

A large, white, serif capital letter 'R' is positioned on the left side of the top section. It is set against a dark green background that features a faint, abstract pattern of horizontal lines and a subtle texture.

# RESEARCH REPORT

## HOUSING STABILITY INDICATORS AND IMPACTS

**EXTERNAL  
RESEARCH  
PROGRAM**



# CMHC—HOME TO CANADIANS

Canada Mortgage and Housing Corporation (CMHC) is the Government of Canada's national housing agency. We help Canadians gain access to a wide choice of quality, affordable homes.

Our mortgage loan insurance program has helped many Canadians realize their dream of owning a home. We provide financial assistance to help Canadians most in need to gain access to safe, affordable housing. Through our research, we encourage innovation in housing design and technology, community planning, housing choice and finance. We also work in partnership with industry and other Team Canada members to sell Canadian products and expertise in foreign markets, thereby creating jobs for Canadians here at home.

We offer a wide variety of information products to consumers and the housing industry to help them make informed purchasing and business decisions. With Canada's most comprehensive selection of information about housing and homes, we are Canada's largest publisher of housing information.

In everything that we do, we are helping to improve the quality of life for Canadians in communities across this country. We are helping Canadians live in safe, secure homes. CMHC is home to Canadians.

You can also reach us by phone at 1 800 668-2642  
(outside Canada call 613 748-2003)  
By fax at 1 800 245-9274  
(outside Canada 613 748-2016)

To reach us online, visit our home page at [www.cmhc.ca](http://www.cmhc.ca)

Canada Mortgage and Housing Corporation supports the Government of Canada policy on access to information for people with disabilities. If you wish to obtain this publication in alternative formats, call 1 800 668-2642.

---

# HOUSING STABILITY INDICATORS AND IMPACTS

## Final Report

---

Submitted to:  
John Engeland, Senior Research Advisor  
Canada Mortgage and Housing Corporation (CMHC)

Prepared by  
Jason and Lorraine Copas, Community Focus

*This Project was funded by Canada Mortgage and Housing Corporation (CMHC) under the terms of the External Research Program, but the views expressed are the personal views of the authors and do not represent the official views of CMHC.*

April 2005



## Acknowledgements

---

We want to acknowledge the financial contribution from Canada Mortgage and Housing Corporation (CMHC) under their External Research Program.

In addition there are many people who should be thanked for their insights and contributions to this project.

In particular, we are indebted to the openness of those who shared their stories and experiences. It is our hope that the insights gained will contribute to improvements in their housing situation and the housing situation of others like them.

John Engeland, Senior Research Advisor with CMHC should also be acknowledged. We know that this project is stronger because of the advice that John provided at key points along the way.

The insight and experiences shared by front-line service providers, housing professional and housing advocates across Greater Vancouver also played an important role in helping to shape this study. Among those who deserve special mention are: Sharon Mohamed (Public Housing Advisory Council), Val MacDonald (Senior's Housing Information Program), Tom Durning (Tenants' Rights Action Coalition), Nancy Keough (The Kettle Friendship Society), and Alice Sundberg (BCNPHA).

The Food Bank of Greater Vancouver, the Hastings Community Centre, Christ Church Cathedral (Vancouver), New Beginnings Church (East Vancouver), the Canadian Memorial Centre for Peace (Vancouver) and the Church of God (Richmond) also deserve mention for the support that they showed by providing access to space and contact with their constituents. This research project is stronger because of their dedication, vision and commitment to social justice.

Special recognition and thanks also goes to George Lawrie (Marason Management Limited) for his assistance. George brought more than 32 years of public sector experience to this project including his significant experience in the field of housing and service delivery.

Dale McClanaghan also deserves recognition and thanks for his assistance in the development of the housing continuum used in this report.

While CMHC funded the study and many contributed to its content, the authors are solely responsible for the positions and opinions expressed as well as any potential errors or omissions.

Jason and Lorraine Copas

Housing plays a central role in the economic and social well-being of Canadians and provides an important foundation from which to build healthy and sustainable communities. While there is evidence to suggest that the majority of Canadians are well-housed, there is growing concern that increasingly some households may be falling further behind in terms of their ability to access decent, stable and affordable housing. This study looked at the experiences and circumstances of more than 700 renter households across Greater Vancouver to gain a better understanding of the housing choices available to them and the level of stability associated with these choices. This study also looked at some of the compromises, trade-offs and coping strategies adopted by families and individuals finding themselves in vulnerable situations.

### WHAT IS HOUSING STABILITY?

Housing stability has emerged as an important concept within the existing housing literature yet it is difficult to put into place a specific definition of what it means. For some, housing stability may be associated with their physical environment and the extent to which they feel safe from harm and protected from the elements. For others, housing stability may be tied to their relationship with their landlord or support networks and the extent to which they feel that they can rely on these relationships in times of need. For others, the concept of housing stability may be associated with the sense of connectedness that they feel to their housing or to the larger community as well as the sense of confidence that they have in the social safety net<sup>1</sup>.

The U.S.-based literature has also associated housing stability or instability with a number of specific conditions including: (1) high housing costs, (2) poor housing quality, (3) unstable neighbourhoods, (4) over-crowding, and (5) homelessness (Johnson and Meckstroth, 1998) with the U.S. Department of Housing and Urban Development (HUD) identifying the goal of “promoting housing stability, self sufficiency and asset development of families and individuals” as a central focus in their 2002 Performance Plan (HUD, 2001:101).

Other housing researchers have also made the argument that there is a relationship between housing stability and access to resources (Ellen *et al.*, 1997; Bratt, 2002) with lower income households typically facing greater limitations in terms of the choices that they can make. Similarly, the potential importance of the cumulative impact of chronic and persistent deprivation has been noted by some researchers (Dunn, 2002). In particular, some researchers have made the observation that housing-related poverty or housing-related stress can put some families and individuals at increased risk of falling further behind. For these households, a drop in their income or an increase in their rent could result in a situation where they may become homeless.

### THE STUDY OBJECTIVES

Using communities within Greater Vancouver as a case study, this research looked at the choices available to low income families and individuals including some of the compromises and trade-offs that they made in their housing situation. This research also looked at some of the specific conditions associated with the concept of housing stability or instability and the role that it plays in the day to day choices and decisions that people make.

---

<sup>1</sup> Research published by the Canadian Council on Social Development (2003a.) on the development of a *Personal Security Index (PSI)* has been invaluable in helping to identify subjective conditions associated with the concept of ‘security’-many of which are also relevant when looking at the concept of housing stability.

### THE RESEARCH APPROACH

This research involved a number of steps:

- a) review of the existing housing literature;
- b) consultations with local agencies and service providers;
- c) development of a conceptual framework for analyzing dimensions of housing stability;
- d) review of existing statistical measures and indicators of housing need;
- e) review of general social, demographic and rental market trends in the GVRD;
- f) design and pre-testing of a survey instrument;
- g) administration of the survey to more than 700 renter households;
- h) data entry and analysis including sub-group analysis where appropriate; and,
- i) preparation of this report.

### THE RESEARCH METHODOLOGY

The survey that was developed included both open-ended and closed-ended questions designed to explore the different housing choices available to families and individuals in Greater Vancouver including questions related to their current and previous housing situation as well as specific circumstances and conditions associated with housing stability.

The survey was administered through face-to-face interviews with more than 700 renter households across the Region over a six month period. The interviews were conducted in a number of locations using a mix of community gathering places and access points including public transit, coffee shops, movie line-ups, community centres, and local drop-ins.

