

Monarch Housing Associates

29 Alden Street, Suite 1B  
Cranford, NJ 07016

908.272.5363

[www.monarchhousing.org](http://www.monarchhousing.org)



**NJ**  
**2017**  
**Counts!**

---

## Passaic County's 2017 Point-In-Time Count of the Homeless

January 24, 2017

---

Table of Contents

- I. Introduction..... 3**
  - NJ Counts 2017..... 3
  - Acknowledgements..... 3
  - This Report ..... 3
- II. Data Collection and Methodology ..... 4**
  - Requirements for the Count..... 4
  - Data Collection Methods..... 5
  - Limitations ..... 5
  - De-duplication ..... 6
- III. Findings for Total Homeless Population..... 7**
  - Key Findings ..... 7
  - Total Homeless Population ..... 7
  - Homeless Families and Individuals ..... 8
  - Demographics ..... 9
  - Disabilities ..... 10
  - Victims of Domestic Violence..... 10
  - Veterans ..... 11
  - Income and Benefits ..... 11
  - Length of Homelessness ..... 12
  - Cause of Homelessness ..... 12
- IV. Findings for the Chronically Homeless ..... 13**
  - Total Chronically Homeless Population..... 14
  - Families and Individuals ..... 14
  - Demographics ..... 15
  - Disabilities ..... 15
  - Subpopulations..... 15
  - Income and Benefits ..... 16
  - Length of Homelessness ..... 16
  - Cause of Homelessness ..... 16
- V. Findings for the Unsheltered Homeless ..... 17**
  - Total Unsheltered Homeless Population..... 18
  - Families and Individuals ..... 18
  - Demographics ..... 18
  - Disabilities ..... 19
  - Subpopulations..... 19
  - Income and Benefits ..... 19
  - Length of Homelessness ..... 20
  - Cause of Homelessness ..... 20
- VI. Appendix ..... 21**

This report was prepared for  
The New Jersey Housing and Mortgage Finance Agency  
by  
Monarch Housing Associates

## I. Introduction

### NJ Counts 2017

*NJ Counts 2017*, New Jersey's annual Point-In-Time (PIT) Count of the Homeless, provides a statewide snapshot of homeless households in our communities; where they find shelter, what their needs are, and what factors contribute to making them homeless. The 2017 Count reveals important demographic and other information about families and individuals who were homeless on the night of Tuesday, January 24<sup>th</sup>, 2017 and was carried out with the help of government agencies, community-based organizations, and local volunteers.

In New Jersey, each County's count is planned, coordinated, and carried out locally, and the information gathered enables each community to better allocate housing resources and services in order to prevent and end homelessness. The PIT Count is the primary opportunity throughout the year for most communities to take a comprehensive look at the total homeless population, and is especially crucial in assessing the needs of the unsheltered homeless.

### Acknowledgements

Monarch would like to thank all Point-In-Time Coordinators, homeless service providers, agencies, and volunteers who participated in NJ Counts 2017. Monarch would also like to specifically thank Bergen County for providing a Spanish translation of the 2017 paper survey tool.

Finally, a special acknowledgement is given to all the respondents who were willing to share personal information about themselves and their households' experiences in order to help our communities better understand and assist the homeless.

Funding for coordinating New Jersey's 2017 Point-In-Time Count and producing this report was provided by New Jersey's Housing and Mortgage Finance Agency (NJHMFA).

### This Report

The findings in this report are presented in the following sections:

1. Total homeless population;
2. Those experiencing chronic homelessness (families and individuals that have been homeless for a year or longer, or who have experienced at least four episodes of homelessness in the last three years totaling at least 12 months, and have a disabled head of household); and
3. Unsheltered families and individuals;

The structure of this report is intended to provide not only an overall snapshot of the homeless population counted in the Point-In-Time, but also to focus attention on the homeless subpopulations that are the most in need, and those that represent federal funding priorities set forth by the U.S. Department of Housing and Urban Development (HUD).

In addition to the main findings presented in the body of this report, Appendix A includes charts illustrating the responses to all survey questions that were part of the 2017 Point-In-Time Count.

## II. Data Collection and Methodology

### Requirements for the Count

As part of its Continuum of Care (CoC) application for homelessness funding, HUD requires that jurisdictions across the nation conduct a statistically reliable and unduplicated count of the homeless for one overnight period during the last 10 days of January. New Jersey's Continuums of Care (regional networks of organizations, agencies, and community stakeholders that plan local efforts to help the homeless) conduct an annual count of sheltered homeless persons (i.e. persons in emergency shelter, transitional housing for the homeless, and Safe Haven programs) and at least a biennial count of unsheltered homeless persons.

In their Point-In-Time Count, CoCs must count and report all individuals and families who meet the criteria in paragraph (1)(i) of the homeless definition in 24 CFR 91.5 of HUD's Homeless Definition Rule on the night designated for the count. This includes individuals and families who are:

- **Sheltered**, or “living in a supervised publicly or privately operated shelter designated to provide temporary living arrangement (including congregate shelters, transitional housing, and hotels and motels paid for by charitable organizations or by federal, state, or local government programs for low-income individuals),” or
- **Unsheltered**, “with a primary nighttime residence that is a public or private place not designed for or ordinarily used as a regular sleeping accommodation for human beings, including a car, park, abandoned building, bus or train station, airport, or camping ground.”

Because this report focuses on those respondents who meet HUD's definition of homeless, it does not include information about those who may be at risk of homelessness, precariously housed, or considered homeless under other federal statutes. Persons who, on the night of the count, were living doubled up with another household, living in illegal or overcrowded units, being discharged from a jail or health facility with no subsequent residence, scheduled to be evicted, or paying for its own motel unit were not considered

homeless. All survey information collected for respondents who were at risk of homelessness or precariously housed was preserved and shared with each community for local planning purposes, but is not included in this report unless otherwise noted.

## Data Collection Methods

Monarch Housing Associates provided each of New Jersey's 21 counties with in-person training, online video and print training guides, a practice online survey tool, and technical assistance to aid in the data collection process for New Jersey's 2017 Point-In-Time Count. Point-In-Time Coordinators in each county disseminated PIT training materials and helped facilitate local planning around implementation of the PIT count in their communities.

For the fourth year, the count of homeless persons who were sheltered on the night of the point in time was primarily taken from New Jersey's Homeless Management Information System (HMIS), while the count for the unsheltered and those sheltered by non-HMIS programs was conducted using a Paper Survey tool, personal interviews, and agency client records. This strategy was designed in accordance with HUD guidance regarding conducting both sheltered and unsheltered Point-In-Time Counts.

The 2017 PIT Survey tool closely mirrors information collected in HMIS so that the data was comparable for important factors such as duration and episodes of homelessness, household characteristics, income, services needed, and factors contributing to homelessness. Agencies updated all HMIS data to accurately reflect the night of the count, and those with programs that were non HMIS-participating submitted information from interviews utilizing the Paper Survey tool through SurveyMonkey.

## Limitations

1. HUD requires a count of sheltered homeless persons and families annually, but only a biennial count of those who are unsheltered. Even though New Jersey conducts both a sheltered and unsheltered count each year, the comprehensiveness of the unsheltered count may be influenced during the non-HUD required full count years. This report includes comparison data from 2013 to 2017. 2014 and 2016 were not HUD required full reporting years while 2013, 2015, and 2017 were.
2. The information presented in this report is based on survey interviews and agency HMIS records. In some cases, survey respondents did not answer every question completely, and homeless provider agencies did not report all client information on the night of the count. For this reason, all charts presented in this report will be based on the responses received, while all percentages will be based on the total households or individuals served and may not equal 100% in each category due to possible missing data.
3. Because the Point-In-Time Count represents only one night during the last ten days of January, it is widely accepted that the PIT will undercount the overall homeless

population. Undercounting may occur due to difficulty finding those living on the street, incomplete information for people who do not agree to complete the survey, a shortage of volunteers to cover a geographic area, or homeless persons choosing not to seek housing services on the night of the count. This data should not be viewed as a comprehensive measurement of all families and individuals who experience homelessness throughout the year, but rather as a minimum number of persons who experience homelessness in New Jersey on a given night.

## De-duplication

Monarch Housing Associates collected and merged all HMIS and SurveyMonkey Point-In-Time data from each community into its combined database. Monarch generated two unique identifiers, one more general and one more in-depth, based on the identifying information for each individual record. Using a formula, these unique identifiers were compared to all identifiers for other records in the database to identify potential duplicates.

All duplicates detected through comparison of unique identifiers were then de-duplicated by the following process:

1. Multiple HMIS records where all fields match – a single record was preserved, and all duplicates were removed;
2. Multiple SurveyMonkey records where all fields match – a single record was preserved, and all duplicates were removed;
3. Comparing HMIS to SurveyMonkey records where unique identifiers, disabilities, income sources, household size, and location on the night of the count all match – the HMIS record was preserved and the SurveyMonkey duplicates were removed.

Following this de-duplication of the data, communities were given preliminary data to review all identified duplicates and records with missing data. Communities were then able to update records with missing information and/or request any additional de-duplication they determined prudent. Monarch then updated and removed additional records based on community feedback prior to completing its final analysis and report.

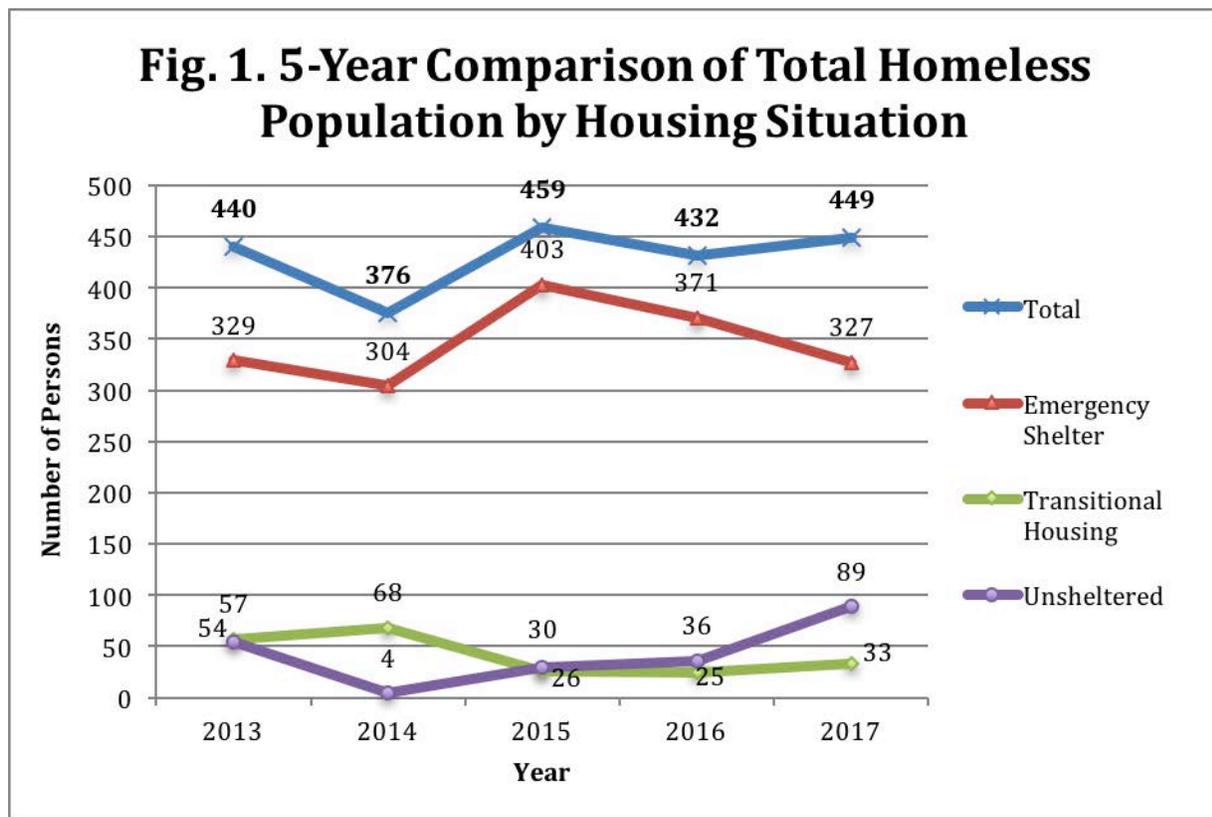
### III. Findings for Total Homeless Population

#### Key Findings

- On the night of January 24<sup>th</sup>, 2017 a total of 306 households, including 449 persons, were experiencing homelessness in Passaic County, according to the 2017 Point-In-Time Count.
- A total of 56 households, with 58 persons, were identified as chronically homeless.
- 89 unsheltered homeless persons were counted.

#### Total Homeless Population

On the night of January 24<sup>th</sup>, 2017, a total of 449 persons, in 306 households, were experiencing homelessness in Passaic County, according to the 2017 Point-In-Time Count. This is an increase of 17 persons (3.9%) and 34 households (12.5%) from 2016. Passaic

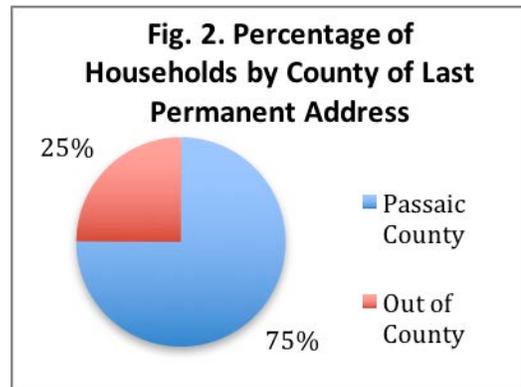


County had 5.3% of New Jersey’s statewide homeless population in 2017.

