Boston University Initiative on Cities



Mayors and America's Homelessness Crisis

2021 MENINO SURVEY OF MAYORS











TABLE OF CONTENTS

Introduction	2
Executive Summary	2
Methodology	3
Accountability and Capacity	5
Defining Success	10
Conclusion	12

Authors

Katherine Levine Einstein Associate Professor, Political Science Boston University <u>kleinst@bu.edu</u>

Charley E. Willison Assistant Professor, Public and Ecosystem Health Cornell University <u>cew253@cornell.edu</u>

Boston University Contributors

Stacy Fox Associate Director, Initiative on Cities <u>sfox@bu.edu</u>

Katharine Lusk Co-Director, Initiative on Cities klusk@bu.edu

David M. Glick Associate Professor, Political Science <u>dmglick@bu.edu</u>

Maxwell Palmer Associate Professor, Political Science <u>mbpalmer@bu.edu</u>

Nick Henninger Luisa Godinez Puig Erin Tatz PhD Candidates, Political Science

Initiative on Cities

Boston University 75 Bay State Road Boston, MA 02215

bu.edu/ioc @BUonCities 617-358-8080 IOC@bu.edu

```
Boston University Initiative on Cities 2021 MENINO SURVEY OF MAYORS: Mayors and America's Homelessness Crisis
```

1



INTRODUCTION

Millions of Americans experience homelessness every year. Homelessness affects more Americans than opioid use disorders and overdose deaths.¹ More Americans experience homelessness than are diagnosed with cancer each year.² The effects of homelessness are comparably devastating: mortality rates for people who experience short-term homelessness in a location such as temporary housing or a homeless shelter have mortality rates three times that of the general population.³ Yet despite this stark reality, we have very little systematic knowledge about the policy landscape shaping how we address this crisis in the United States.⁴

Cities of all sizes are disproportionately home to America's homeless population.⁵ Many have faced growing rates of homelessness as a result of the COVID-19 pandemic.⁶ Indeed, the Department of Housing and Urban Development has declared homelessness a top policy priority in its House America program.⁷ Mayors are consequently at the frontlines of America's homelessness crisis. They must weigh the needs of different civilian constituencies and manage complex bureaucracies responsible for cities' service delivery and policy implementation. They are uniquely positioned to comment on the tensions and realities of homelessness and responses to homelessness in their jurisdictions. They can reveal the constraints facing policymakers seeking to change approaches to homelessness in their communities. This year's Menino Survey explores how mayors are tackling this pressing national challenge.⁸

EXECUTIVE SUMMARY

Mayors believe they are held accountable for addressing homelessness in their cities, but feel they have little control. Almost three-quarters of mayors (73 percent) perceive themselves as being held accountable by residents for local homelessness. Yet, only 19 percent believe that they have a lot of control over homelessness in their city.

Limited funding is a serious obstacle to effectively reducing local homelessness. Over 60 percent of mayors say that limited funding is a significant barrier to addressing homelessness — more than 30 percentage points higher than the next closest option. Majorities of mayors also see public opposition to new housing and shelters, limited human services, and a lack of coordination between different government and social service agencies as obstacles.

¹ Lipari, Rachel N, and Eunice Park-Lee. 2019. "Key Substance Use and Mental Health Indicators in the United States: Results from the 2018 National Survey on Drug Use and Health." <u>https://www.samhsa.gov/data/sites/default/files/cbhsq-reports/ NSDUHNationalFindingsReport2018.NSDUHNationalFindingsReport2018.pdf, pg. 2</u>;

Centers for Disease Control and Prevention. Drug Overdose Deaths. 2021. <u>https://www.cdc.gov/drugoverdose/deaths/index.html</u>.

² National Cancer Institute. Cancer Statistics. 2021. <u>https://www.cancer.gov/about-cancer/understanding/statistics</u>.

³ Roncarati, Jill S, Travis P Baggett, James J O'Connell, Stephen W Hwang, E Francis Cook, Nancy Krieger, and Glorian Sorensen. 2018. "Mortality Among Unsheltered Homeless Adults in Boston, Massachusetts, 2000-2009." JAMA Internal Medicine 178 (9): 1242–48. https://doi.org/10.1001/jamainternmed.2018.2924.