A number of local churches were also approached and agreed to participate in the study with members of their congregations helping to contribute insight into the different compromises or trade-offs that people adopt in order to 'get by'.

A decision was also made to offer a \$5 incentive to encourage greater participation.

### ABOUT THE SOCIO-DEMOGRAPHIC PROFILE OF THE STUDY SAMPLE

The following reflect some of the key characteristics of the survey respondents:

- More than 60 per cent had average annual incomes of \$20,000 or less;
- Seventy-five per cent were in core housing need;
- Approximately 1 in 4 were paying 50 per cent or more of their income on housing.
- Forty-four per cent were employed;
- Sixty-one per cent were single person households or non-family households;
- Thirty-five per cent were family households with 41 per cent being single parent families;
- Approximately 1 in 3 lived in social housing; and,
- Approximately 1 in 4 rated their health as *fair to poor*.



### **ABOUT THE SAMPLE OF RESPONSES OBTAINED**

In comparing the profile of survey respondents to the general profile of renter households across Greater Vancouver, it is clear that there are important differences which could influence the study findings. Among some of the most notable differences are the prevalence of households with lower incomes as well as the higher incidence of households reporting fair to poor health when compared to the general population.

The higher prevalence of households falling at the lower end of the income spectrum and households with poorer health could have the potential to skew the study findings towards higher levels of instability with both of these factors frequently contributing to households facing greater housing challenges.

Similarly, approximately one in three survey respondents reported that they lived in social housing—a situation which may in turn have the potential to result in households reporting lower levels of instability than would be the case if this housing choice was not available.

The higher prevalence of lower income households and households facing other challenges represents an important constraint in terms of the conclusions or generalizations that can be made in terms of the experiences and circumstances of renter households in general. At the same time, it should be recognized that the findings from the study could help to provide important insight into the housing situation of an important sub-group of the population as well as provide for a better and more complete understanding of the concept of housing stability.

### **KEY FINDINGS RELATED TO THE CHOICES AVAILABLE**

The current housing situation of survey respondents represents an important starting point for understanding the experiences and circumstances of those who responded to the survey. In looking at the findings captured in Chapter 6 of this report, the following are some of the key findings and observations to emerge:

- Survey respondents identified a mix of housing types and living arrangements;
- Average rents were between \$520 for a bachelor unit to \$1,122 for a 3 bedroom unit;
- The majority of respondents paid extra for hydro, cable, phone and laundry;
- Approximately 48 per cent reported living in conventional rental housing stock;
- Approximately 13 per cent lived in a room or ‘other’ type of arrangement;
- Approximately 12 per cent lived in a garden or basement suite;
- Approximately 28 per cent lived in a house or town house; and,
- Approximately 30 per cent reported that they shared the cost with others.

### **ABOUT THE QUALITY AND NATURE OF THE HOUSING CHOICES**

In addition to looking at the range of choices available, the study also examined the quality and nature of these choices ranging from the extent to which survey respondents felt that they had the ability to make ‘real choices’ about where they wanted to live and about whether to rent or own.

Of those who responded to the survey, almost half (47 per cent) reported that they felt that their choices about where to live were limited with 22 per cent reporting that they felt that their choices were extremely limited. Even fewer respondents reported that they felt that they had a choice about whether to rent or own with 56 per cent reporting that they felt that their choices were limited and 37 per cent reporting that they felt that their choices were extremely limited.

In terms of the quality of the choices available:

- Approximately 71 per cent were satisfied with their current housing situation;
- Approximately 76 per cent were satisfied with their access to services and amenities;
- Approximately 68 per cent reported a good relationship with their landlord;
- Approximately 58 per cent felt they were ‘better off’ relative to others they know;
- Approximately 56 per cent were satisfied with their access to employment;
- Approximately 55 per cent were optimistic about their future;
- Approximately 54 per cent reported that they felt that their landlord was responsive; and,
- Approximately 51 per cent were happy being renters;

At the same time:

- Approximately 30 per cent reported issues with noise and disturbances;
- Approximately 20 per cent reported that their unit had been broken into; and,
- Approximately 16 per cent expressed concerns about their safety.

### **CONDITIONS RELATED TO HOUSING STABILITY OR INSTABILITY**

The survey also included a number of questions tied to the different dimensions of housing stability captured in the housing literature (high housing costs, poor housing and neighbourhood quality, issues related to suitability and crowding as well as the potential for homelessness) with the key findings and observations to emerge from this study being captured in Chapter 8.

In looking at the impact of high housing costs, survey respondents were asked a number of questions about the extent to which they had experienced difficulty in paying their rent as well as some of the compromises and trade-offs that they have had to make over the course of their housing careers. Survey respondents were also asked about the extent to which they had savings that they could fall back on in an emergency. The survey also asked respondents what they would do if their income were to increase or decrease by \$100 per month with the findings helping to provide important insight into the precariousness of the situation of some households.

The survey also explored questions about the quality of the housing including the extent to which survey respondents were satisfied with the condition of their housing as well as the extent to which their housing was in need of repairs. The study also asked survey respondents about the frequency of the need for repairs and the responsiveness of their landlord to their repair requests. Similarly, survey respondents were also asked about the extent to which they felt that they had to make trades-off between housing quality and affordability.

Issues pertaining to neighbourhood quality and stability were also explored with almost two-thirds of all survey respondents reporting that they were satisfied with where they live. At the same time, a number of survey respondents identified issues related to *noise/traffic*, *crime/safety* as well as *poor access to services and amenities* as being some of the aspects of their housing that they “least liked”.

The study also found that approximately 16 per cent of survey respondents were concerned about their general level of safety and security while approximately 20 per cent reported that their unit had been broken into at some point in the past. Consequently, while the general responses related to neighbourhood quality and stability would appear to be favourable, there would appear to be an important sub-group of respondents for whom neighbourhood quality is an issue.

Compromises in the amount of space consumed as well as the number of people sharing that space are two other potential conditions that have been linked to housing stability. Of those who responded to the survey, 84 per cent reported that they had been successful in finding housing that was suitable in size based on the requirements of their household. At the same time, the study found that approximately 12 per cent of all survey respondents were living in housing that had a shortfall of between 1 and 3 bedrooms with some instances emerging where households of 3 or more reported that they were sharing a single room.

### HOMELESSNESS

While the original focus of the study was not on homelessness, there were a number of important findings to emerge that suggest just how vulnerable some households might be. For example, the study found that almost half of all survey respondents (49 per cent) had moved in the past two years with 18 per cent reporting that they had moved two times or more. Similarly, approximately 25 per cent reported that they expected to move within the next twelve months. More than half of all survey respondents (52 per cent) reported that they felt ‘one pay cheque away from homelessness’ with 47 per cent reporting that they were concerned about their ability to retain their housing. The study also found that 45 per cent of all survey respondents had experienced difficulty in the past in finding a place to live with economic factors being the most commonly cited challenge.

### CONCLUSIONS

In looking at findings reported in this study, it is clear that:

- Housing stability should be viewed as a continuum along which an individual or household may pass in either direction at any given point in time;
- Individual circumstances may vary significantly in terms of duration, coping strategies and consequences; and,
- Each household experiences different challenges at different times and in different degrees.