Figure 1 shows that, in 2017, 327 homeless persons stayed in emergency shelters, 33 stayed in transitional housing, and 89 were unsheltered on the night of the count. While there was a decrease of 44 persons (11.9%) in emergency shelter, there was an increase of 8 persons in transitional housing (32%) and 53 persons (147.2%) unsheltered on the night of the count.

Figure 1 also shows that, over the past five years, there has been fluctuations in the total homeless population, specifically related to the unsheltered population, but between 2013 and 2017, the total number of homeless persons has increased by 9 persons (2%).

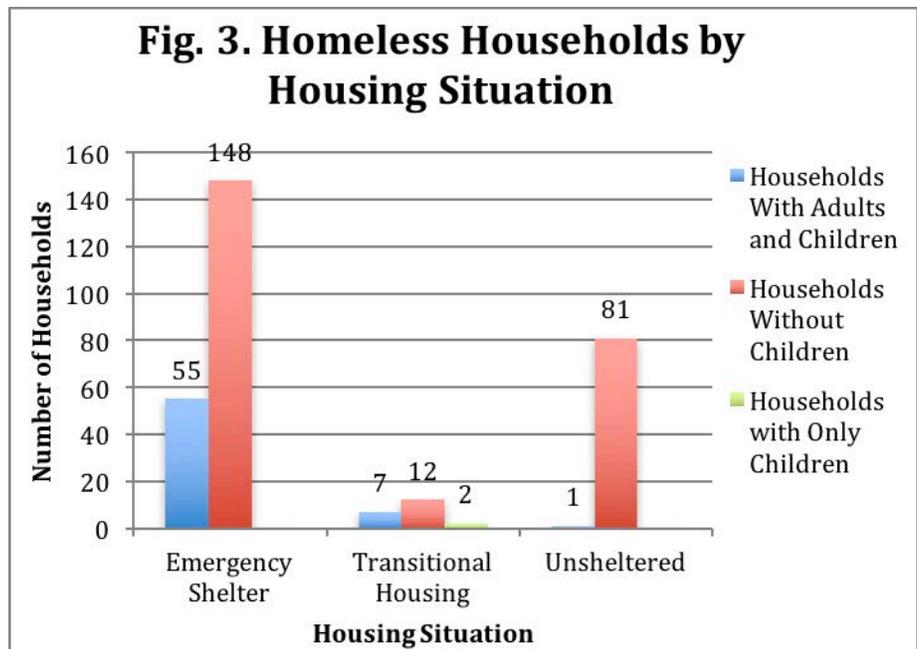
As Figure 2 shows, 25% of homeless households in Passaic County reported that their last permanent address prior to becoming homeless was outside of the county.



### Homeless Families and Individuals

When reading the data regarding different types of homeless households, it is important for the reader to remember that, in this report, ‘household’ means “any group of persons who, if they were able to attain permanent housing, would choose to live together; and, shared the same sleeping arrangements on the night of the count.” Three different types of households are discussed below: households with adults and children under 18 (‘families’), households without children (‘individuals’), and households with only children under 18 (‘unaccompanied youth’).

Of the 306 households counted in Passaic County in 2017, 63 (20.6%) were families with at least one child under the age of 18 and one adult, an 18 household decrease from families counted in 2016. These families included 200 persons, including 124 children under age 18, and 76 adults. The average family size was about 3 persons. Figure 3 shows that 55 families



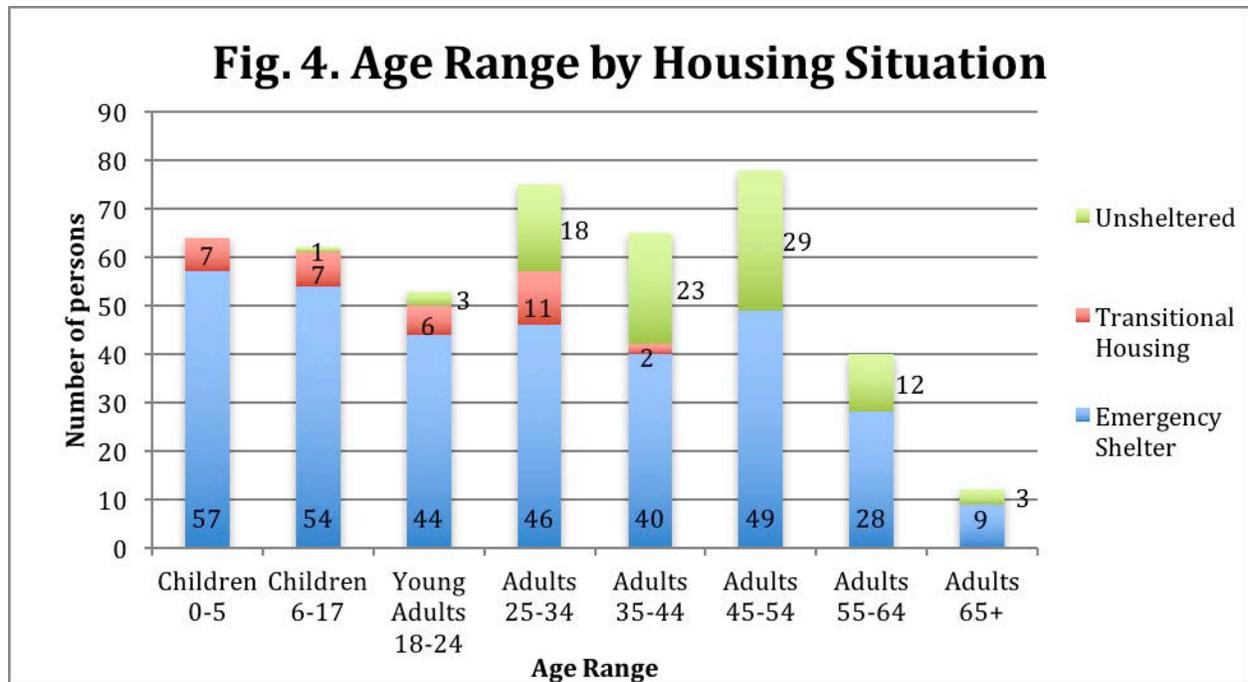
were staying in emergency shelter (87.3%), 7 were in transitional housing (11.1%) and 1 family with adults and children (1.6%) was unsheltered in 2017, matching 2016.

78.8% (241) of the homeless households in Passaic County were households without children under 18, and they were composed of 238 adult individuals and 3 adult only households composed of 9 persons. Overall, this is a 50 household (26.2%) increase from 2016, which the largest increase seen among the unsheltered adult households (48 households, 145.5%).

Figure 3 shows that in addition, there were 2 households comprised of 2 individual children under 18 years old served in Transitional Housing in 2017. This is an increase of 2 from 2016.

### Demographics

The majority of persons experiencing homelessness on the night of the count were adults over the age of 24 (270 persons, 60.1%). 53 (11.8%) persons were adults between 18 and 24 years old and the remaining 126 persons (28.1%) were children under 18 years old. Unlike 2016, where children aged 0 to 5 was the most represented age range, Figure 4 shows that adults between 45 and 54 made up the most represented age category.

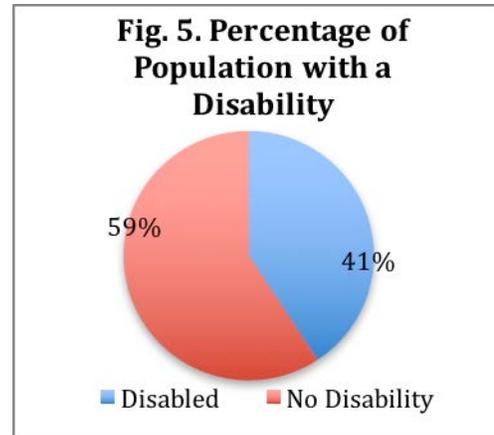


50.3% of homeless persons were male, and 49.7% were female.

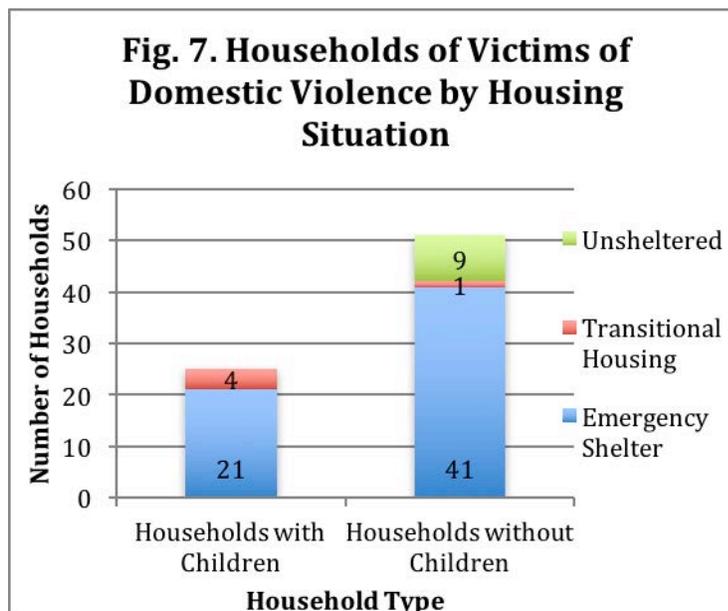
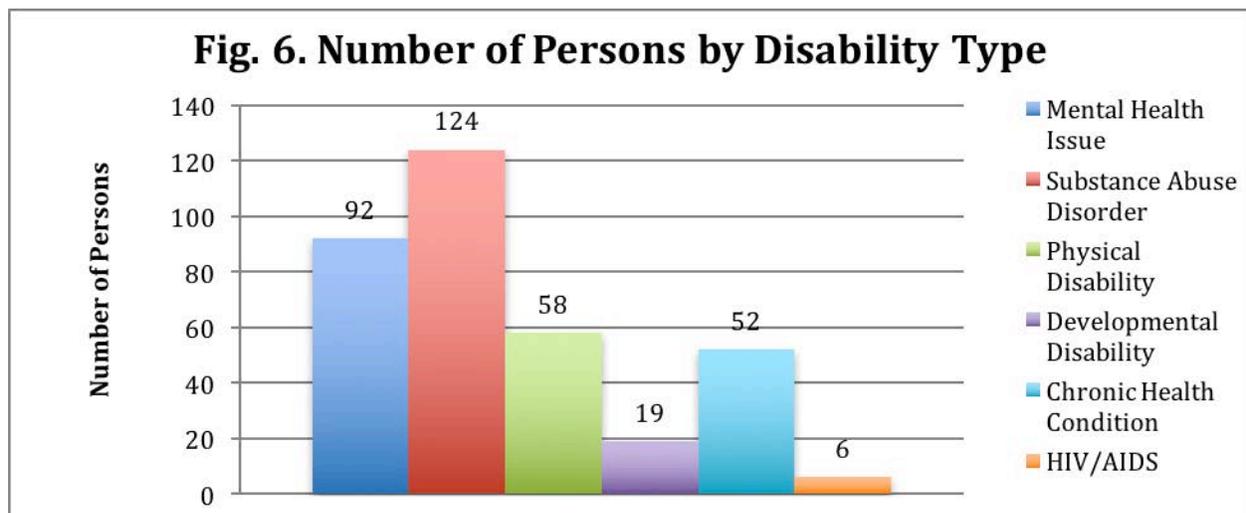
47.2% of homeless persons identified their race as Black or African-American, making that the largest racial subgroup reported by homeless persons. The next largest group self-identified as White (33%), followed by Asian (1.1%). With regard to ethnicity, 29.4% of persons identified themselves as Hispanic or Latino.

## Disabilities

Figure 5 illustrates that 41% of homeless persons reported having some type of disability. 55.1% of adults reported a disability, while 4% were children reported a disability. Figure 6 shows the number of the homeless persons that identified as having various disabilities. The most common disabilities identified include substance abuse disorders and mental health issues.



Among disabled adults, 69.7% reported substance abuse disorders making this the most prevalent disability, representing 38.4% of the total adult population. Another 50% of disabled adults reported a mental health issue. Among disabled children, 60% reported a



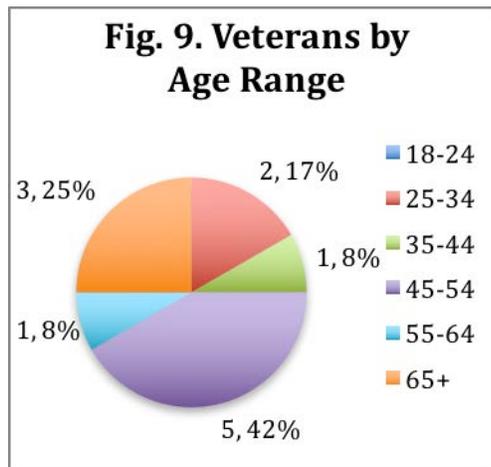
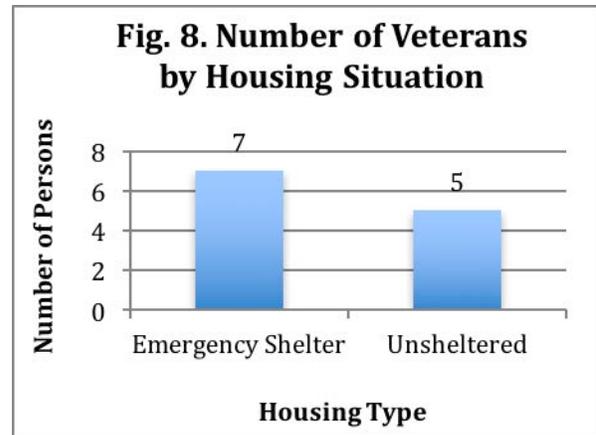
mental health issue.