⁴ National Academies of Sciences Engineering and Medicine. 2018. Permanent Supportive Housing: Evaluating the Evidence for Improving Health Outcomes among People Experiencing Chronic Homelessness. Washington D.C.: The National Academies Press. https://www.nap.edu/catalog/25133/permanent-supportive-housing-evaluating-the-evidence-for-improving-health-outcomes; Willison, Charley E. 2021. Ungoverned and Out of Sight: Public Health and the Political Crisis of Homelessness in the United States. New York and London: Oxford University Press. https://global.oup.com/academic/product/ungoverned-and-out-of-sight-9780197548325?cc=us&lang=en&.

⁵ Hoch, Charles, and Robert A. Slayton. 1989. New Homeless and Old: Community and the Skid Row Hotel. Temple University Press; Ensign, Josephine. 1990. Skid Road: On the Frontier of Health and Homelessness in an American City. Johns Hopkins University Press.

⁶ U.S. Department of Housing and Urban Development. 2021. "The 2020 Annual Homeless Assessment Report (AHAR) to Congress." https://www.huduser.gov/portal/sites/default/files/pdf/2020-AHAR-Part-1.pdf.

⁷ U.S. Department of Housing and Urban Development. 2021. "House America." https://www.hud.gov/house_america.

⁸ This report is the second of three Menino Survey of Mayors reports based on interviews conducted during summer 2021. For related and forthcoming reports, please visit <u>www.surveyofmayors.com</u>.



Mayors see the local nonprofit community, Continuums of Care, and the police as shaping homelessness policy. More mayors highlight the role of the police as influencers than people at risk of or experiencing homelessness.

Mayors have limited staff capacity to address homelessness. Almost one-third of cities (28 percent) have no staff exclusively devoted to serving people experiencing homelessness. Thirty-eight percent of mayors house their staff dedicated to homelessness in social services, while 22 percent place those staff in their police departments.

Mayors have access to limited data on homelessness. Ten percent of mayors say they do not have access to city-level data, while 38 percent only have access to annual data. Thirty-five percent of cities collect monthly data.

A minority of mayors define policy success in terms of reducing homelessness. Only 40 percent of mayors explicitly outline a policy goal of reducing homelessness. When asked to define success, 42 percent of mayors highlight better housing, while 16 percent mention access to better social services. Eleven percent emphasize minimizing what they perceive as the negative impacts of homelessness on surrounding residents and businesses.

METHODOLOGY

We invited mayors of all cities over 75,000 residents to participate in the Menino Survey of Mayors. Each mayor received an invitation at their official email account, as well as follow-up phone calls. We spoke with 126 mayors between June and August 2021 about a variety of topics including housing and homelessness, the COVID-19 recovery, and closing the racial wealth gap. The overwhelming majority of interviews were conducted over the phone. Mayors' responses and participation remain anonymous, to ensure they are able to speak freely about a wide range of issues. As Table 1 shows, the sample of participating cities closely mirrors the broader population on traits including size, racial demographics, housing prices, and geographic distribution.

	Surveyed Cities	All Cities
Number of Cities	126	494
Average Population	222,446	223,766
Average Percent White	53%	48%
Average Percent Black	17%	15%
Average Percent Hispanic	19%	26%
Average Percent Asian	7%	8%
Average Median Housing Price	\$294,587	\$314,417
Region	% of Sample	% of Cities
Midwest	21%	16%
Northeast	12%	9%
South	34%	35%
West	33%	40%

Table 1. Demographic Comparison of Sample Cities to All US Cities with Populations >75,000

Source: 2019 American Community Survey (ACS), published by the US Census Bureau.

3



Figure 1. Demographics of Surveyed Mayors

Professional Background

	Other 48%
	Law 30%
	Business 22%
	_

Highest Degree

JD 33%
Other 29%
BA 23%
MBA 10%
PhD 5%

Gender

	Male 67% Female 33%

Party

Democrat	66%
Republican	18%
Other	16%

Race

4

White	79%	
Black	12%	
Latino	6%	
Other	2%	
Asian	1%	



ACCOUNTABILITY AND CAPACITY

An overwhelming majority of mayors (73 percent) perceive themselves as being held highly accountable for addressing homelessness in their communities. Mayors of high and low housing cost cities and across all regions of the country hold remarkably similar views. Strong majorities of mayors (69 percent of less expensive cities and 79 percent of more expensive cities) believe that their residents care about homelessness, and use it when evaluating their local leadership.