Furthermore, while the study findings suggest that a majority of survey respondents appear to be reasonably satisfied with their general housing situation and the choices available to them, the findings also suggest that there is a relatively high level of instability in the lives of many survey respondents both in terms of their previous housing history and their future housing plans.

The study findings also draw attention to the importance of supportive networks, both formal and informal, with a number of survey respondents reporting that friends and family have played an important role in helping them to respond to the specific housing challenges that they face.

While survey respondents tended to be reasonably favourable in terms of their general assessment of their housing situation, the study findings suggest that for many there is a significant degree of instability in their current housing situation with:

- Forty-five per cent reporting difficulty in the past in finding a place to live;
- Forty-seven per cent reporting concerns about keeping their current housing;
- One in three reporting difficulties in meeting their monthly rental payments; and
- Less than 35 per cent having one month's rent set aside in the event of an emergency.

The study also found that almost half of all survey respondents (44 per cent) reported that a decrease in their income of \$100 per month would result in the need for them to move with approximately 2 per cent reporting that a drop in their monthly income of this size would result in them becoming homeless.

Furthermore, while the original focus of this study was not on homelessness, in looking at some of the findings to emerge, it is clear that there are important points of intersection between housing instability and homelessness that should be explored more fully with almost 25 per cent of all survey respondents reporting that they have previously had to stay with family or friends on an emergency basis because they had nowhere else to turn. Similarly, a number of survey respondents reported that in the event that they were to lose their housing they would have no other choice but to live on the street or to stay in an emergency shelter.

Perhaps one of the most compelling findings to emerge from the study was the fact that six survey respondents reported that they would have no other alternative but to commit suicide if they were to lose their housing – a small percentage of the total sample yet a finding which is unacceptable at any level in a just and caring society.

In closing, we are indebted to the openness of those who shared their stories and experiences – it is our hope that the insights gained will contribute to improvements in their housing situation and the housing situation of others like them.

### QU'EST-CE QUE LA STABILITÉ DU LOGEMENT?

La stabilité du logement s'est imposée comme notion importante dans les ouvrages actuels sur le logement, mais il est difficile d'en établir la définition exacte. Certains associent la stabilité du logement à leur cadre matériel et à la mesure dans laquelle ils se sentent à l'abri du danger et des éléments. D'autres associent cette stabilité aux relations qu'ils ont avec leur propriétaire-bailleur ou leurs réseaux de soutien et à la mesure dans laquelle ils croient pouvoir compter sur ces relations, en cas de besoin. D'autres enfin associent cette stabilité au sentiment d'appartenance à leur logement ou à la collectivité ainsi qu'au sentiment de confiance que leur inspire le filet de sécurité sociale<sup>2</sup>.

Les ouvrages portant sur les États-Unis associent également la stabilité du logement, ou plutôt son contraire, à plusieurs conditions particulières, dont les suivantes : (1) frais de logement élevés, (2) mauvaise qualité du logement, (3) quartiers instables, (4) surpeuplement et (5) itinérance (Johnson and Meckstroth, 1998). En outre, selon son programme d'amélioration du rendement de 2002 (HUD, 2001, p. 101), le Department of Housing and Urban Development (HUD) des États-Unis poursuit avec ardeur l'objectif suivant : promouvoir la stabilité du logement, l'autonomie et l'accroissement de l'actif des familles et des personnes.

D'autres chercheurs dans le domaine du logement prétendent également qu'il y a une relation entre la stabilité du logement et l'accès aux ressources (Ellen *et al.*, 1997; Bratt, 2002), les ménages à faible revenu étant particulièrement limités quant aux choix qu'ils peuvent faire. De même, certains chercheurs (Dunn, 2002) ont observé l'importance potentielle des répercussions cumulatives de la défavorisation chronique. Plus précisément, certains chercheurs ont remarqué que la pauvreté liée au logement ou le stress lié au logement peuvent aggraver la situation de certaines familles et de certaines personnes. Une baisse de revenu ou une majoration de loyer peuvent pousser pareils ménages à l'itinérance.

### OBJECTIFS DE L'ÉTUDE

Se fondant sur les collectivités du District régional de Vancouver comme étude de cas, la présente étude s'est intéressée aux choix offerts aux personnes et aux familles à faible revenu, y compris à certains compromis qu'elles ont faits compte tenu de leur situation de logement. Cette étude a également porté sur certaines des conditions particulières associées à la notion de stabilité ou d'instabilité du logement et au rôle que celle-ci joue dans les décisions et les choix quotidiens que font ces personnes et ces familles.

---

<sup>2</sup> La recherche publiée par le Conseil canadien de développement social (2003a.) et portant sur l'élaboration d'un *Indice de sécurité personnelle (ISP)* a grandement contribué à la détermination des conditions subjectives reliées à la notion de sécurité, dont bon nombre sont également reliées à la notion de stabilité du logement.

### DÉMARCHE DE L'ÉTUDE

Cette étude a procédé en plusieurs étapes :

- j) Examen des ouvrages existants sur le logement;
- k) Consultations auprès des fournisseurs de services et des organismes locaux;
- l) Élaboration d'un cadre conceptuel pour l'analyse des aspects de la stabilité du logement;
- m) Examen des indicateurs et des mesures statistiques existants sur le besoin de logement;
- n) Examen des tendances générales sociales, démographiques et des marchés du logement dans le District régional de Vancouver;
- o) Conception et mise à l'essai préalable d'un instrument de sondage;
- p) Réalisation du sondage auprès de plus de 700 ménages locataires;
- q) Saisie et analyse des données, y compris l'analyse des sous-groupes, le cas échéant;
- r) Rédaction du présent rapport.

### MÉTHODOLOGIE DE L'ÉTUDE

Le sondage comprenait à la fois des questions ouvertes et des questions fermées conçues pour explorer les divers choix de logement offerts aux personnes et aux familles du District régional de Vancouver, y compris des questions sur leur situation de logement actuelle et antérieure et sur les circonstances et les conditions particulières reliées à la stabilité du logement.

Le sondage a été réalisé à l'aide d'entrevues en personne auprès de plus de 700 ménages locataires de l'ensemble du district régional au cours d'une période de six mois. Ces entrevues ont été menées dans divers lieux publics et points d'accès de plusieurs collectivités, dont des arrêts d'autobus, des cafés, des halls de cinéma, des centres communautaires et des haltes-garderies.

Plusieurs églises locales ont également été abordées et ont accepté de participer à l'étude, le clergé ayant contribué à expliquer les divers compromis adoptés par leurs fidèles afin de surmonter les difficultés.

On a également décidé d'offrir une somme incitative de cinq dollars afin de favoriser une participation accrue.

### PROFIL SOCIO-DÉMOGRAPHIQUE DE L'ÉCHANTILLON DE L'ÉTUDE

Voici quelques-unes des caractéristiques clés des répondants au sondage :

- Plus de 60 % avaient un revenu annuel moyen de 20 000 dollars ou moins;
- 75 % éprouvaient des besoins impérieux de logement;
- Environ un répondant sur quatre consacrait au moins 50 % de son revenu au logement;
- 44 % des répondants occupaient un emploi;
- 61 % des ménages étaient non familiaux ou composés d'une personne seule;
- 35 % étaient des ménages familiaux, dont 41 % constitués de familles monoparentales;

- Environ un répondant sur trois habitait dans un logement social;
- Environ un répondant sur 4 estimait que sa santé était *bonne à mauvaise*.