## Victims of Domestic Violence

On the night of the count, in Passaic County, 76 homeless households reported having a victim of domestic violence, an increase of 4 since 2016. These households were composed of 51 individuals and 25 families. The majority of these households (81.6%) were in emergency shelters on the night of the count, while 11.8% were unsheltered.

## Veterans

In its plan, *Opening Doors: Federal Strategic Plan to Prevent and End Homelessness*, the United States Interagency Council on Homelessness (USICH) has prioritized ending homelessness among veterans by 2015. Many communities in New Jersey have also been working hard to end homelessness among our country's servicemen and women.



12 homeless persons identified as veterans on the night of the count, 4 more than 2016. All were single, adult individuals. 58.3% of veterans were staying in emergency shelter, while the remaining 41.7% were unsheltered.

91.7% of the veterans experiencing homelessness in Passaic County were male, and the most common racial background identified was Black or African-American (41.7%). Figure 9 illustrates the percentage of homeless veterans by age range.

75% of veterans reported having some kind of disability. The most common disability reported was substance abuse disorders (88.9%) followed by mental health issues (55.6%). 1 veteran reported receiving Veteran's Pension, while no veterans reported receiving Veteran's Disability or connect to VA Medical Benefits. As far as services sought, 75% of veterans were seeking housing, while another 41.7% were seeking emergency shelter services.

## Income and Benefits

Among households experiencing homelessness on the night of the count, 37.6% had no source of income, and 4.2% reported receiving earned cash income. The two most common sources of income among households were SSI (19.6%) and TANF (16.5%).

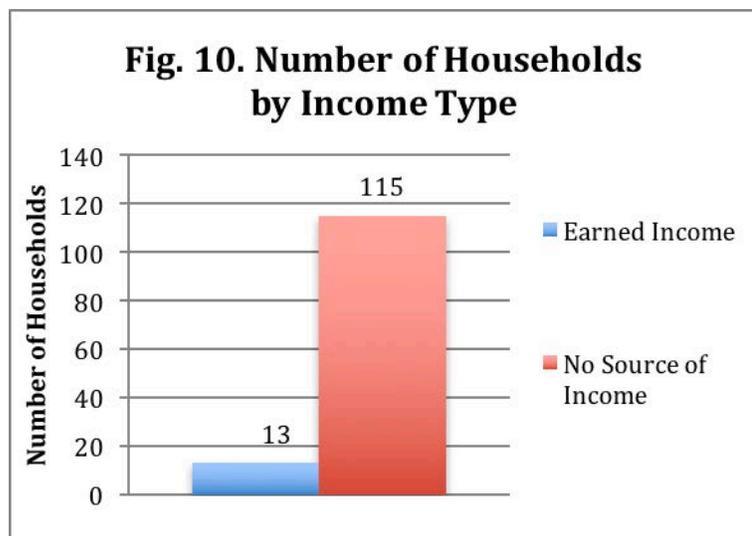


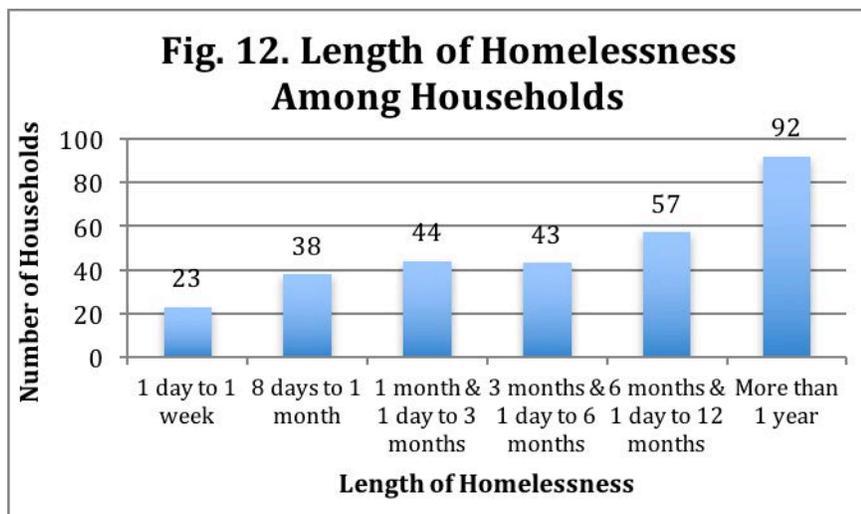
Figure 11 shows the average monthly income for all homeless households.

<b>Figure 11. Average Monthly Income For Households by Housing Situation</b>			
	Emergency Shelter	Transitional Housing	Unsheltered
Average for All Households	\$296.27	\$387.71	\$211.71

21.2% of homeless households reported receiving no kind of non-cash benefit on the night of the count. Medicaid and Food Stamps (SNAP) were the top reported non-cash benefits, received by 47.1% of households each.

### Length of Homelessness

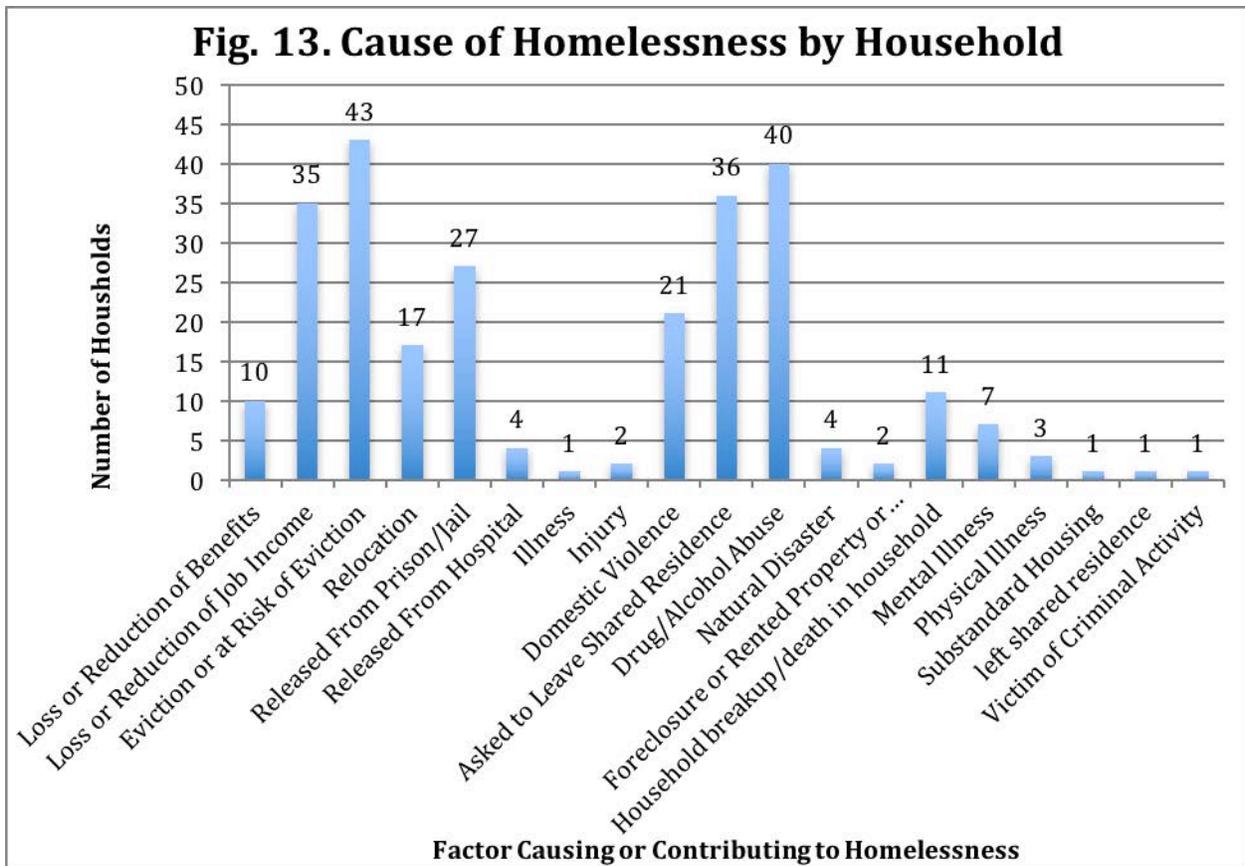
As Figure 12 shows, 92 homeless households (30.1%) reported that their most recent, continuous episode of homelessness had lasted between more than one year. 57 (18.6%) reported that they had been homeless between 6 and 12 months, showing that almost 50% of the population had been experiencing homelessness for over 6 months.



### Cause of Homelessness

When asked to share the primary factor that contributed to, or caused, their homelessness, more households attributed their household's homelessness to eviction or risk of eviction (43 households, 14.1%) than any other cause. As Figure 13 shows, the next most common factors reported were drug or alcohol abuse (13.1%) and being asked to leave a shared residence (11.8%).

When households were asked 'what was your residence prior to your current living situation?' more said they were in permanent housing (22.9%) than any other type of residence. 17.6% reported staying with friends or family prior to their current living situation, while 10.1% reported residing in an emergency shelter.



#### IV. Findings for the Chronically Homeless

HUD issued its final rule on the definition of chronic homelessness in 2015. Under this definition, someone with a long-term disabling condition, who has been continually homeless for a year or more, or at least four times in the past three years where the length of time in those episodes add up to a year or more, meets HUD’s definition of chronically homeless. Any family with a head of household that meets this definition is considered a chronically homeless family.

HUD has established a goal of ending chronic homelessness by 2017. This goal reflects the urgency of helping to house those persons who have not been able to remain stably housed over the course of an extended period of time. Chronically Homeless persons are among the most vulnerable homeless groups, and providing effective supportive services and case management may be required in order to help some stay in the housing they need. Prioritization of new Continuum of Care funding opportunities has recently been giving some communities in New Jersey new resources for housing this subgroup.

## Total Chronically Homeless Population

56 households, made up of 58 total persons, were counted as chronically homeless in Passaic County, according to the 2017 Point-In-Time Count. This is an increase of 18 households and 31 persons from 2016. The rate of chronic homelessness increased as a percentage of the overall homeless population from 9.4% to 12.9%.

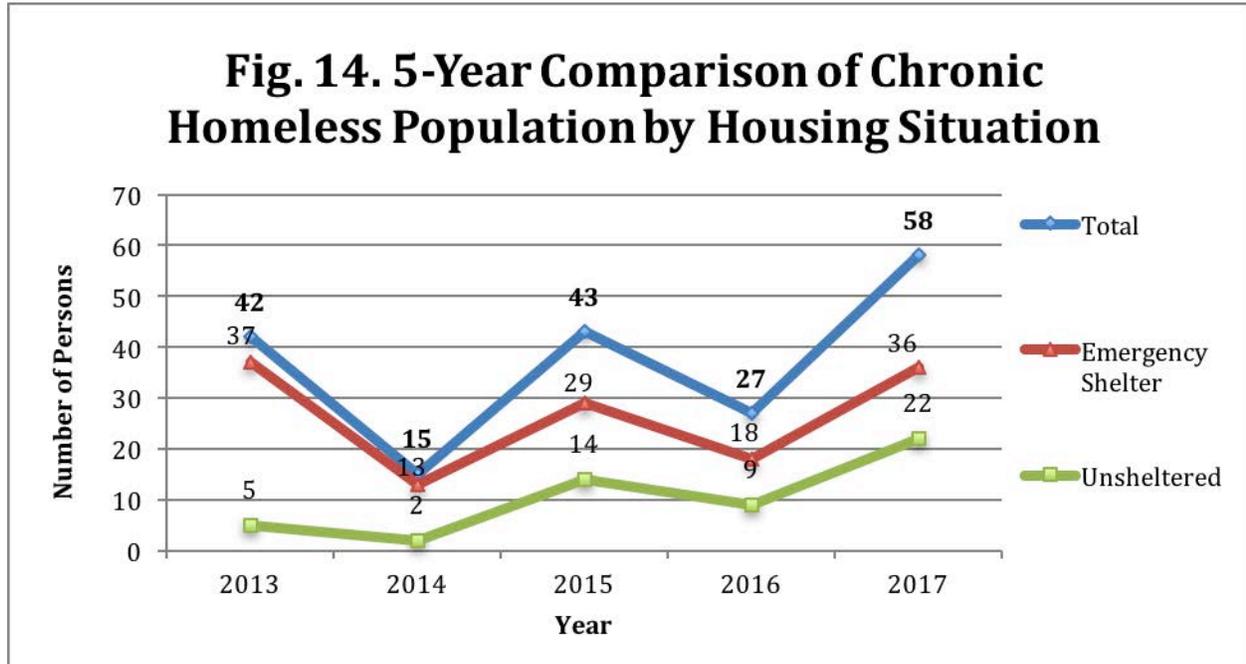
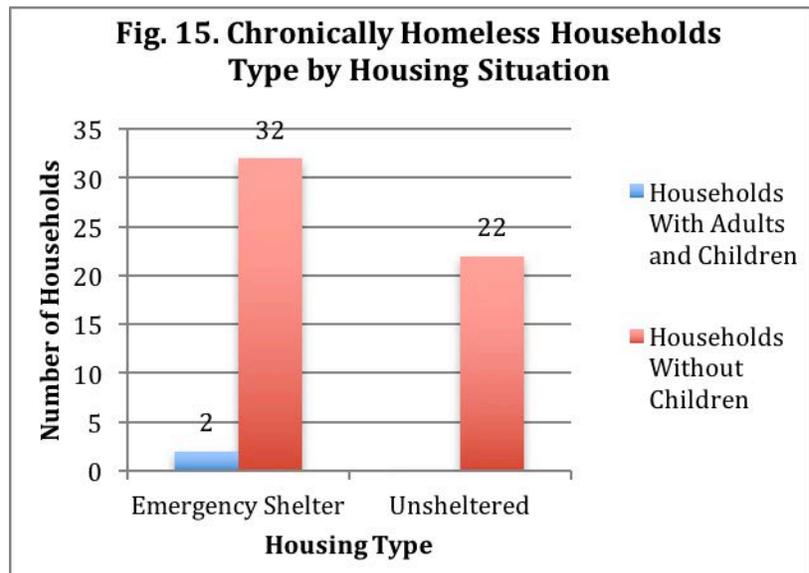


Figure 14 shows the number of chronically homeless households who were in emergency shelters or living unsheltered in Passaic County from 2013 to 2017. Over the past five years, while the numbers have fluctuated, the overall trend has shown an increase in chronic homelessness, with an increase of 16 persons (38.1%) between 2013 and 2017.