Figure 2. Accountability for Homelessness

amount



How much control do you have over addressing

amount

at all



How much do your residents hold you accountable for addressing homelessness in your city?

Yet, mayors also feel they have relatively little control over addressing homelessness in their city. Only 19 percent of mayors believe they have a lot of control over this serious challenge. Mayors in the Northeast are particularly pessimistic: only seven percent of them perceive themselves as having a lot of control over local homelessness. Twenty-nine percent of their southern counterparts, in contrast, see themselves as having a fair amount of influence over local homelessness. Still, across the country, mayors largely feel that homelessness in their cities is outside of their control.

at all

"...63 percent of Democratic mayors worry about a lack of coordination between different government and social service agencies, compared with only 28 percent of Republicans."

5

deal

Public opposition to homeless people, institutional obstacles, and inadequate funding all stymie mayors in their efforts to redress homelessness. Indeed, over half of mayors cite public opposition to new housing or homeless shelters, limited funding, limited human and social services, and a lack of coordination between the government and different social service agencies as significant obstacles to addressing homelessness in their cities. There were some important differences along partisan lines: for example, Republican mayors are 19 percentage points more likely to say that public opposition hindered their ability to address homelessness "a lot." Sixty-five percent of Democratic mayors highlight limited human and social services as an important

deal

obstacle, compared with only 45 percent of Republicans. Fifty-five percent of Democratic mayors see evictions as a barrier to reducing homelessness — 30 percentage points more than their Republican counterparts. Perhaps most strikingly, 63 percent of Democratic mayors worry about a lack of coordination between different government and social service agencies, compared with only 28 percent of Republicans.



Limited funding, in particular, stood out as a substantial hindrance: over 60 percent of mayors used the most extreme option ("a lot") to describe the extent to which it hindered their ability to address homelessness — over 30 percentage points higher than the next closest option. Mayors are not alone in worrying about limited funding. In 2020, a nationally representative survey of Continuums of Care,⁹ the locally organized, federally designated entities responsible for preventing and ending homelessnesss in the US, found that over 70 percent of Continuums of Care listed 'limited funding' as one of the greatest challenges to preventing or ending homelessness in their jurisdiction.¹⁰

Figure 4. Barriers to Addressing Homelessness

6

How much do each of the following hinder your ability to address homelessness?



This constrained funding environment is one key reason that the Biden Administration has made homelessness a priority in its Housing First initiative and American Rescue Plan funding (ARPA). Indeed, amid the many potential transformative uses of ARPA funds (including transportation, water, small business, and workforce development), a plurality of mayors (21 percent) plan to invest in people experiencing homelessness; moreover, 15 percent are

9 Continuums of Care are most often groups of non-profit organizations within local jurisdictions, but not part of local government.

¹⁰ Klasa, Kasia, Naquia Unwala, Scott L. Greer, Julia Wolfson, Charley E. Willison. 2021. "Continuums of Care Survey 2020: Results and Recommendations." Public Health Governance Lab. <u>https://cornell.box.com/v/CocSurveyBrief2021.</u>



investing in housing and 15 percent in social services." As one mayor put it, "the rescue plan money has allowed us to take on projects that were before not funded. For example, we've expanded our homeless outreach to remove encampments and find temporary supportive housing for the homeless population."

Figure 5. Influence on Homelessness Policies

How much do each of the following groups shape your city's homelessness policy?



Our team also sought to understand which groups influence local homelessness policy. Mayors highlight a variety of nonprofit and federal and local entities — underscoring the wide set of groups that must be coordinated to implement effective homelessness policy. Nearly all mayors describe the local nonprofit community as important influencers of local homelessness policy. An overwhelming majority also cite the prominent roles of Continuums of

11 Glick, David, Katherine Einstein, Maxwell Palmer. 2021. "2021 Menino Survey of Mayors: Building Back Better." Boston University Initiative on Cities. https://www.surveyofmayors.com/files/2021/11/2021-Menino-Survey-BBB-Report.pdf.