### ÉCHANTILLON DES RÉPONSES OBTENUES

Si l'on compare le profil des répondants au sondage au profil général des ménages du District régional de Vancouver, d'importants écarts, qui pourraient se répercuter sur les constatations tirées de l'étude, ressortent clairement. Au nombre des écarts les plus notoires, mentionnons la prédominance des ménages à faible revenu et le pourcentage supérieur de ménages accusant une santé de bonne à mauvaise par rapport à la population générale.

Cette prédominance de ménages se trouvant au plus bas niveau du spectre des revenus et de ménages dont la santé laisse à désirer pourrait fausser les constatations de l'étude, c'est-à-dire produire des niveaux supérieurs d'instabilité, car ces deux facteurs contribuent souvent à aggraver les difficultés de logement des ménages.

De même, parmi les répondants au sondage, un sur trois a déclaré habiter dans un logement social; cela pourrait avoir produit des niveaux d'instabilité inférieurs à ce qu'ils seraient faute de pareil choix de logement.

La prédominance de ménages à faible revenu et de ménages confrontés à d'autres problèmes limite considérablement les conclusions ou les généralisations pouvant être tirées à propos du vécu des ménages locataires en général et des circonstances qui les entourent. Par contre, il faut admettre que les constatations tirées de l'étude pourraient aider à bien comprendre la situation du logement d'un important sous-groupe de la population et la notion de stabilité du logement.

### PRINCIPALES CONSTATATIONS SUR LES CHOIX OFFERTS

La situation de logement actuelle des répondants au sondage constitue un point de départ important pour la compréhension de leur vécu et de leurs circonstances. Parmi les principales constatations exposées au Chapitre 6 du présent rapport, les suivantes ressortent :

- Les répondants au sondage ont déclaré divers types et conditions de logement;
- Les loyers moyens oscillent entre 520 dollars pour un studio et 1 122 dollars pour un logement de trois chambres;
- La plupart des répondants paient un supplément pour l'électricité, la câblodistribution, le téléphone et la buanderie;
- Environ 48 % ont déclaré habiter dans un ensemble traditionnel de logements locatifs;
- Environ 13 % habitaient dans une chambre ou un autre type de logement;
- Environ 12 % habitaient dans un sous-sol ou un pavillon-jardin;
- Environ 28 % habitaient dans une maison ou une maison en rangée;
- Environ 30 % ont déclaré partager les frais avec d'autres personnes.



### QUALITÉ ET NATURE DES CHOIX DE LOGEMENT

Outre l'examen des choix offerts, l'étude a porté sur la qualité et la nature de ces choix afin de déterminer dans quelle mesure les répondants au sondage estimaient pouvoir faire de véritables choix quant au lieu de résidence et à la décision d'être locataires ou propriétaires.

Presque la moitié (47 %) des répondants au sondage estimaient que leurs choix quant au lieu de résidence étaient restreints, tandis que 22 % estimaient que ces choix étaient très restreints. Des pourcentages inférieurs de répondants ont estimé pouvoir décider d'être locataires ou propriétaires, 56 % des répondants jugeant que leurs choix étaient restreints et 37 % estimant que leurs choix étaient très restreints.

Voici les constatations touchant la qualité des choix offerts :

- Environ 71 % étaient satisfaits de leur situation de logement actuelle;
- Environ 76 % étaient satisfaits de leur accès aux services et aux commodités;
- Environ 68 % ont déclaré avoir une bonne relation avec leur propriétaire-bailleur;
- Environ 58 % estimaient avoir une meilleure situation que leurs connaissances;
- Environ 56 % étaient satisfaits de leur accès à l'emploi;
- Environ 55 % envisageaient leur avenir avec optimisme;
- Environ 54 % estimaient que leur propriétaire-bailleur était sensible à leurs besoins;
- Environ 51 % étaient heureux d'être locataires.

Par contre :

- Environ 30 % ont signalé des problèmes de bruit et de perturbation;
- Environ 20 % ont déclaré qu'on avait pénétré dans leur logement par effraction;
- Environ 16 % se sont dits préoccupés par leur sécurité.

### CONDITIONS TOUCHANT LA STABILITÉ OU L'INSTABILITÉ DU LOGEMENT

Le sondage comportait également des questions touchant les divers aspects de la stabilité du logement traités dans les ouvrages sur le logement (frais de logement élevés, piètre qualité du logement et du quartier, problèmes relatifs à la taille du logement et au surpeuplement, et risque d'itinérance), et les principales constatations et observations ressortant de ces questions sont exposées au Chapitre 8.

En ce qui concerne les répercussions des frais de logement élevés, on a posé aux répondants au sondage quelques questions sur la mesure dans laquelle ils ont eu du mal à payer leur loyer et sur les compromis qu'ils ont dû faire tout au long de leur historique de logement. On leur a également demandé le montant de leur épargne dont ils pourraient se servir en cas d'urgence. Le sondage leur demandait également ce qu'ils feraient si leur revenu mensuel augmentait ou diminuait de 100 dollars, d'où un important aperçu de la précarité de la situation de certains ménages.

Le sondage a également exploré des questions touchant la qualité du logement, dont le degré de satisfaction des répondants à l'égard de l'état de leur logement et l'ampleur des réparations à effectuer. On a également demandé aux répondants quelle était la fréquence des réparations à effectuer et avec quel empressement leur propriétaire-bailleur répondait à leurs demandes de réparation. De même, on a demandé aux répondants dans quelle mesure ils estimaient avoir dû concilier la qualité du logement et son abordabilité.

On a également examiné les questions touchant la stabilité et la qualité du quartier, presque les deux tiers des répondants ayant déclaré qu'ils étaient satisfaits de l'endroit où ils vivaient. Cependant, certains répondants ont déploré des problèmes de *bruit/circulation*, de *crime/sécurité* ainsi qu'un *piètre accès aux services et aux commodités* comme étant quelques-uns des aspects de leur logement qu'ils aimaient le moins.

L'étude a également révélé qu'environ 16 % des répondants étaient préoccupés par leur niveau général de sécurité et de sûreté, alors qu'environ 20 % des répondants ont déclaré qu'on avait pénétré dans leur logement par effraction. Par conséquent, si les réponses générales touchant la stabilité et la qualité du quartier semblaient favorables, un important sous-groupe des répondants serait insatisfait de la qualité du quartier.

Les compromis sur la superficie utilisée et le nombre de personnes partageant cette superficie constituent deux facteurs pouvant être reliés à la stabilité du logement. Parmi les répondants au sondage, 84 % ont déclaré qu'ils avaient réussi à dénicher un logement de taille convenable selon les besoins de leur ménage. Cependant, l'étude a révélé qu'environ 12 % des répondants au sondage habitaient dans un logement auquel il manquait une à trois chambres et, dans certains cas, des ménages composés de trois personnes ont déclaré partager une seule chambre.

### ITINÉRANCE

Si, au départ, l'étude ne portait pas sur l'itinérance, certaines constatations importantes en découlant montrent à quel point certains ménages y sont vulnérables. Par exemple, l'étude a révélé que presque la moitié des répondants au sondage (49 %) avaient déménagé au cours des deux années précédentes et que 18 % avaient déménagé au moins deux fois. De même, environ 25 % ont déclaré qu'ils comptaient déménager au cours des douze prochains mois. Plus de la moitié des répondants au sondage (52 %) ont déclaré se sentir à « un chèque de paie de l'itinérance », alors que 47 % ont déclaré être inquiets de leur capacité de conserver leur logement. L'étude a également révélé que 45 % des répondants avaient déjà eu du mal à trouver un endroit où habiter, les facteurs économiques étant l'obstacle le plus souvent cité.