## Families and Individuals

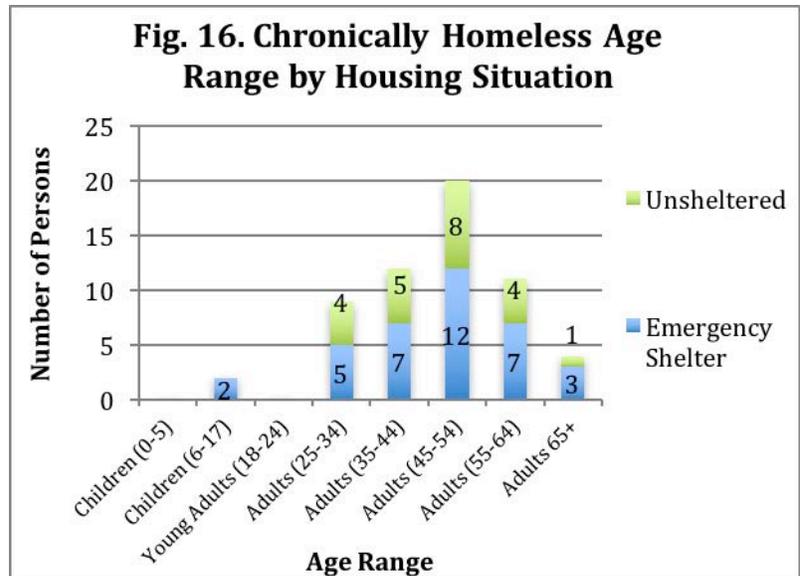
Of the 56 chronically homeless households counted in Passaic County in 2017, only 2 were households with at least 1 adult and 1 child under the age of 18. These 2 family households were made up of a total of 4 persons. The remaining 54 households were individual adults.



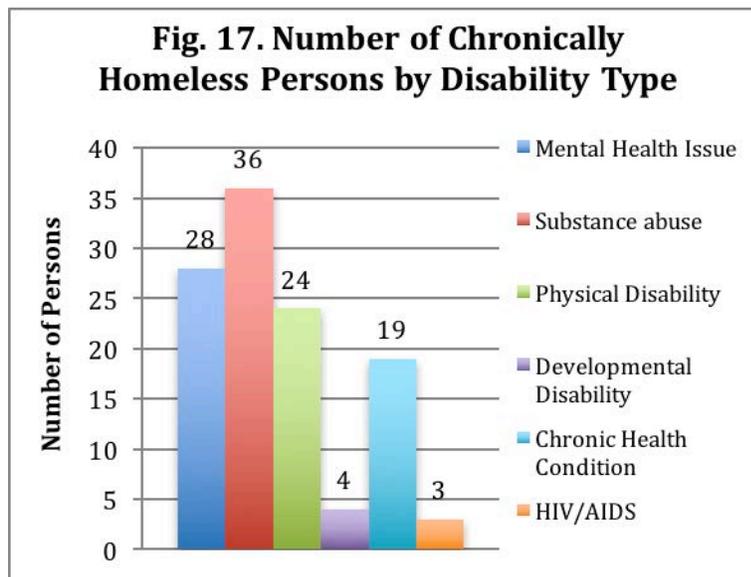
## Demographics

Of the 58 total chronically homeless persons counted, 2 (3.4%) were under 25 years old. The largest number of chronically homeless persons (20, 34.5%) in a single category fell between the ages of 45 and 54 years of age.

63.8% of those counted as chronically homeless were male, and 36.2% were female.



The largest racial subgroup of chronically homeless persons reported their race as Black or African-American (51.7%). The next largest group self-identified as White (39.7%). With regard to ethnicity, 22.4% of chronically homeless persons identified themselves as Hispanic or Latino.



## Disabilities

In order to meet the definition of chronically homeless, at least one adult in each household must have some kind of disability. The disabilities most commonly identified among the chronically homeless were substance abuse disorders (62.1%) and mental health issues (48.3%). The complete numbers of reported disabilities among the chronically homeless can be seen in Figure 17.

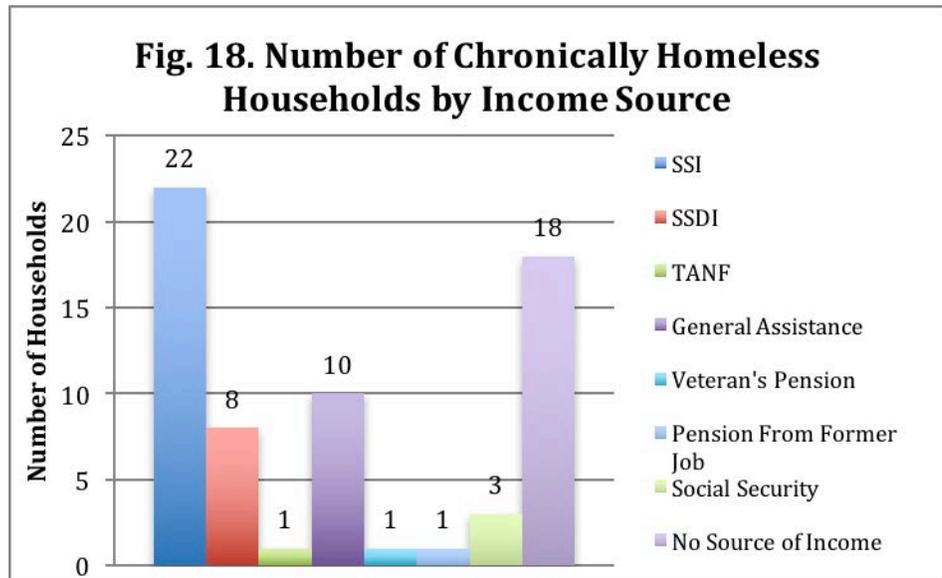
## Subpopulations

On the night of the count, 18 chronically homeless households in Passaic County reported being victims of domestic violence. 83.3% of these households were being served in emergency shelter programs.

There were 4 chronically homeless veterans identified on the night of the count, 2 more than were found in 2016. 3 of these veterans were in emergency shelters, while the remaining 1 was unsheltered.

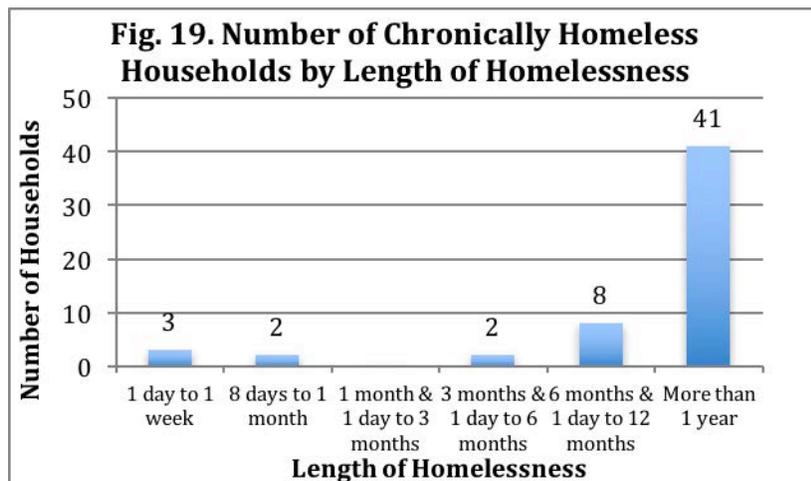
### Income and Benefits

Among all chronically homeless households on the night of the count, 32.1% reported receiving no form of cash income. Figure 18 shows the sources of income received. The most common sources of cash income among households were SSI and General Assistance, which were received by 39.3% and 17.9% of households, respectively.



39.3% and 17.9% of households, respectively.

16.1% of chronically homeless households reported they were not receiving any type of non-cash benefit on the night of the count. Food Stamps (SNAP) was the top reported non-cash benefit reported, with 48.2% receiving this benefit. A significant percentage, 39.3%, also reported receiving Medicaid.



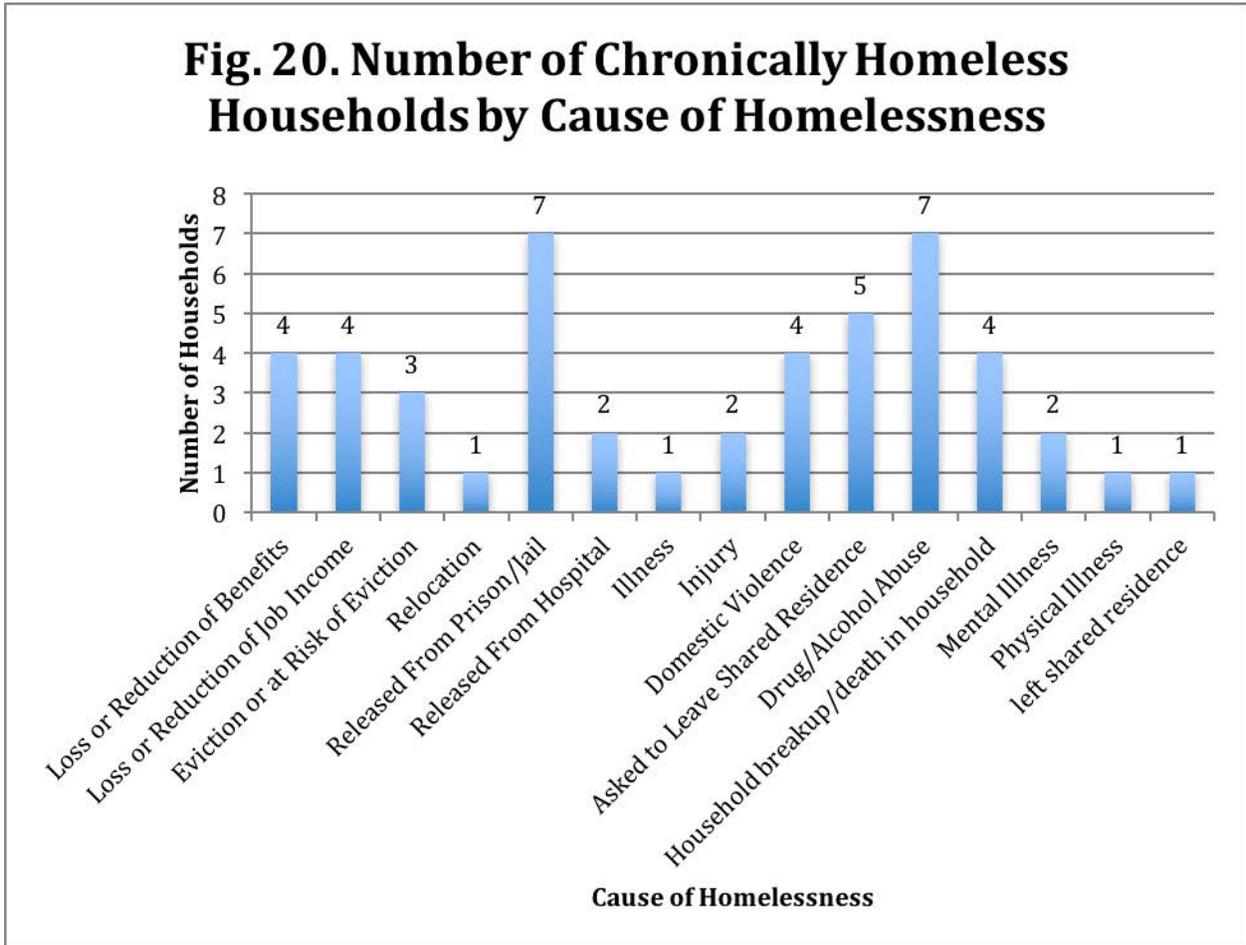
### Length of Homelessness

Figure 19 shows that 41 chronically homeless households (73.2%) reported that their household's most recent, continuous episode of homelessness had lasted more than 1 year, making this the most common response.

### Cause of Homelessness

When asked to share the primary factor that contributed to, or caused, their homelessness, more chronically homeless households cited being released from prison/jail and drug/alcohol abuse (12.5%) each than any other.