Care, people at risk of or experiencing homelessness, and local public housing authorities. Finally, the police play an important (and potentially surprising) role in shaping homelessness policy: 78 percent of mayors say that police have at least some influence over their city's homelessness policy. Police were the third most influential group listed by mayors, just above people at risk of or experiencing homelessness. While majorities of mayors from both political parties describe the police as having at least a little influence, Republicans are substantially more likely to cite police influence: 68 percent of Republican mayors believe that police have a lot of influence over their homelessness policy, compared with only 29 percent of Democrats. Last year's Menino Survey reveals that mayors are fairly reluctant to reallocate social service responsibilities such as homelessness policy from the police: only 33 percent of mayors supported reallocating some or many responsibilities from the police to social service agencies.¹²

Figure 6. City Staff Dedicated to Homelessness

Does your city government have staff dedicated to the needs of persons experiencing homelessness? If so, what is their title/department?



Inadequate staffing likely contributes both to coordination challenges and a lack of available local social services. Almost one-third of cities (28 percent) have *no* staff exclusively dedicated to serving people experiencing homelessness. For many mayors, this lack of staff means that large numbers of over-burdened housing and social service staff are tasked with addressing this complex issue amid their many other responsibilities. One western

12 Einstein, Katherine, David Glick, and Maxwell Palmer. 2021. "2020 Menino Survey of Mayors: Policing and Protests." Boston University Initiative on Cities. <u>https://www.surveyofmayors.com/files/2021/04/menino-survey-of-mayors-2020-policing-and-protests-report.pdf.</u>



mayor observed that this problem "eats up everyone's time" as the mayor's office, communications office, and housing office all allot significant effort to supporting homeless people, without any administrative support or coordination.

In response to an open-ended question about homelessness staffing, other mayors list specific departments and positions: 38 percent of mayors place staff dedicated to the needs of persons experiencing homelessness in their social services department, while another 14 percent say their homelessness staff are located in their housing department. These staff play a significant coordination role. One western mayor describes their importance as the city's homeless population grew over the last year: "we have [added staff dedicated to unhoused people] in this past year, because of the increase of people living unsheltered [...] we instituted a unified command structure, across city department leadership in each city department, meeting on a weekly basis." A striking 22 percent of mayors place their homelessness staff in their police departments. This operational arrangement comes with risks, such as criminalizing homelessness rather than connecting those experiencing it to necessary social and health services.

Mayors also struggle to get the data they need to evaluate homelessness in their communities. While a small number of mayors (3 percent) collect daily data, most mayors rely on less frequent counts: 38 percent of mayors have access to annual data on homelessness, while another 35 percent collect monthly data. Ten percent of mayors

"We waited for the county to do their job, but they never did, so we had to get direct funding from the state and do it ourselves. We didn't want the job from the county."

9

say that they do not have access to city-level data (eight percent indicate that their community only has county-level data available).

Data on homelessness are often not collected at the city level. Several mayors highlighted city-county coordination problems as obstacles to acquiring municipal data. One western mayor lamented, "we waited for the county to do their job, but they never did, so we had to get direct funding from the state and do it ourselves. We didn't want the job from the county." A southern mayor observed,

"[our] biggest obstacle is the county: they have overarching responsibility (and the funding) for tracking and dealing with homelessness, even though the majority of the problem is in the city limits. We're trying to take over the annual census where we can (in the city limits)." Other mayors underscored the challenges that local government fragmentation posed in data collection. One midwestern mayor said, "we sit next to the largest city in the state, and so it's hard to tell if they're our homeless people or if they're somebody else's homeless people that are in the city."

Indeed, one reason that mayors are, at times, unable to collect city-level data is because the federal government has largely assigned this responsibility to Continuums of Care. Continuums of Care boundaries often do not overlap with those of local governments. As a consequence, city-level data is often not easily accessible unless cities conduct supplemental data collection.

Mayors also struggled to coordinate with their nonprofits, who are often directly responsible for data collection. One midwestern mayor noted, "we are not where we need to be. [There] is a lack of coordination (and disagreement) between the city and homeless agencies." A southern mayor complained, "one shelter doesn't share "We have several shelters and they don't collect a lot of data that we need, or they don't share it with us."

their data with the city." Another southern mayor said, "we have several shelters and they don't collect a lot of data that we need, or they don't share it with us." A 2020 national survey of Continuums of Care found that one in five Continuums of Care reported 'challenges working with local government' as the or one of the greatest challenges to preventing or ending homelessness in their jurisdiction.¹³ Fifty-seven percent of Continuums of Care similarly reported limited engagement with various local government actors¹⁴ as stakeholders in their responses to