### CONCLUSIONS

Selon les constatations tirées de cette étude, il ressort clairement ce qui suit :

- La stabilité du logement est considérée comme un continuum où toute personne ou tout ménage peut glisser en tout temps, dans les deux directions;
- Les circonstances personnelles peuvent grandement fluctuer quant à leur durée, aux stratégies d'adaptation et aux conséquences;
- Chaque ménage est confronté à des défis différents, à des moments différents et à des degrés divers.

Qui plus est, si les constatations tirées de l'étude laissent à penser que la plupart des répondants au sondage semblent plutôt satisfaits de leur situation générale de logement et des choix qui leur sont offerts, elles révèlent également un pourcentage assez élevé d'instabilité dans la vie de nombreux répondants, tant dans leur historique de logement que dans leurs projets de logement.

Les constatations de l'étude attirent également l'attention sur l'importance que revêtent les réseaux de soutien, officiels et officieux, plusieurs répondants ayant déclaré que des amis et des proches les ont grandement aidés à relever certains défis de logement.

Si les répondants au sondage ont semblé plutôt satisfaits de leur situation de logement, les constatations de l'étude révèlent que bon nombre d'entre eux sont confrontés à un degré important d'instabilité dans leur situation actuelle de logement :

- 45 % ont déclaré avoir déjà eu du mal à trouver un endroit où habiter;
- 47 % ont déclaré qu'ils n'étaient pas certains de pouvoir conserver leur logement;
- Un répondant sur trois a révélé avoir du mal à payer son loyer mensuel;
- Moins de 35 % des répondants avaient épargné un mois de loyer en cas d'urgence.

L'étude a également révélé que presque la moitié des répondants au sondage (44 %) ont déclaré qu'une baisse de revenu de 100 dollars par mois les forcerait à déménager, et environ 2 % des répondants ont avoué que pareille baisse de revenu les pousserait à l'itinérance.

De plus, si l'étude ne portait pas au départ sur l'itinérance, ses constatations font clairement ressortir d'importants liens entre l'instabilité du logement et l'itinérance qu'il faudrait examiner plus à fond; en effet, presque 25 % des répondants ont déclaré avoir déjà été obligés in extremis de cohabiter avec des proches ou des amis parce qu'ils ne pouvaient habiter nulle part ailleurs. De même, plusieurs répondants au sondage ont déclaré que, s'ils perdaient leur logement, ils seraient forcés de vivre dans la rue ou de se tourner vers un refuge d'urgence.

L'une des constatations les plus convaincantes qui, peut-être, ressort de cette étude, c'est le fait que six répondants au sondage ont déclaré qu'ils n'auraient pas d'autre choix que de se suicider s'ils perdaient leur logement; s'il s'agit d'un faible pourcentage de l'échantillon global, cette constatation est absolument inacceptable dans une société qui se prétend juste et bienveillante.

Enfin, nous sommes reconnaissants de l'ouverture dont ont fait preuve ceux qui ont relaté leur histoire et leur vécu, et nous espérons que le savoir tiré de cette étude contribuera à améliorer la situation de logement des répondants et celle d'autres personnes comme eux.



National Office

Bureau national

700 Montreal Road  
Ottawa ON K1A 0P7  
Telephone: (613) 748-2000

700 chemin de Montréal  
Ottawa ON K1A 0P7  
Téléphone : (613) 748-2000

Puisqu'on prévoit une demande restreinte pour ce document de recherche, seul le résumé a été traduit.

La SCHL fera traduire le document si la demande le justifie.

Pour nous aider à déterminer si la demande justifie que ce rapport soit traduit en français, veuillez remplir la partie ci-dessous et la retourner à l'adresse suivante :

Centre canadien de documentation sur l'habitation  
Société canadienne d'hypothèques et de logement  
700, chemin Montréal, bureau CI-200  
Ottawa (Ontario)  
K1A 0P7

Titre du rapport: \_\_\_\_\_  
\_\_\_\_\_

Je préférerais que ce rapport soit disponible en français.

NOM \_\_\_\_\_

ADRESSE \_\_\_\_\_

rue

App.

ville

province

Code postal

No de téléphone ( ) \_\_\_\_\_



	PAGE
<b>ABSTRACT</b>	i
<b>EXECUTIVE SUMMARY/SOMMAIRE</b>	ii
 <b>CHAPTER 1 - INTRODUCTION AND BACKGROUND</b>	 1
About this Study	
About the Research Approach	
Time Frame	
The Limitations of This Study	
Research Challenges Encountered	
Changing Approaches	
The Insights to Be Gained	
 <b>CHAPTER 2 - UNDERSTANDING THE CONCEPT OF HOUSING STABILITY</b>	 3
What is Housing Stability?	
Determinants of Housing Stability	
The Cumulative Impact of Housing Stability	
Why is Housing Stability Important?	
Toward a Working Definition of Housing Stability	
Understanding Individual Housing Choices	
The Nature of the Choices	
The Role of Income and Wealth	
Understanding the Impacts	
Housing Choices in the Canadian Context	
Looking at the Choices Available	
Differences in Experiences and Circumstances	
Observations and Conclusions	
 <b>CHAPTER 3 - THEMES TO BE EXPLORED</b>	 15
About the Choices Available	
Linkages to the Concept of Housing Stability	
Observations and Conclusions	

	PAGE
<b>CHAPTER 4 - THE STUDY CONTEXT</b>	18
Household Characteristics	
Local Rental Market Conditions	
Existing Measures of Housing Need	
‘Worst Case’ Housing Need	
Characteristics of INALH Households	
Observations and Conclusions	
<b>CHAPTER 5 - ABOUT THE STUDY SAMPLE</b>	25
Geographic Distribution of Survey Respondents	
Location of Survey Administration	
Key Socio-Demographic Variables	
<i>Income</i>	
<i>Households With Affordability Challenges</i>	
<i>Access to Social Housing</i>	
<i>Income Source</i>	
<i>Family and Household Composition</i>	
<i>General Health Status</i>	
<i>Age</i>	
Placing the Sample of Responses On the Housing Continuum	
Alignment with Renter Households in Core Housing Need	
Potential Insights and Potential Limitations	
Observations and Conclusions	
<b>CHAPTER 6 - ABOUT THE HOUSING CHOICES AVAILABLE</b>	36
Housing Type by Structure	
Average Rents Based on Unit Size	
Average Rents Based on Structure Type	
Shared Arrangements	
Services and Amenities	
Time At Current Address	
Future Plans	
Future Housing Choices	
Observations and Conclusions	