**Fig. 20. Number of Chronically Homeless Households by Cause of Homelessness**



## V. Findings for the Unsheltered Homeless

HUD’s definition of “unsheltered homeless” applies to any individual or family “with a primary nighttime residence that is a public or private place not designed for or ordinarily used as a regular sleeping accommodation for human beings, including a car, park, abandoned building, bus or train station, airport, or camping ground.”

Unsheltered homeless individuals and families are among those with the most critical housing needs in a community. The unsheltered are especially vulnerable in the cold weather and the elements, which are in evidence at the end of January when the Count takes place. The Point-In-Time survey can play an important role in helping communities understand why some of the homeless remain unsheltered, and who is included in this group

## Total Unsheltered Homeless Population

82 households, made up of 89 persons, were living unsheltered in Passaic County, according to the 2017 Point-In-Time Count. This is an increase of 48 households and 53 persons compared to the 2016 count.

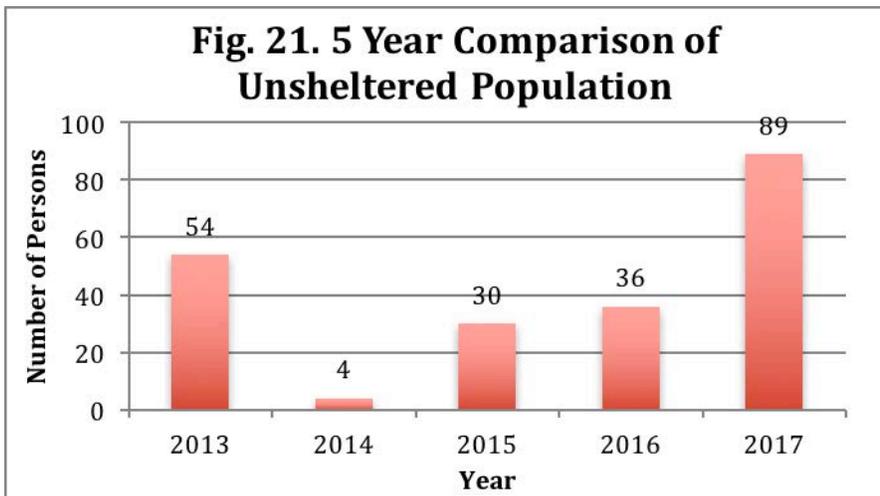


Figure 21 shows the number of unsheltered respondents from 2013 to 2017. Since 2013, Passaic County has seen an increase of 35 persons (64.8%) in the unsheltered persons counted on the night of the Point-In-Time.

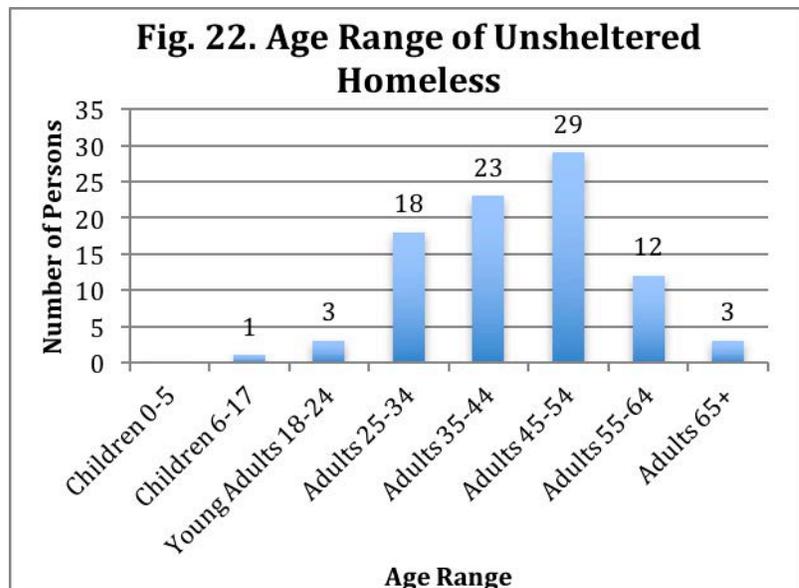
### Families and Individuals

81 unsheltered households counted in 2017 were adult only households, composed of 79 individual adults and 2 adult households consisting of 6 total adults. The remaining household was a family household composed of 3 persons.

### Demographics

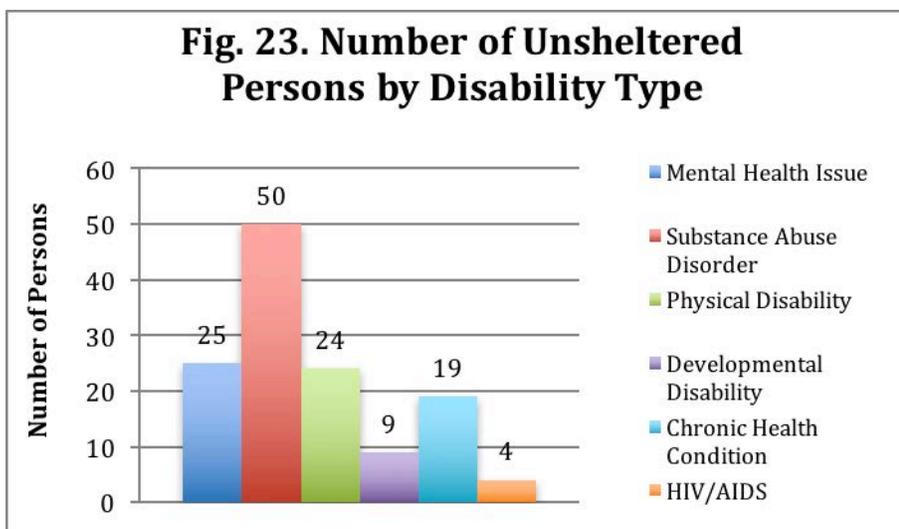
Of the 89 unsheltered persons counted, the largest age group represented was adults between 45 and 54 years old (32.6%).

79.8% of the unsheltered persons were male and 42 (47.2%) identified their race as Black or African-American. 23.6% self-identified as White. 23 of the 89 unsheltered persons counted (25.8%) identified their ethnicity as Hispanic or Latino.



## Disabilities

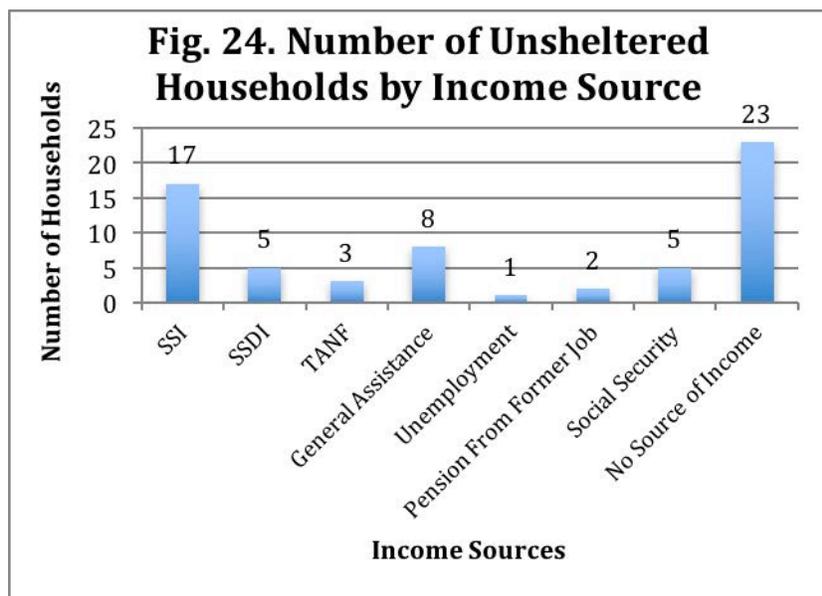
76.4% of unsheltered persons reported having some disability. The most prevalent disabilities identified were substance abuse disorders (73.5%) and mental health issues (36.8%). The complete numbers of reported disabilities among the unsheltered can be seen in Figure 23.



## Subpopulations

On the night of the count, 10 unsheltered adults in Passaic County reported being a victim of domestic violence, an increase of 9 from 2016.

There were 5 unsheltered veterans identified on the night of the count, 1 more than was counted in 2016.



## Income and Benefits

Among all unsheltered households on the night of the count, 23 (28%) reported having no source of cash income. The average monthly income among unsheltered households was approximately \$212, with the most reported source of income being SSI, which was reported by 20.7% of unsheltered households, as seen in Figure 24.

12.2% of the unsheltered households reported that they were not receiving any non-cash benefits on the night of the count. Food Stamps (SNAP) was the top reported non-cash benefit among this population, which was reported by 40.2% of unsheltered households.

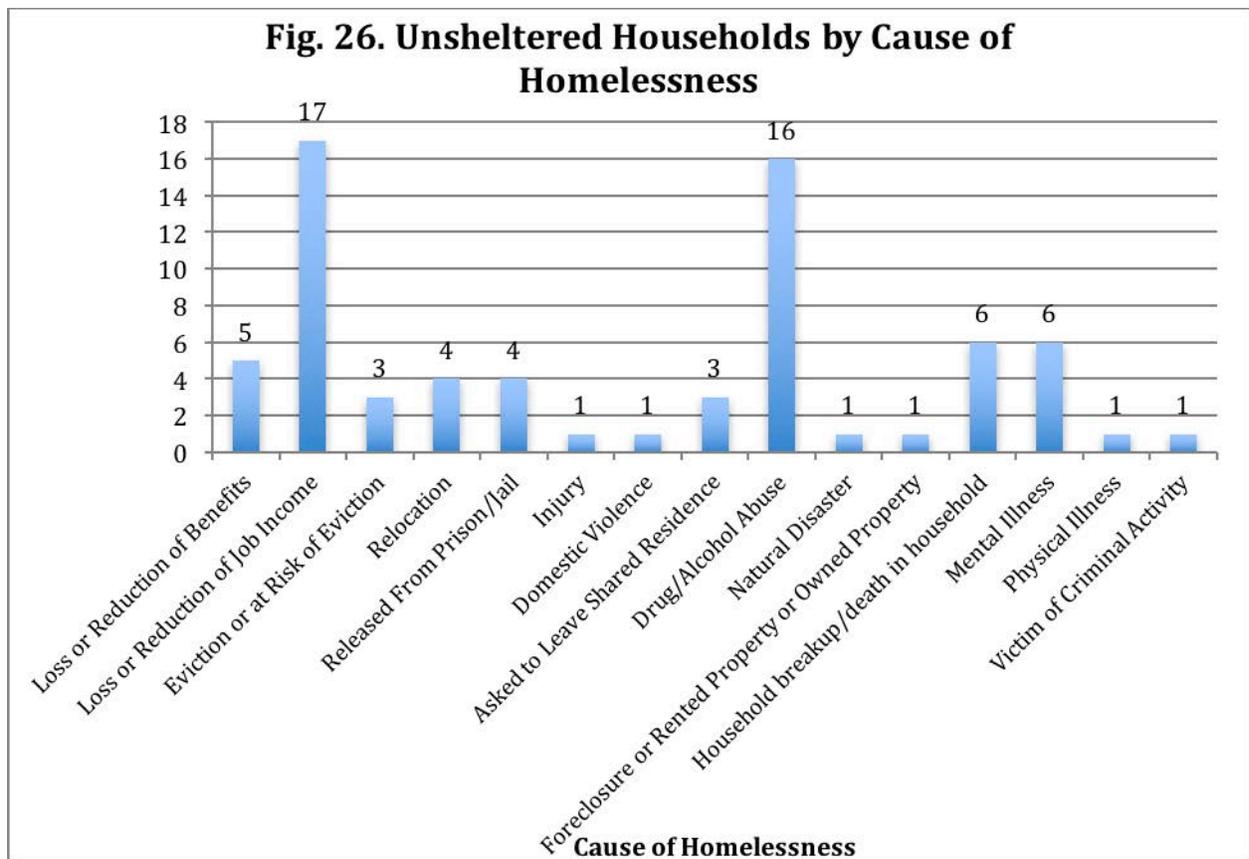
### Length of Homelessness

46.3% of unsheltered households reported that their most recent, continuous episode of homelessness had lasted more than 1 year, making this the most common response. Another 17.1% reported their most recent episode was between 6 and 12 months as shown in Figure 25.