¹³ Klasa, Kasia, Naquia Unwala, Scott L. Greer, Julia Wolfson, Charley E. Willison. 2021. "Continuums of Care Survey 2020: Results and Recommendations." Public Health Governance Lab. <u>https://cornell.box.com/v/CocSurveyBrief2021.</u>

¹⁴ Includes 'local government'; 'police'; 'public health'; and local housing agencies or Public Housing Authorities.



homelessness.¹⁵ Given the wide variation in how cities staff their homelessness teams — if they have them at all — it is easy to imagine the challenges Continuums of Care may face in coordinating with local governments.

Finally, mayors observed that it was especially difficult to count members of their unsheltered population. One western mayor attributed data challenges to "the nature of the population — their reluctance to engage with government." A southern mayor echoed the importance of distrust, citing, "resistance by some homeless neighbors to share who they are. Some have a healthy suspicion of authority." A northeastern mayor highlighted the transience of his city's homeless population: "it's tough to track homeless people, they are highly transient, and often resistant to sharing lots of information."

DEFINING SUCCESS

In addition to asking mayors about the constraints and influences that shape their homelessness policy, we asked mayors, in an open-ended question, how they "define success" in addressing homelessness — and what policies they believe are most likely to help them achieve success. Only 40 percent of mayors defined success in terms of

reducing homelessness, with many mayors struggling to clearly articulate their goals in this policy arena.

"Only 40 percent of mayors defined success in terms of reducing homelessness, with many mayors struggling to clearly articulate their goals in this policy arena."

A strong majority of mayors across the country (60 percent) do not define successful approaches to homelessness in their community based on a goal of reducing rates of homelessness.

Midwestern (62 percent) and southern mayors (50 percent) are significantly more likely to highlight reduction goals than their northeastern (29 percent)

and western counterparts (22 percent). Mayors of lower housing cost cities are 18 percentage points more likely to cite reduction goals (48 percent of lower housing cost cities versus 30 percent of higher housing cost cities).



How does your city define success in addressing homelessness?¹⁶

Figure 7. Definition of Success, By Reduction Goal

Mayors list a variety of different policy goals when asked in an open-ended question to define successful homelessness policy (see Figure 8).¹⁷ A plurality of mayors (42 percent) emphasize providing housing for their unhoused community members. As one southern mayor summarized it, success is *"moving someone from the street to housing and/or a job."*

¹⁵ Klasa, Kasia, Naquia Unwala, Scott L. Greer, Julia Wolfson, Charley E. Willison. 2021. "Continuums of Care Survey 2020: Results and Recommendations." Public Health Governance Lab. <u>https://cornell.box.com/v/CocSurveyBrief2021.</u>

¹⁶ Responses to this question were coded into a dichotomous variable.

¹⁷ These data reflect authors' coding of open-ended responses. Responses could fall into multiple categories (e.g., housing and social services).



A northeastern mayor emphasized the combination of housing and social services when defining success as the *"transition of previously homeless individuals into permanent housing with necessary supportive services."* Indeed, 16 percent of mayors' responses highlighted matching their unhoused community members with supportive services.

Eleven percent of mayors centered the needs of non-homeless residents by defining success in terms of reducing the externalities imposed on surrounding residents. As one midwestern mayor put it, *"the Midwest does not tolerate people being homeless. It cannot be seen; if it is seen, it's not being addressed. Can't have people sleeping on the streets."* One southern mayor used a *"lack of complaints"* as a measure of success. Several mayors explicitly highlighted

"We kind of eyeball the thing. If there's a homeless encampment this week, and it's gone next week, we consider that a success." encampments — and the community complaints they elicit — when describing how they define success. One western mayor observed, "we kind of eyeball the thing. If there's a homeless encampment this week, and it's gone next week, we consider that a success." A midwestern mayor said, "I think broadly what people would want is that we don't want to encounter people who are occupying our public right of way and creating issues of trash, litter, and safety that we have to remedy."