	PAGE
<b>CHAPTER 7 - ABOUT THE QUALITY AND NATURE OF THE CHOICES</b>	42
About the Choices Available	
Sense of Satisfaction with Their General Circumstances	
Satisfaction with their General Housing Situation	
General Landlord Relationship	
Presence of Negative Externalities	
Factors Shaping Current Housing Choices	
Observations and Conclusions	
<b>CHAPTER 8 - CONDITIONS RELATED TO HOUSING STABILITY</b>	54
HIGH HOUSING COSTS	56
<i>Incidence of Difficulty Paying Their Rent</i>	
<i>Instances of Food Insecurity</i>	
<i>Savings to Fall Back on In an Emergency</i>	
<i>Impact of a \$100 <u>Increase</u> in Income</i>	
<i>Impact of a \$100 <u>Decrease</u> in Income</i>	
<i>Understanding of the Choices Available</i>	
POOR HOUSING QUALITY	60
<i>Perceptions of General Housing Condition</i>	
<i>Repair Challenges of a Major Nature</i>	
<i>Repair Challenges of a Minor Nature</i>	
<i>Frequency of Repair Requests</i>	
<i>Need for Compromises and Trade-Offs Between Quality and Affordability</i>	
NEIGHBOURHOOD QUALITY	63
<i>Satisfaction with Neighbourhood Quality</i>	
<i>Aspects of Their Housing Respondents "Liked Best"</i>	
<i>Aspects of Their Housing Respondents "Liked Least"</i>	
CROWDING	65
<i>Perceptions Related to the Amount of Space Available</i>	
<i>Households Facing Suitability Challenges</i>	
<i>Level of Crowding/Bedroom Shortfall</i>	
<i>Bedroom Shortfall by Household Size</i>	
HOMELESSNESS	68
<i>Difficulties in Finding A Place to Live</i>	
<i>Frequency of Moves in the Past Two Years</i>	

	PAGE
<i>History of Evictions</i>	
<i>Sense of Instability</i>	
<i>Concern About Ability To Keep Housing</i>	
<i>Potential Options Available</i>	
<i>Reliance on Supportive Networks</i>	
Conclusions and Observations	
<b>CHAPTER 9 - Conclusions</b>	<b>73</b>
<b>REFERENCES</b>	<b>75</b>
<b>APPENDIX A – The Survey Instrument</b>	<b>81</b>
<b>APPENDIX B – Comparison of Differences Across Different Sub-Groups</b>	<b>99</b>
<b>APPENDIX C – Chi Square Analysis – Households Living in Social Housing</b>	<b>103</b>
<b>APPENDIX D – Chi Square Analysis – Households in ‘Worst Case’ Housing Need</b>	<b>106</b>
<b>APPENDIX E – Chi Square Analysis – Households Reporting Fair to Poor Health Status</b>	<b>109</b>
<b>APPENDIX F – Chi Square Analysis – Single Parent Family Households</b>	<b>112</b>
<b>APPENDIX G – Chi Square Analysis – Households Relying on the Use of Food Banks</b>	<b>115</b>
<b>APPENDIX H – Chi Square Analysis – Households Applying for Social Housing</b>	<b>118</b>

Table		Page
4-1	Average Rents Across The Vancouver CMA	19
4-2	Average Vacancy Rates Across the Vancouver CMA	19
4-3	Households Spending 30 Per Cent or More of Income on Shelter (2001)	20
4-4	Households Spending 30 Per cent or More of Income on Shelter and Households in Core Housing Need	21
4-5	Income and Shelter Costs of Households In Core Need Compared to Income and Shelter Costs Across Renters and Owners	21
4-6	Household Characteristics of INALH Households and Households in Core Housing Need	23
5-1	Geographic Distribution of Survey Respondents	25
5-2	Survey Responses from Across Community Gathering Places	26
5-3	Income Profile	27
5-4	Income of Renter Households Paying 50 Per Cent or More of Their Income on Shelter (INALH)	27
5-5	Shelter Costs as a Percentage of Household Income	28
5-6	Households Living in Social Housing	28
5-7	Income Source	29
5-8	Household Composition	30
5-9	General Health Status	31
5-10	Differences in the Age Profile Across Survey Respondents	32
5-11	Alignment Between the Profile of Survey Respondents and Renter Households in Core Housing Need	34
6-1	Distribution of Responses By Housing Type (Structure)	37
6-2	Average Rent Based on Unit Size	37
6-3	Average Rent Based on Structure Type	38
6-4	Households Living in Shared Arrangements	38
6-5	Services and Amenities	39
6-6	Time at Current Address	39
6-7	Future Housing Plans	40
6-8	Future Housing Choices	40
7-1	Sense of Choice in Where to Live	44
7-2	Sense of Choice in Renting Versus Owning	44
7-3	Sense of Happiness Being a Renter	45
7-4	Sense of Optimism for the Future	45
7-5	Relative Situation When Compared to Others	46

Table		Page
7-6	Level of Satisfaction with Current Housing Situation	46
7-7	Importance of Services and Amenities	47
7-8	Satisfaction with Access to Services and Amenities	47
7-9	Importance of Proximity to Employment	48
7-10	Satisfaction with Proximity to Employment	48
7-11	Landlord Relationship	49
7-12	Landlord Responsiveness	49
7-13	Frequency of Noise and Disturbances	50
7-14	Break-ins	50
7-15	Sense of Safety and Security	51
7-16	Single Most Important Factor Shaping Housing Choices	51
7-17	Changes Affecting One's Housing	52
7-18	Types of Changes Identified	52
8-1	Survey Respondents Reporting Difficulties in Paying Their Rent	57
8-2	Coping Strategies Adopted by Households Experiencing Difficulty in Paying Their Rent	57
8-3	Need for Trade-offs Between Paying Rent and Buying Food	58
8-4	Instances of Having One Month's Rent Saved	58
8-5	Impact of a \$100 Per Month Increase in Income	59
8-6	Impact of a \$100 Per Month Decrease in Income	59
8-7	General Housing Condition	61
8-8	Major Repairs	61
8-9	Minor Repairs	62
8-10	Frequency of Repair Requests	62
8-11	Compromises/Trade-Offs Between Quality and Affordability of Housing	63
8-12	Satisfaction with Neighbourhood Quality	64
8-13	Aspects of their Housing that Survey Respondents "Liked Best"	64
8-14	Aspects of their Housing that Survey Respondents "Liked Least"	65
8-15	Perceptions Related to the Amount of Space Available	66
8-16	Households Reporting Suitability Challenges	67
8-17	Level of Crowding/Bedroom Shortfall	67
8-18	Bedroom Shortfall By Household Size	68
8-19	Respondents Reporting Difficulties Finding a Place to Live	69
8-20	Frequency of Moves in the Past Two Years	69
8-21	Households Reporting That They Have Been Previously Evicted	70
8-22	Perception of Being "One Pay Cheque Away From Homelessness"	70

Table		Page
8-23	Concern About Ability to Keep Housing	70
8-24	Perceptions of the Options Available	71
8-25	Previously Stayed with Someone	71
8-26	Frequency of Staying with Others	72
8-27	Previously Had Others Stay with Them	72
8-28	Frequency of Having Others Stay with Them	72

	Page
Figure 1 - The Continuum of Housing Options	7
Figure 2 - The Matrix of Housing Choices	8
Figure 3 - Good Choices and Good Outcomes	10
Figure 4 - Compromises and Trade-Offs	11
Figure 5 - Poor Choices and Poor Outcomes	12
Figure 6 - Compromises, Trade-Offs and Coping Strategies	13
Figure 7 - Housing Choices Across Greater Vancouver	18
Figure 8 - The Affordability Continuum for Renter Households in Greater Vancouver (1996)	24
Figure 9 - Understanding Where Survey Respondents “Fit” on the Housing Continuum	33

### **ABOUT THIS STUDY**

Housing plays a central role in the economic and social well-being of Canadians and provides an important foundation from which to build healthy and sustainable communities. While there is evidence to suggest that the majority of Canadians are well-housed, there is growing concern that increasingly some households may be falling further behind in terms of their ability to access decent, stable and affordable housing. This study looked at the experiences and circumstances of more than 700 renter households across Greater Vancouver to gain a better understanding of the housing choices available to them and the level of stability associated with these choices. This study also looked at some of the compromises, trade-offs and coping strategies adopted by families and individuals finding themselves in vulnerable situations.

