY OF AVAILABLE RESOURCES

The survey findings highlight that many individuals did not seek help prior to experiencing homelessness because they either did not know where to seek help or did not recognize the precariousness of their situation until it was too late. Increasing awareness and visibility of prevention, crisis, and homeless response resources across the continuum is critical to ensuring timely intervention.

Having resources that are widely known, easy to access, and simple to navigate ensures those who are at-risk and/or experiencing homelessness can navigate to the most appropriate homeless prevention and/or safety net services in order to be connected to the right support at the right time. Efforts to increase visibility should include consistent messaging through coordinated system touchpoints that provide accessible, easy to understand information to ensure people know where to go for help and how to access it.

Improving how information is shared can empower individuals to seek assistance earlier, reduce delays in service access, and strengthen the overall effectiveness of the homeless response system.

2. INCORPORATE PERSON-CENTERED APPROACHES AND DIVERSE SERVICE DELIVERY

The survey findings underscore how individuals at-risk of homelessness, those experiencing a housing crisis, and those already experiencing homelessness often face unique and overlapping challenges that cannot be addressed through a 'one size fits all' solution. These varied and intersecting factors require both a person-centered approach and a wide range of diverse services to effectively respond to the full spectrum of needs identified in this survey.

Incorporating person-centered approaches across the full continuum of housing instability, from upstream prevention and early intervention, to crisis response, and through ongoing support for those experiencing homelessness, ensures that services are responsive to individuals based on their specific needs and circumstances.

A coordinated network of services allows individuals to be guided to the most appropriate support based on where they are along the continuum, thus reducing duplication of efforts, fragmentation, and missed opportunities for intervention. Strengthening linkages across an integrated network of resources ensures individuals do not fall through service gaps as their needs evolve. By tailoring support, individuals can be connected to the most appropriate prevention, early intervention, and safety net resources before challenges escalate or become prolonged.

Furthermore, a service delivery system that offers a broad array of supports allows people to be met "where they are" on their journey and be connected to the most appropriate resources at the right time. Having a variety of services available at each stage in an individual's housing spectrum can improve service engagement and increase the likelihood of them maintaining or regaining stable housing.





3. REDUCE BARRIERS TO PROGRAM AND SERVICE ACCESSIBILITY

Survey findings reveal a disconnect between an individual's interaction with public systems and their ability to access timely prevention and safety net resources.

In addition to being comprehensive, resources must be easily accessible and practical for individuals to navigate. The survey findings indicate that many individuals face significant life challenges and may not have the traditional documentation, time, transportation, or capacity to access mainstream resources. Even when services exist, these barriers can prevent individuals from successfully utilizing them.

To better meet the realities people face, programs and services should prioritize reducing barriers to access by simplifying requirements and reducing administrative burden to improve the timeliness of service delivery. Creating flexible and accessible pathways to assistance ensures that individuals can take advantage of available resources when they need them the most, helping to prevent them from experiencing homelessness or reducing their duration of homelessness.





GLOSSARY OF TERMS

AT-RISK OF EXPERIENCING HOMELESSNESS

An individual or family who has an annual income below 30% of the Median Family Income (MFI) for the area, as determined by the United States Department of Housing and Urban Development (HUD); has insufficient resources or support networks immediately available to attain housing stability; and has either moved frequently due to economic reasons, is living in the home of another due to economic hardship, has received a termination notice for their current housing or living situation, lives in a hotel or motel, lives in severely overcrowded housing, is exiting a publicly funded institution, or otherwise lives in housing that has characteristics association with instability and an increased risk of homelessness.

DISABLING CONDITIONS

A physical, mental, or emotional impairment, including an impairment caused by alcohol or substance use, post traumatic stress disorder, or brain injury that is expected to be long continuing, substantially impedes an individual's ability, and could be improved by the provision of more suitable housing conditions.

EXPERIENCING HOMELESSNESS

A person who is lacking a fixed, regular, and adequate nighttime residence, which includes living in places not meant for human habitation, emergency shelters, or transitional housing, or if they are exiting an institution after residing there for 90 days or fewer and were experiencing homelessness prior to entering.

HOMELESS MANAGEMENT INFORMATION SYSTEM (HMIS)

A data system required by HUD and utilized by the Orange County Homeless Response System to measure homelessness and the effectiveness of related service delivery systems. The HMIS is also the primary reporting tool for HUD homeless service grants as well as for other public streams of funding related to homelessness.

ORANGE COUNTY COMMISSION TO ADDRESS HOMELESSNESS (COMMISSION)

An advisory body to the Orange County Board of Supervisors on policies and procedures pertaining to homelessness. The Commission is dedicated to promoting an effective countywide response to preventing and ending homelessness through comprehensive coordination and guidance to empower government and private sector partners to address homelessness collaboratively.

ORANGE COUNTY CONTINUUM OF CARE (COC) BOARD

Orange County's local planning body that coordinates housing and service funding for individuals and families experiencing homelessness in the geographic area of the Orange County CoC.

ORANGE COUNTY COC

The CoC promotes communitywide commitment to the goal of ending homelessness by providing funding for efforts by nonprofit providers and State and local governments and promoting access to and effect utilization of mainstream programs.



**THE COUNTY OF ORANGE
COUNTY EXECUTIVE OFFICE | CARE COORDINATION**

THE OFFICE OF CARE COORDINATION ENGAGES ACROSS ORANGE COUNTY, WORKING WITH CITIES AND COMMUNITY-BASED ORGANIZATIONS TO STRENGTHEN REGIONAL CAPACITY AND MULTI-CITY, MULTI-SECTOR INVESTMENTS TO PREVENT AND ADDRESS HOMELESSNESS, COORDINATE PUBLIC AND PRIVATE RESOURCES TO MEET THE NEEDS OF THE HOMELESS POPULATION IN ORANGE COUNTY AND PROMOTE INTEGRATION OF SERVICES THROUGHOUT THE COMMUNITY THAT IMPROVE THE COUNTYWIDE RESPONSE TO HOMELESSNESS.

**400 W. CIVIC CENTER DRIVE
SANTA ANA, CALIFORNIA
(714) 834 – 5000**

CEO.OC.GOV/OFFICE-CARE-COORDINATION