### Cause of Homelessness

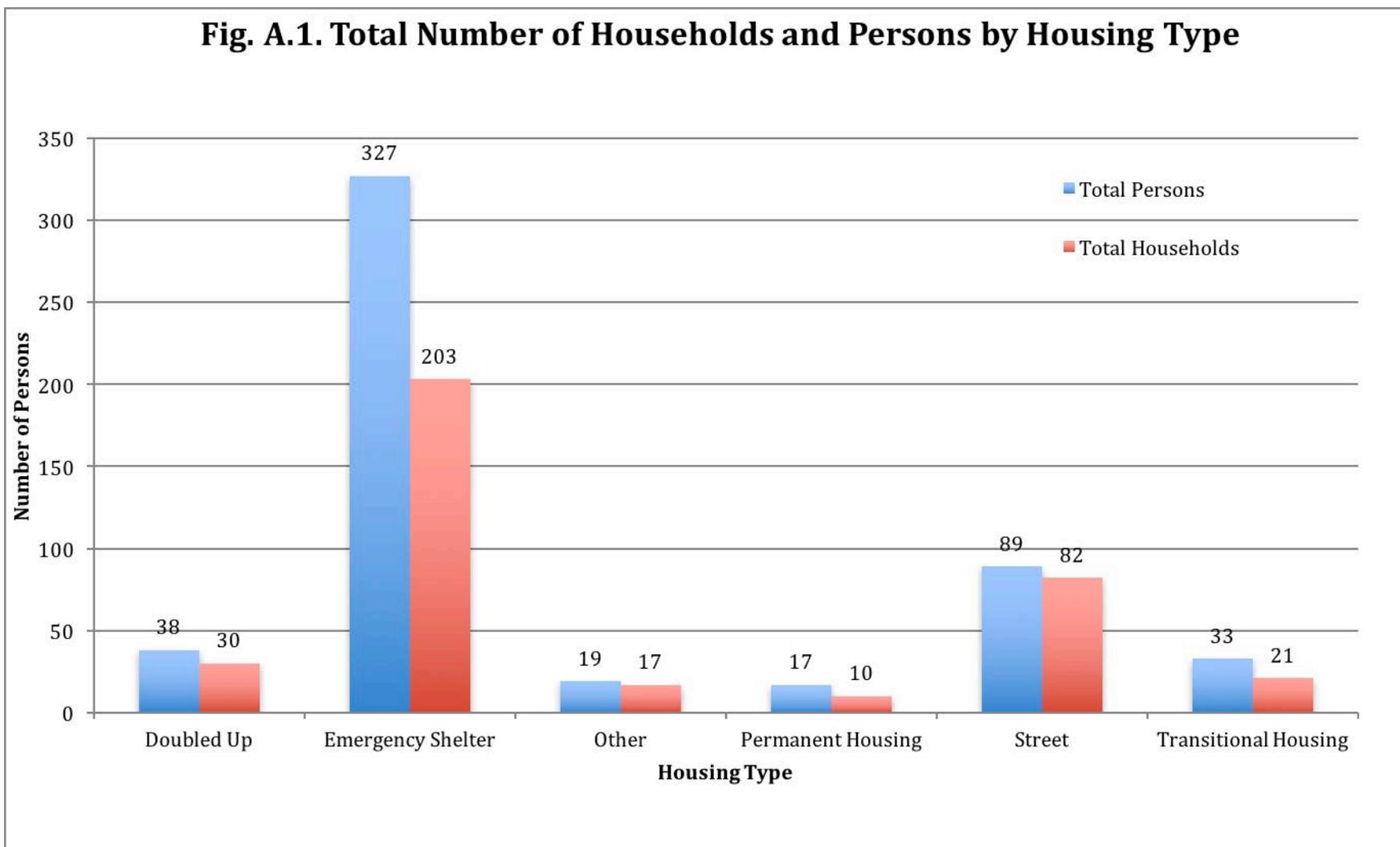
When asked to share the primary factor that contributed to, or caused, their homelessness, more unsheltered households (20.7%) cited a loss or reduction in job income, than any other cause. As Figure 26 shows, the next most common response was drug or alcohol abuse (19.5%).



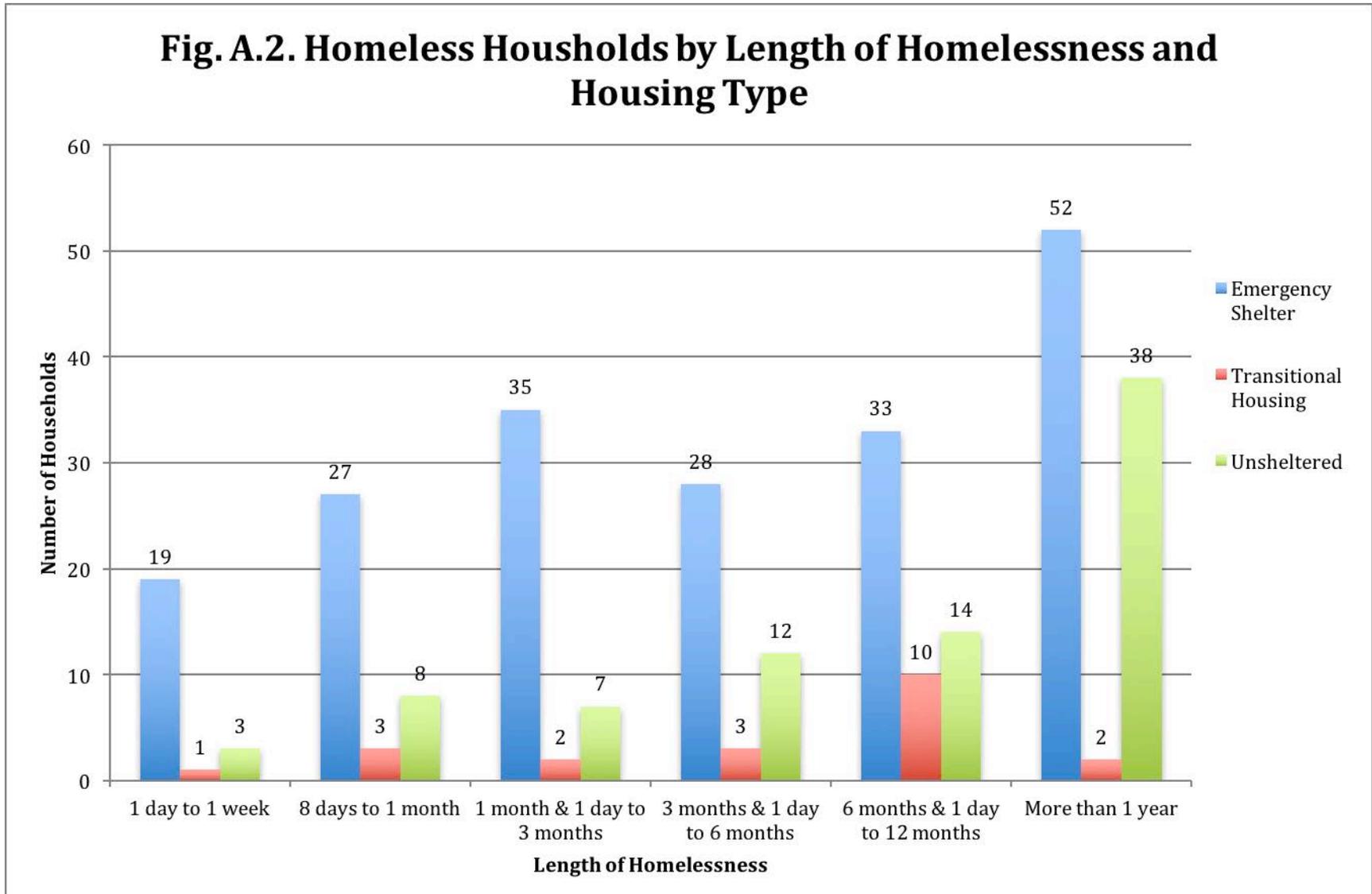
## VI. Appendix

Where did you spend the night of Tuesday, January 24, 2017?

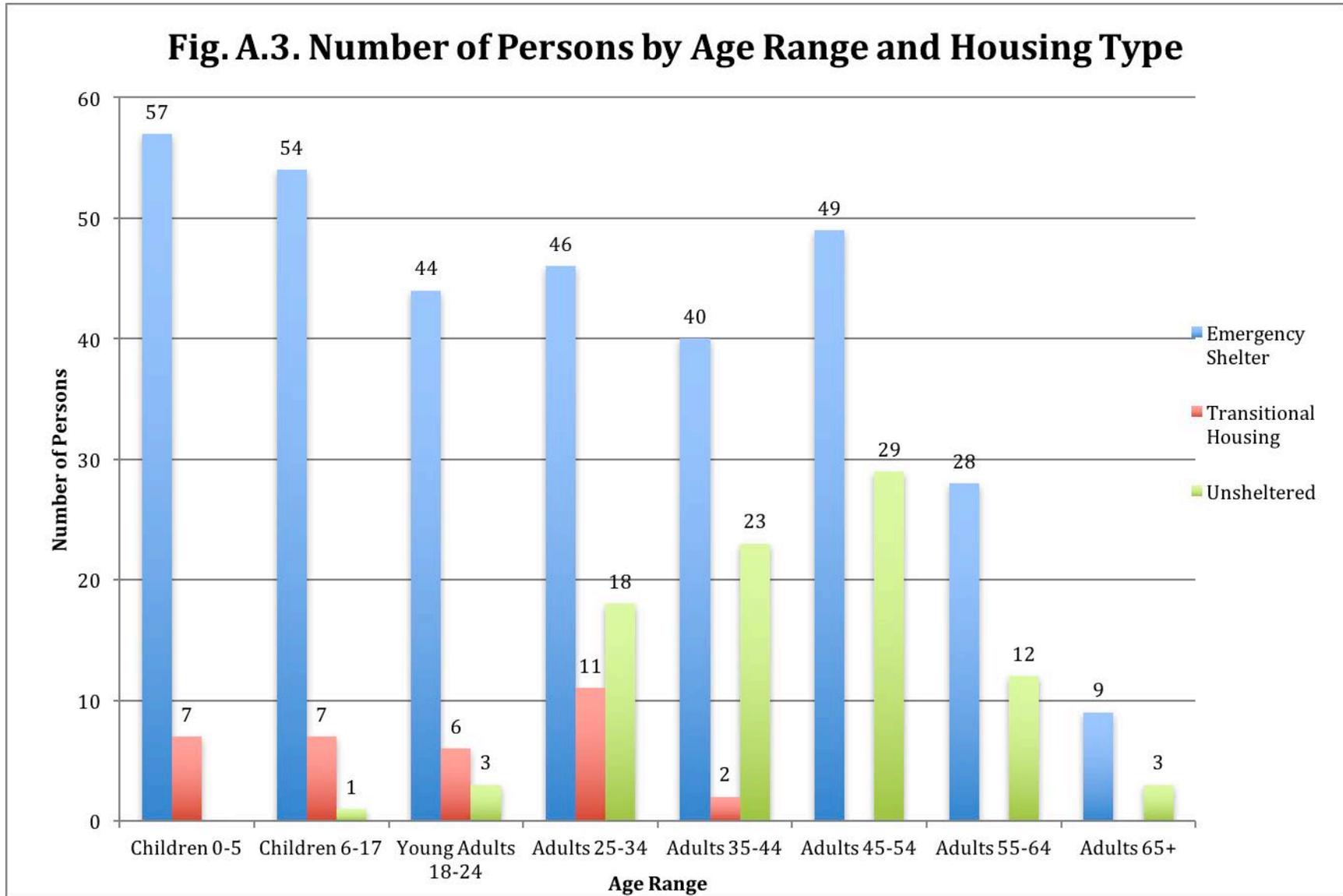
**Fig. A.1. Total Number of Households and Persons by Housing Type**