### **ABOUT THE RESEARCH APPROACH**

This research involved a number of steps:

- s) review of the existing housing literature;
- t) consultations with local agencies and service providers;
- u) development of a conceptual framework for analyzing dimensions of housing stability;
- v) review of existing statistical measures and indicators of housing need;
- w) review of general social, demographic and rental market trends;
- x) design and pre-testing of a survey instrument;
- y) administration of the survey to more than 700 renter households across Greater Vancouver;
- z) data entry and analysis including sub-group analysis where appropriate; and,
- aa) preparation of this report.

### **TIME FRAME**

The field research to support this study was completed over a six month period from September 2002 to March 2003. The development of the conceptual framework as well as the data entry and analysis was completed in 2004.

### **THE LIMITATIONS OF THIS STUDY**

This study is a descriptive study and is not designed to provide estimates about the number of households falling into any particular category. Rather this study uses the experiences and circumstances of renter households across Greater Vancouver as a case study for gaining a deeper understanding of the choices that are available and the range of potential factors shaping and constraining these choices.

### RESEARCH CHALLENGES ENCOUNTERED

In conceptualizing the study, the initial sampling strategy included the use of a *random phone survey* as a means of collecting data from across a broad cross-section of renter households. However, this approach presented a number of challenges with a high non-response rate from across households contacted.

Two major factors contributed to the challenges that were encountered. The first relates to a general reluctance on the part of some individuals to participate in phone surveys. In addition, the study design was such that homeowners were outside of the scope of the study making the pool of potential respondents even more limited.

The difficulties in obtaining responses presented some important methodological issues with the potential for non-response bias being one of the greatest concerns. In particular, given the high non-response rate<sup>3</sup> it was difficult to know whether there might be differences between the income and household characteristics of those agreeing to participate in the study and those who opted to decline.

### CHANGING APPROACHES

In response to the challenges that were encountered, a decision was made to administer the survey through face to face interviews in the community using a mix of ‘community gathering places’ and access points. The community gathering places included public transit, coffee shops, movie line-ups, community centres, drop-ins as well as local churches. A decision was also made to offer a \$5 incentive to encourage greater participation.

While the revised strategy proved successful in terms of obtaining the desired sample of more than 700 completed surveys, the shift in strategy resulted in a higher prevalence of responses from across households falling at the lower end of the income spectrum – households that typically face greater housing-related challenges including higher levels of instability in their housing situation.

### THE INSIGHT TO BE GAINED

While the over-representation of households falling at the lower end of the income spectrum represents an important constraint in terms of the types of conclusions or generalizations that can be made, it should be recognized that the findings from this study can help to provide important insight into the contours and dimensions of housing stability for an important sub-group of the population. As well, this study helps to provide for a better and more complete understanding of the concept of housing stability and the role that it plays in the broader housing context.

---

<sup>3</sup> The combination of the reluctance of some households to participate in the study and the emphasis on renter households resulted in a situation where it was necessary to make 10 to 15 calls before finding a household that met the screening criteria and that was willing to participate in the study.



Housing stability has emerged as an important concept within the existing housing literature yet it is difficult to develop a specific definition of what it means. This chapter looks at different dimensions of housing stability and sets out a framework for analyzing the concept of housing stability within the context of this research.

### **WHAT IS HOUSING STABILITY?**

For some, housing stability may be associated with their physical environment and the extent to which they feel safe from harm and protected from the elements. For others, housing stability may be tied to their relationship with their landlord or support networks and the extent to which they feel that they can rely on these relationships in times of need. For others, the concept of housing stability may be associated with the sense of connectedness that they feel to their housing or to the larger community as well as the sense of confidence that they have in the social safety net<sup>4</sup>.

In addition to the subjective or perception-based aspects of housing stability described above, a number of U.S.-based reports have associated housing stability or instability with: (1) high housing costs, (2) poor housing quality, (3) unstable neighbourhoods, (4) over-crowding, and (5) homelessness (Johnson and Meckstroth, 1998). Using these conditions as a means of defining housing stability, the U.S. Department of Housing and Urban Development (HUD) identified the goal of “promoting housing stability, self sufficiency and asset development of families and individuals” as a central focus in their 2002 Performance Plan (HUD, 2001:101).

### **DETERMINANTS OF HOUSING STABILITY**

The existing housing literature also identifies key determinants of housing stability including the role that access to resources and opportunities play in shaping the choices that are available to families and individuals (Ellen *et al.*, 1997; Bratt, 2002). Based on research conducted by the Canadian Housing and Renewal Association (CHRA) access to resources not only allows an individual to act in an independent and autonomous manner but access to resources also enables families and individuals to live a life that they have reason to value (2001:3).

Housing researchers in the U.K. such as Paul Spicker (1989) have also made the observation that lack of access to resources can result in a situation where individuals or households are forced to make sacrifices in others areas such as going without meals or other basic necessities to make up for things that they lack. These types of choices can result in a situation where a household is on a “slippery slope” –one which places them at greater risk of falling further behind.

---

<sup>4</sup> Research published by the Canadian Council on Social Development (2003a.) on the development of a *Personal Security Index (PSI)* has been invaluable in helping to identify subjective conditions associated with the concept of ‘security’-many of which are also relevant when looking at the concept of housing stability.

### THE CUMULATIVE IMPACT OF HOUSING INSTABILITY

The cumulative impact of chronic and persistent deprivation is also an important area to explore. In his research on the interface between housing and health, Professor Jim Dunn draws attention to the body of literature on early childhood development and the impact of the “cumulative effect of life events” on an individual’s development over their life course (Hertzman and Weins, 1996 as cited in Dunn, 2002). In particular, Dunn argues that similar principles apply to the population health perspective with the cumulative effects of chronic and persistent deprivation and disadvantage influencing longer-term health outcomes (2002:9).

Dunn goes further to suggest that the linkage to housing is important with the social meanings that individuals attach to their housing having an equally important role to play as the material effects with the need for control, stability and orderliness being part of the basic dimensions of the human experience<sup>5</sup> (Dunn, 2002:12-23). Researchers such as Lewin (2001) have also acknowledged the importance of the social, psychological and cultural aspects of housing and have argued that images of home represent a “complicated fabric of symbols, dreams, ideals and aspirations” (Lewin, 2001:356).

### WHY IS HOUSING STABILITY IMPORTANT?

Building on the importance of the social meanings attached to housing, many have argued that housing plays a central role in individual and community well-being with access to stable housing providing the foundation from which families and individuals are able to access other opportunities (Bratt, 2002; Shlay, 1996).

Still others have argued that access to stable housing can play an important role in influencing the realization of broader social policy objectives including better health, education, childhood development, family self sufficiency, economic well-being, community engagement and social inclusion (CPRN, 2004; Pomeroy, 2001, Shlay, 1996).