A few mayors highlighted more explicitly punitive policies as a means of achieving these goals. One western mayor defined success as *"moving them elsewhere. Not pretty, but that's what it is."* Another western mayor said, *"I believe it's important that those who are homeless are (1) interviewed, (2) categorized [...] and then if it's drug addiction, arrest*

them and charge them with a crime and put them in jail." Municipal governments frequently rely on punitive measures to address local homelessness, including arrests, fines, citations, confiscation of personal property, and forced removal from an area or forced relocation.¹⁸ Punitive measures most often include police as the primary implementers.¹⁹

"Success more for myself and staff [...] is getting to people on the cusp of becoming homeless and keeping them from becoming homeless."

One western mayor distinguished the competing goals of city staff from those of community residents: "success to my citizens would be not seeing people camping or wandering the streets in need of mental health or addiction services. Success more for myself and staff [...] is getting to people on the cusp of becoming homeless and keeping them from becoming homeless." Indeed, as we noted earlier in this report, public opposition remains a formidable obstacle to addressing homelessness. Seventy-eight percent of mayors indicate that homeless people experience a moderate amount or a lot of discrimination in their communities; this is higher than any other group we asked about, including Black people, Latino people, and transgender people.

¹⁸ Herring, Chris. 2019. "Complaint-Oriented Policing: Regulating Homelessness in Public Space." American Sociological Review 84 (5): 769-800. <u>https://doi.org/10.1177/0003122419872671</u>; Bauman, Tristia, Janet Hostetler, Janelle Fernandez, Eric Tars, Michael Santos, et al. 2017. "Housing Not Handcuffs: Ending the Criminalization of Homelessness in U.S. Cities." National Law Center on Homelessness and Poverty. Washington DC; Robinson, Tony. 2019. "No Right to Rest: Police Enforcement Patterns and Quality of Life Consequences of the Criminalization of Homelessness." Urban Affairs Review 55 (1): 41-73. <u>https://doi.org/10.1177/1078087417690833.</u>

¹⁹ Herring, Chris, Dilara Yarbrough, and Lisa Marie Alatorre. 2019. "Pervasive Penality: How the Criminalization of Poverty Perpetuates Homelessness." Social Problems 67 (1): 131-49. <u>https://doi.org/10.1093/socpro/spz004</u>; Willison, Charley E. 2021. Ungoverned and Out of Sight: Public Health and the Political Crisis of Homelessness in the United States. New York and London: Oxford University Press. <u>https://global.oup.com/academic/product/ungoverned-and-out-of-sight-9780197548325?cc=us&lang=en&#.</u>



Figure 8. Definition of Success, By Priority Area

How does your city define success in addressing homelessness?²⁰



A perhaps surprising number of mayors -10 percent²¹ - did not have clear definitions in mind for success in addressing homelessness. One northeastern mayor said, "we are in the process of coming up with this definition,

we have a whole working group." When asked for their city's definition, a midwestern mayor replied, "good question! I don't know the answer as that's a question that I ask frequently. What are we trying to achieve? Are we trying to say that we don't want people [to be] homeless [or are we saying] that they can just be homeless someplace else?"

"Are we trying to say that we don't want people [to be] homeless [or are we saying] that they can just be homeless someplace else?"

CONCLUSION

As leaders of the site of America's homelessness crisis, mayors are critical partners in ending homelessness. Facing limited funding and steep public opposition, they must help coordinate a fragmented set of public and private-sector actors across multiple levels of government and geographic areas. They do so with limited data, widely varying staffing models, and at times unclear goals, rendering it difficult to measure which policies and operational structures work. With many cities experiencing steep increases in their homeless population, America's cities and their leaders need more support and insight into best practices at the local level to provide effective and coordinated aid to their residents in need.

²⁰ Responses were coded by topic area and could fall into multiple categories.

²¹ We included any mayors who stated that they did not know or did not have a definition in this category. Some mayors thought of ideas after stating that they didn't know or had never thought about this question, most did not. One mayor in the Northeast stated that they are in the process of developing a definition.

Boston University Initiative on Cities

The Boston University Initiative on Cities leads research in, on, and with cities in pursuit of sustainable, just, and inclusive urban transformation. We marshal the talents and resources of wide-ranging disciplines across Boston University spanning the social, natural, computational, and health sciences. The Menino Survey is named for the late Mayor Tom Menino, who co-founded the Initiative on Cities in 2014 following 20 years as mayor of Boston. <u>bu.edu/ioc</u>

To learn more about the Menino Survey of Mayors, visit surveyofmayors.com