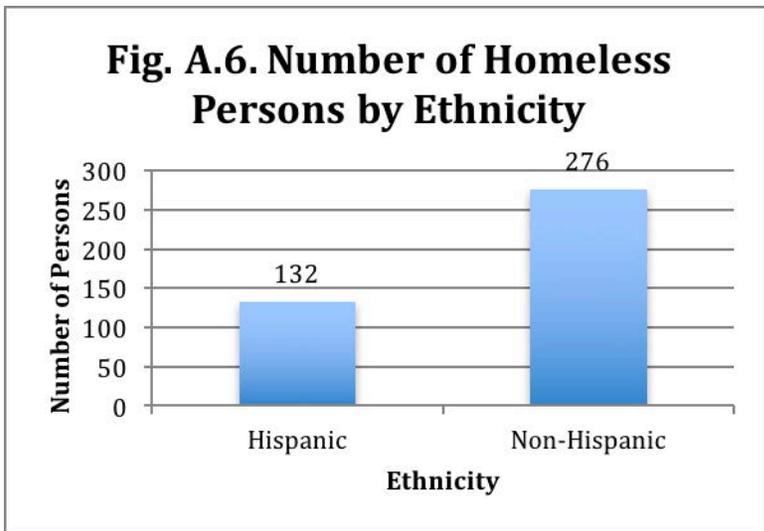
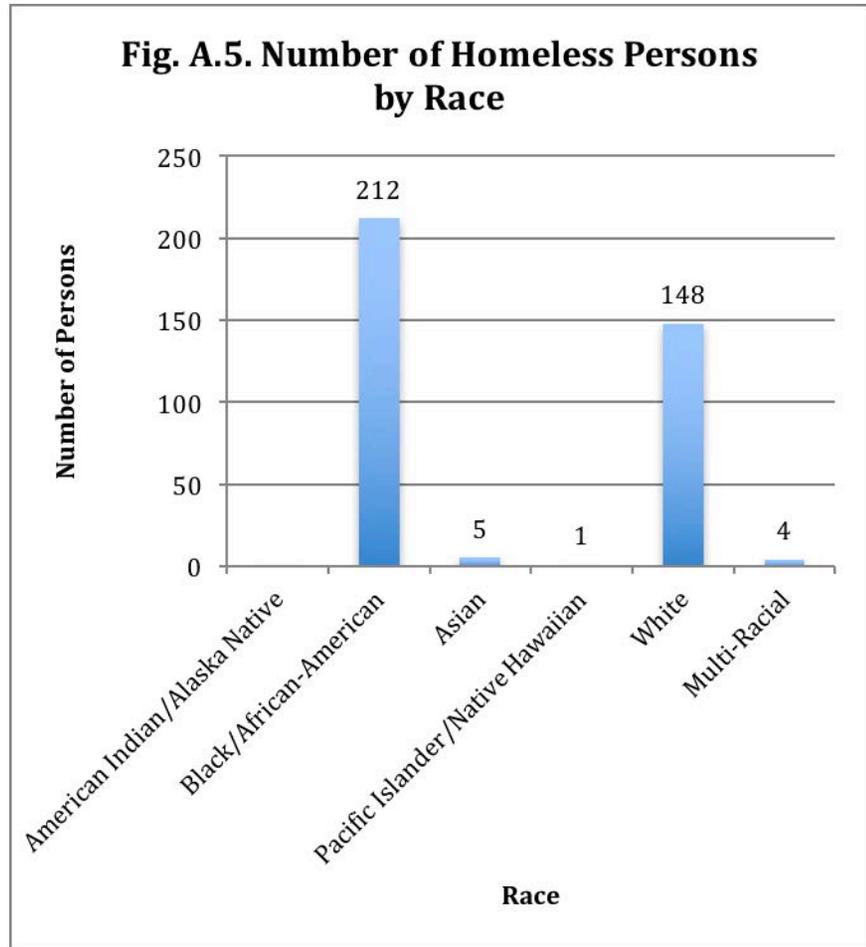
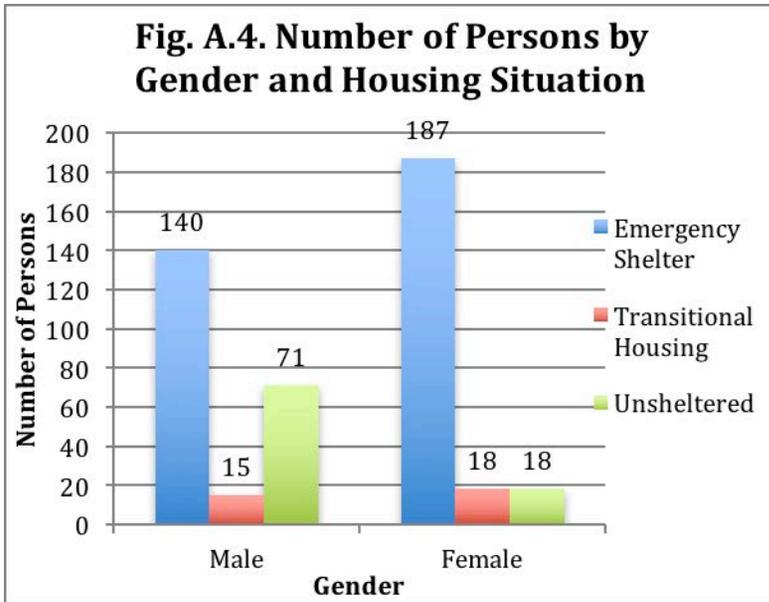
How long have you been in your current living situation?



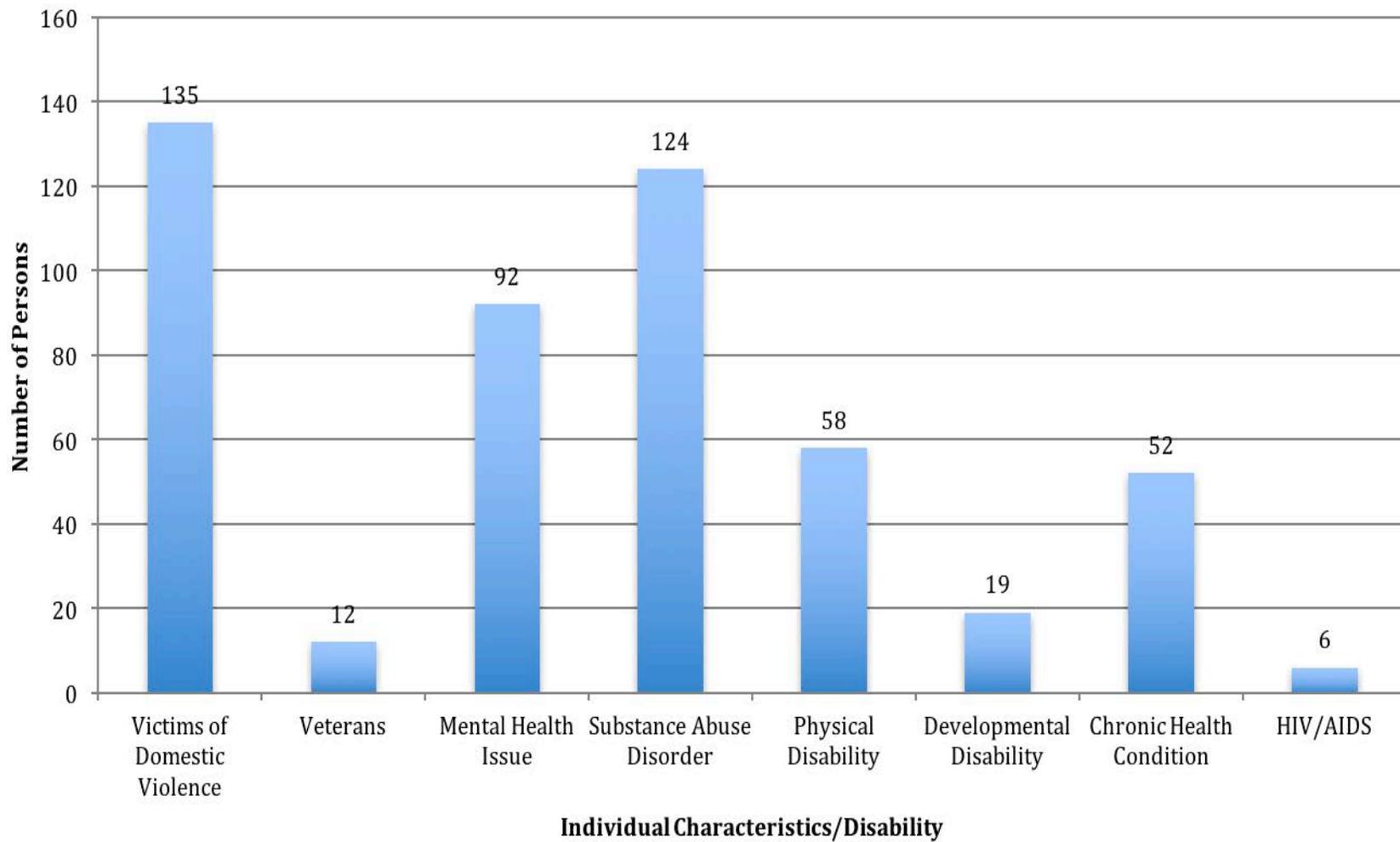
Who was homeless with you on the night of January 24<sup>th</sup>?



**Household Characteristics - check all that apply to each person**



**Fig. A.7. Number of Homeless Persons by Victims of Domestic Violence, Veteran Status, and Disability**



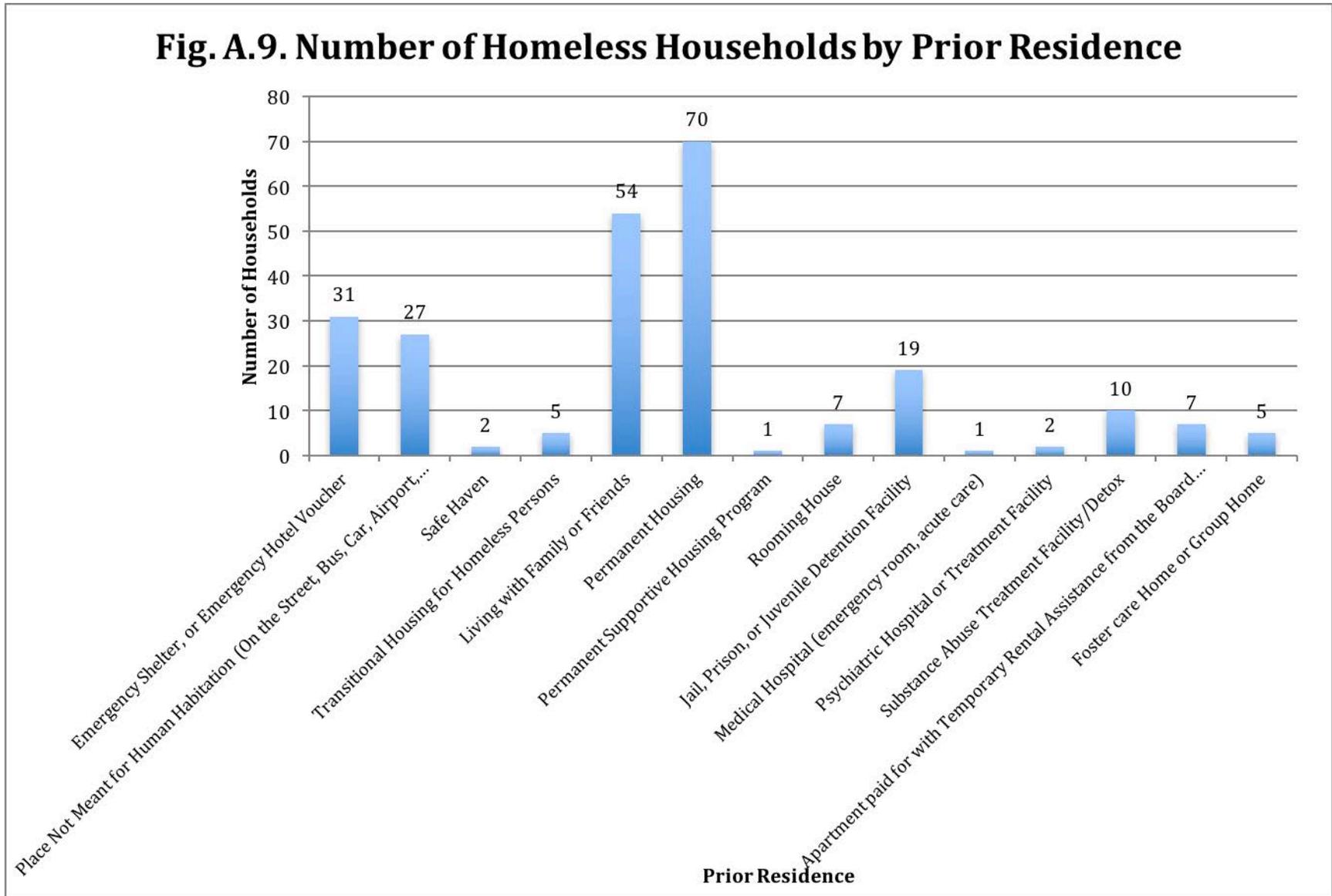
### Where was your last permanent address before becoming homeless?

Fig. A.8. Number of Homeless Households by County, State or Country of Last Permanent Address

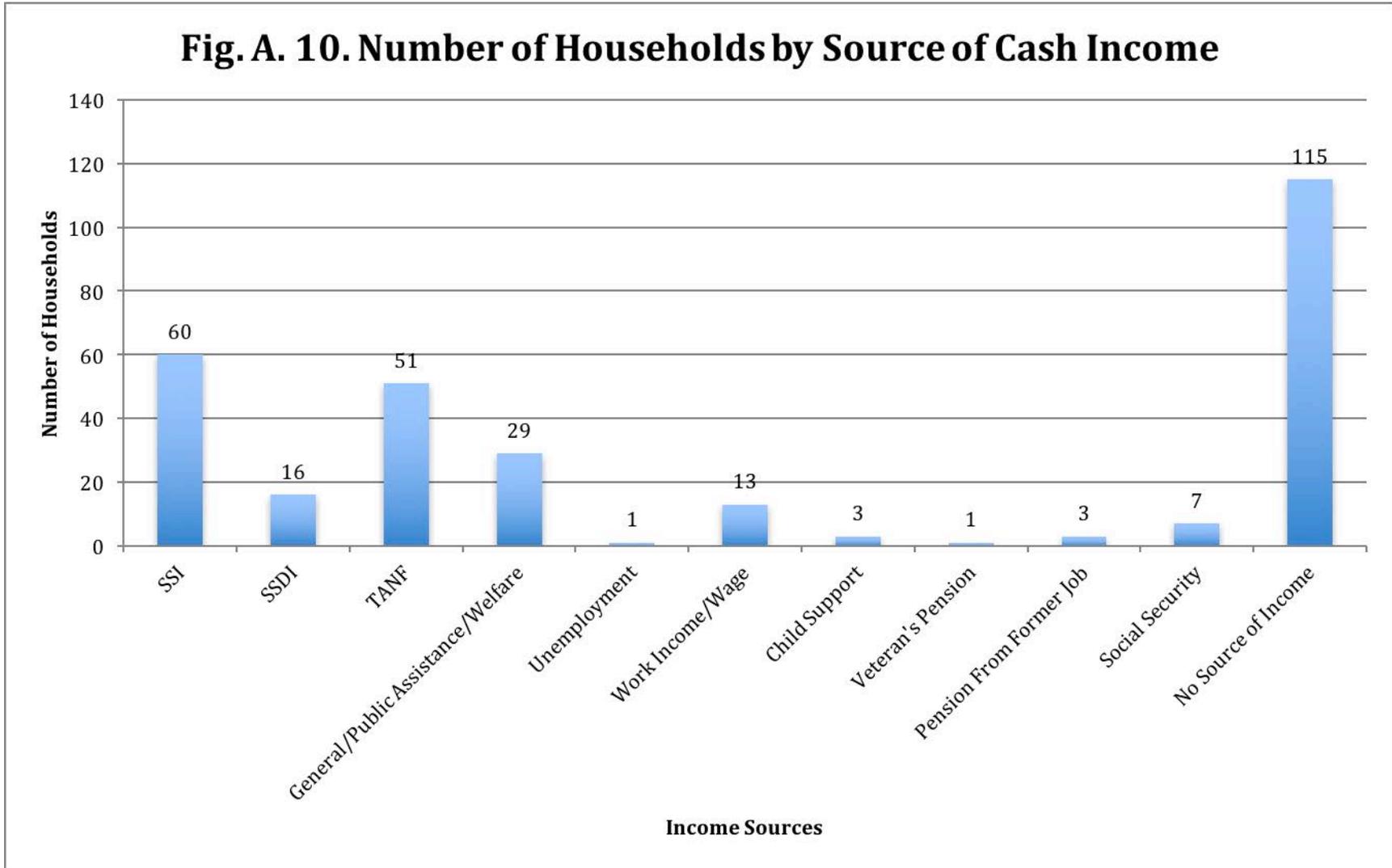
Last Permanent Address –	Number of Households
Atlantic County	3
Bergen County	9
Camden County	3
Essex County	13
Gloucester County	1
Hudson County	1
Monmouth County	1
Morris County	7
Ocean County	2
<b>Passaic County</b>	<b>196</b>
Union county	7
Warren County	1
Arizona	1
Connecticut	1
Florida	2
New York	9
Pennsylvania	4

What was your residence prior to your current living situation?

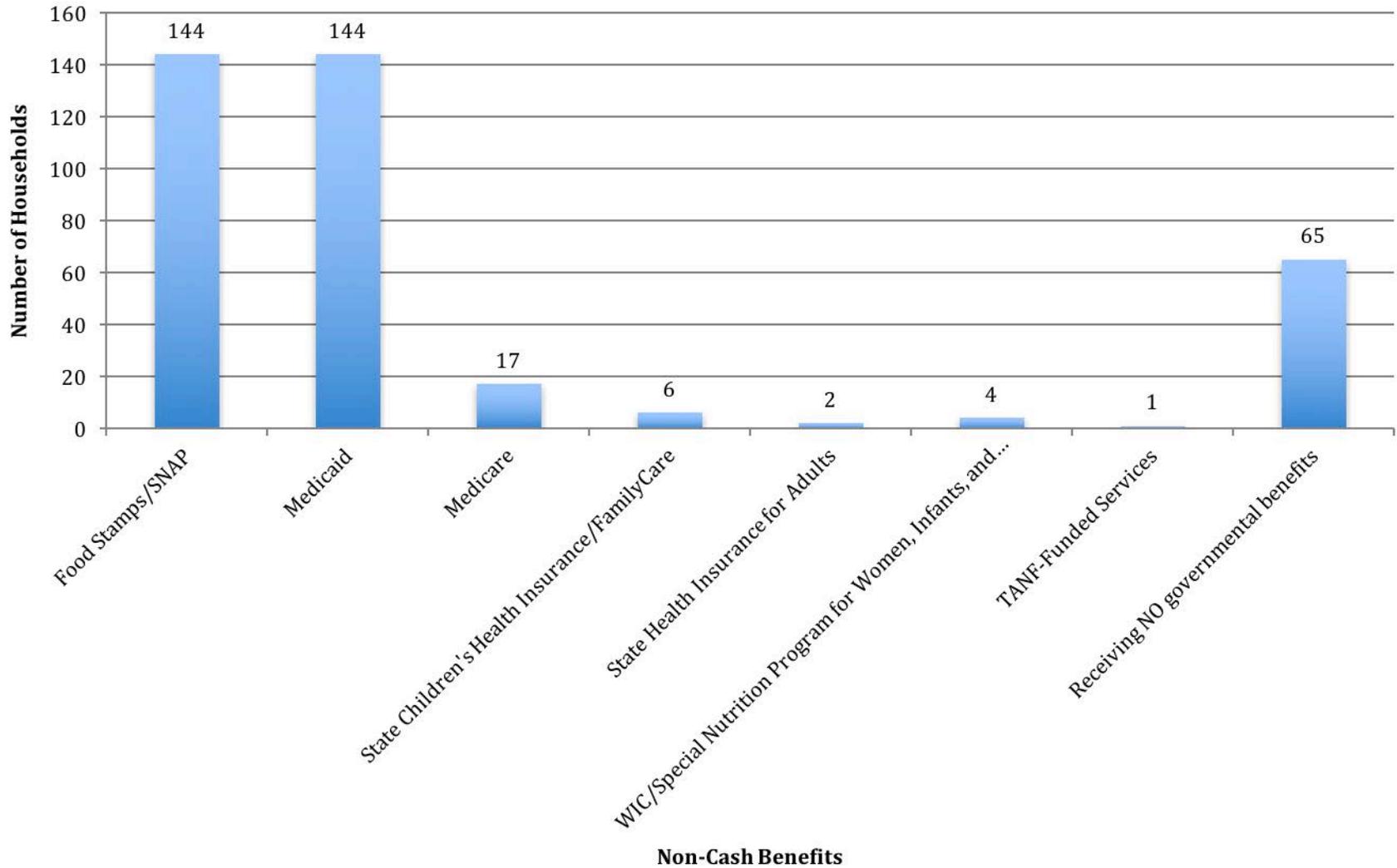
**Fig. A.9. Number of Homeless Households by Prior Residence**



Which of the following sources of income or non-cash benefits do you, or anyone in your household, receive?

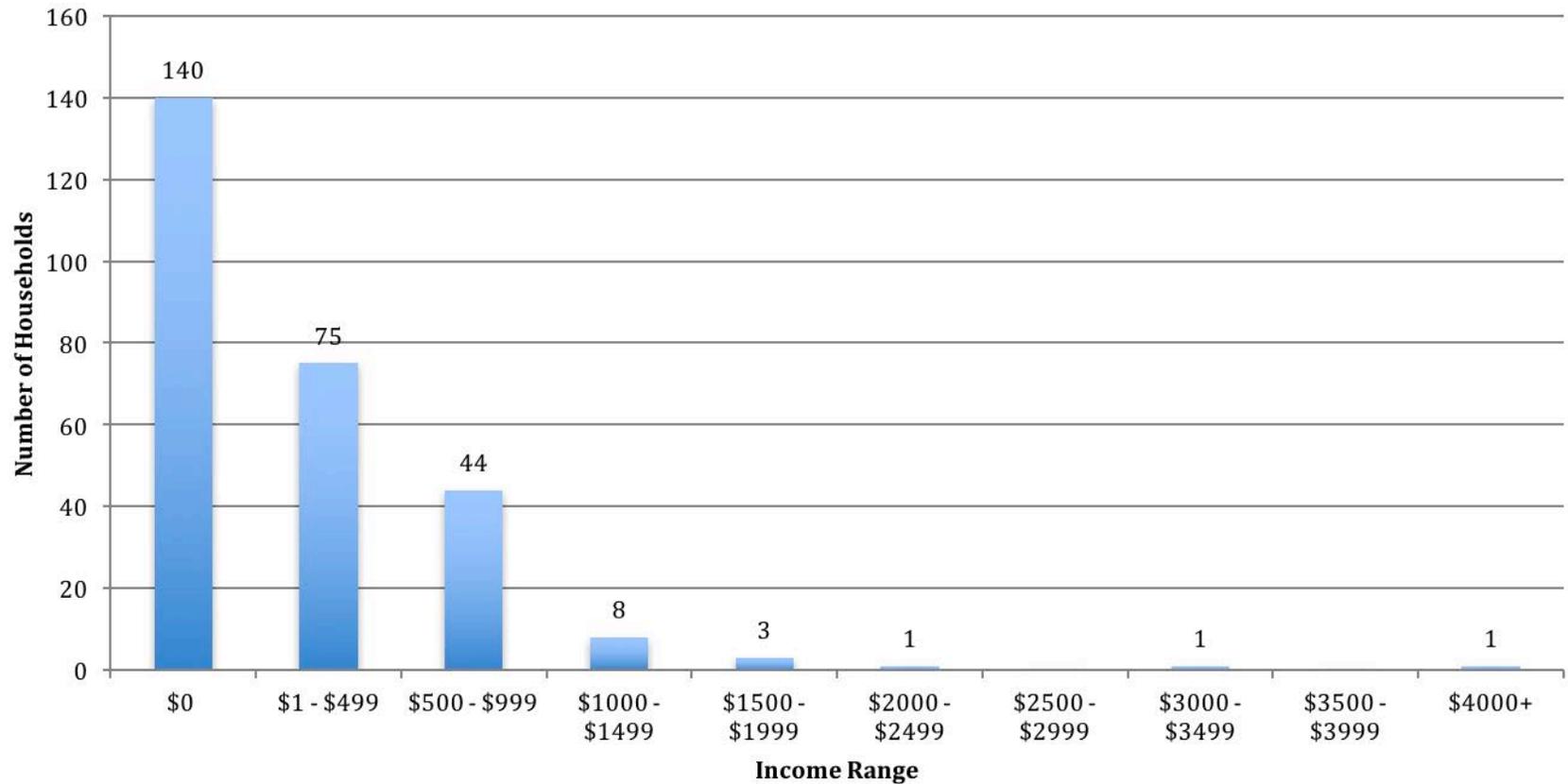


**Fig. A. 11. Number of Households by Sources of Non-Cash Benefits**



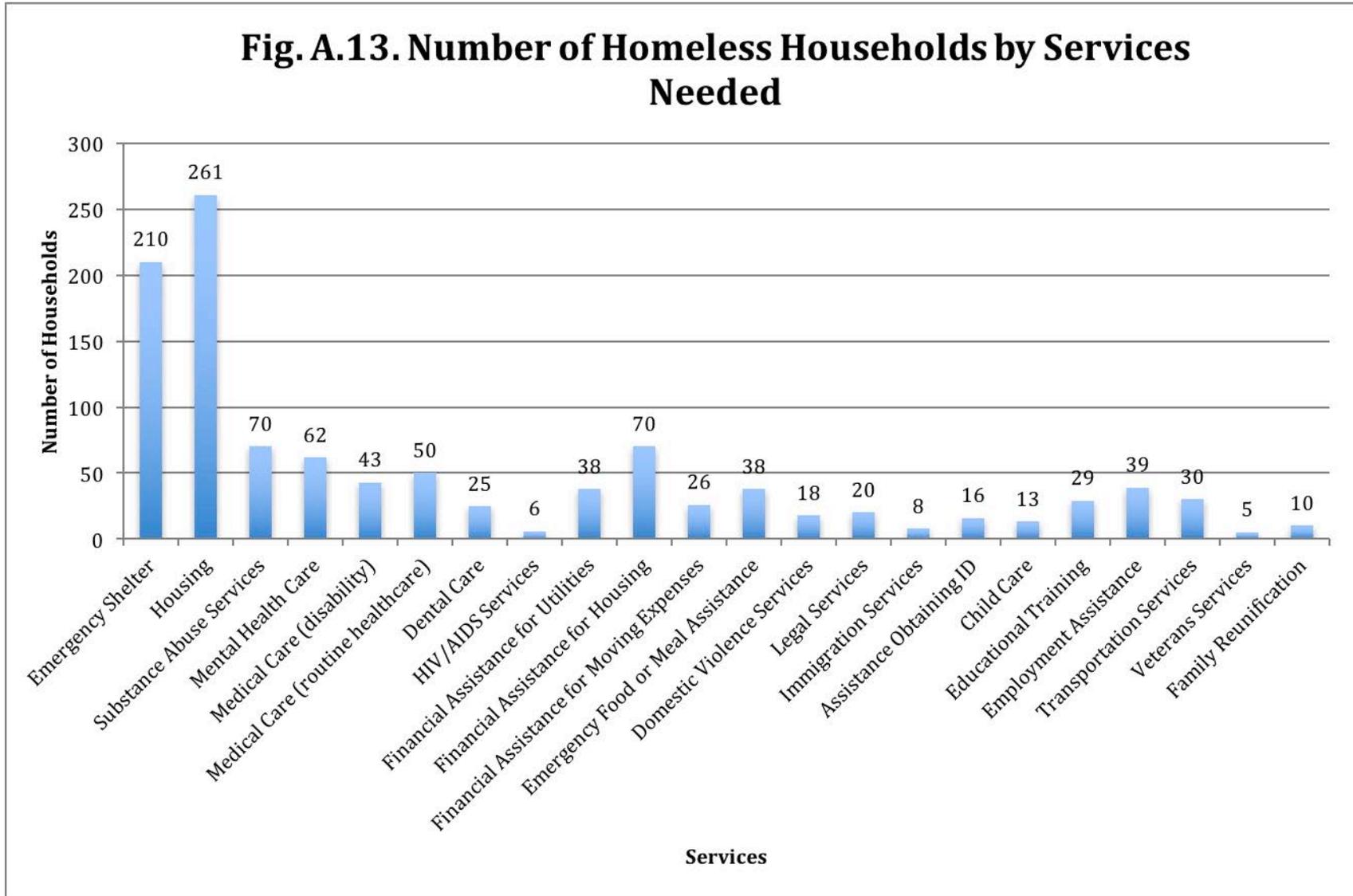
What is your monthly household income?

**Fig. A.12. Number of Homeless Households by Monthly Income Range**



Would you, or anyone in your household, like to receive any of the following services?

**Fig. A.13. Number of Homeless Households by Services Needed**



What was the primary factor that contributed to, or caused, your current living situation?