---

<sup>5</sup> In speaking to the importance of the social meanings attached to housing, Dunn draws on work by other researchers and the observations that they make including the observation that *to feel depressed, bitter, cheated, vulnerable, frightened, angry, worried about debts and other things is to feel devalued, useless, helpless, uncared for, hopeless, isolated, anxious, a failure: feelings can dominate people’s whole experience with the material environment of their housing being an indelible mark and constant reminders of the oppressive fact of one’s failure...* (Wilkinson (1996) as cited in Dunn, 2002:23).

### TOWARD A WORKING DEFINITION OF HOUSING STABILITY

Despite the recognized importance of housing stability within the existing housing literature, discussions largely take place at a conceptual level with specific measures related to housing stability remaining relatively limited. Within the context of these limitations, this study aims to explore important conceptual dimensions of housing stability as well as to put forward practical suggestions for measuring and reporting on housing stability in a way which will lead to a better understanding of some of the key elements embodied in this concept.

### UNDERSTANDING INDIVIDUAL HOUSING CHOICES

As a starting point for thinking about housing stability, this research explores the housing choices made by different households with these choices being viewed as a process comprising a sequence of events where individuals have some degree of control over the choices that they make. Similarly, this research is based on the premise that in most cases individuals will also have some control over the outcomes that they want to realize<sup>6</sup> with the outcomes being shaped by a number of factors both individual and market-based.

Data from the 1995 General Social Survey found that between 1985 and 1995, more than 15 million Canadians moved at least once. Of those who moved, the majority (60 per cent) reported that they were made 'better off' as a result of their decision to move (Kremarik, *Canadian Social Trends*, 1999:19). At the same time, the study found that the results were not even across all households. For example in looking at the study findings:

*... single parent families were not only more likely to move when compared to other household types but only half of all single parent family households that moved were made 'better off' as a result of their decision to move (Kremarik, Canadian Social Trends 1999:21).*

In addition, the study found that:

*... more than 1 in 10 single parent family household that had moved from their previous housing had done so for financial reasons – presumably in search of more affordable accommodation (Kremarik, Canadian Social Trends 1999:21).*

---

<sup>6</sup> In his research on the changing housing needs of renter households, John Miron (1998) observes that housing choices include both individual and market-based factors with individuals making choices about tenure (renting or owning), living arrangements (living alone or sharing) and their level of consumption (space, neighbourhood and amenities). Subsequent researchers such as Tony Dalton (2001) have argued that housing choices can also be viewed as a series of transactions with individuals acting in a way which will optimize the outcomes for themselves and their family

Similar findings were also revealed for households falling at the lower end of the income spectrum. In particular it was noted that:

*While people in the lower income group<sup>7</sup> were just as likely to move as those in the higher income group<sup>8</sup>, those in the higher income group were more likely to report that their decision to move had resulted in an improvement in their quality of life when compared to those in the lower income group. Of those in the higher income group, 68 per cent reported that their decision to move had resulted in them being made 'better off' while only 47 per cent of those in the lower income group reported this to be the case (Kremarik, Canadian Social Trends 1999:21).*

Other studies have identified similar experiences across lower income households. For example, a survey of more than 900 food bank users across Greater Toronto (1996) revealed that approximately 29 per cent of those surveyed had either been evicted from their previous housing and/or were being threatened with eviction. Similarly, 78 per cent of those who responded to the survey reported that they were looking for cheaper accommodation and/or that they had already moved (Baker, 1996).

### THE NATURE OF THE CHOICES

In looking at the choices that individuals make around their housing, researchers have noted that decisions to move can be both 'planned' and 'unplanned'. For example, some households may choose to move in order to live closer to work or be closer to family or friends. In other cases, such as those reflected in the findings from the General Social Survey and the survey of food bank users in Greater Toronto, there may be external factors including issues related to high housing costs, illness, family breakdown and other factors contributing to the need for some households to move. In these cases, some researchers have noted that access to resources can influence the extent to which an individual will be successful in making the transition with the planned and unplanned nature of the change also having a role to play (CSRU, 2001).

In addition to individual circumstances, it is also important to look at community level data and the choices available within the broader housing system. Figure 1 on the following page sets out at a conceptual level the continuum of housing options available in the Canadian context. Where an individual or household is situated along the continuum is subject to many different factors including their access to resources. In most cases, lower income households are typically found at the lower end of the housing continuum in government- supported housing<sup>9</sup> as well as housing in the private rental market.

---

<sup>7</sup> Defined as households with annual incomes of \$20,000 or less.

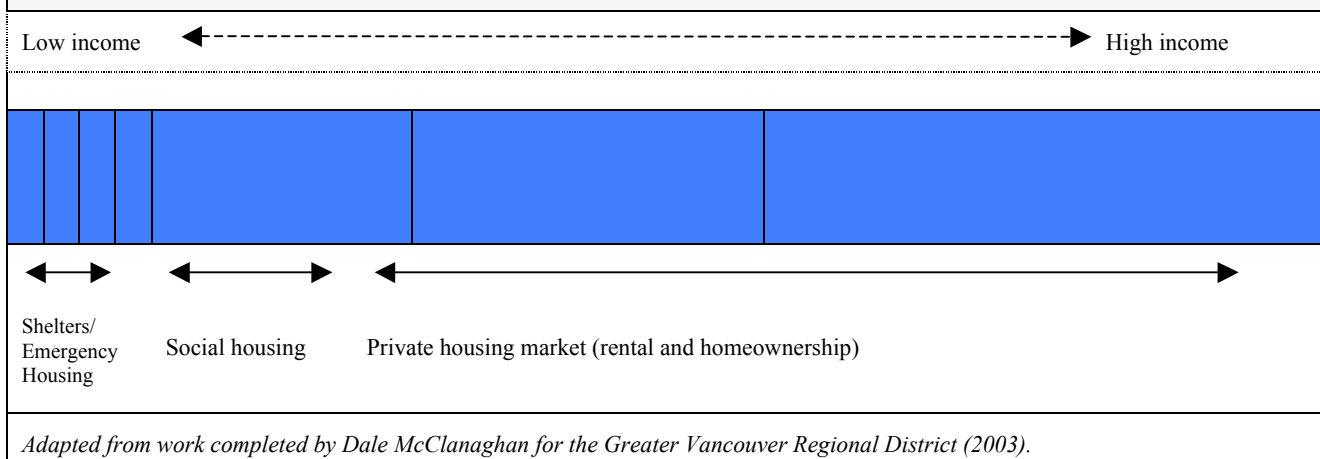
<sup>8</sup> Defined as households with annual incomes of \$80,000 or more.

<sup>9</sup> Based on data captured in the Greater Vancouver context, there are approximately 42,000 government-subsidized housing units available. This represents approximately 14 per cent of the total rental housing stock.

## Understanding the Concept of Housing Stability

In looking at the range of options available, it is important to recognize that where an individual is situated on the housing continuum at a given point in time is not necessarily where they will remain over the course of their ‘housing careers’ with movement along the housing continuum being subject to many different factors including access to resources and opportunities as well as the availability of suitable housing for households in differing life cycle and economic circumstances.

**FIGURE 1: THE CONTINUUM OF HOUSING OPTIONS**



### *The Role of Income and Wealth*

Wealth can also play a role in determining a household’s position along the continuum. As noted by Marcel Lauziere of the Canadian Council on Social Development (CCSD), “income determines how well a family is doing now, while wealth determines how well a family will do in the future” (2003b:2). For households at the upper end of the housing continuum, access to greater financial resources means an increased capacity to exercise greater choice about where they want to be on the housing continuum and about their level of housing consumption.

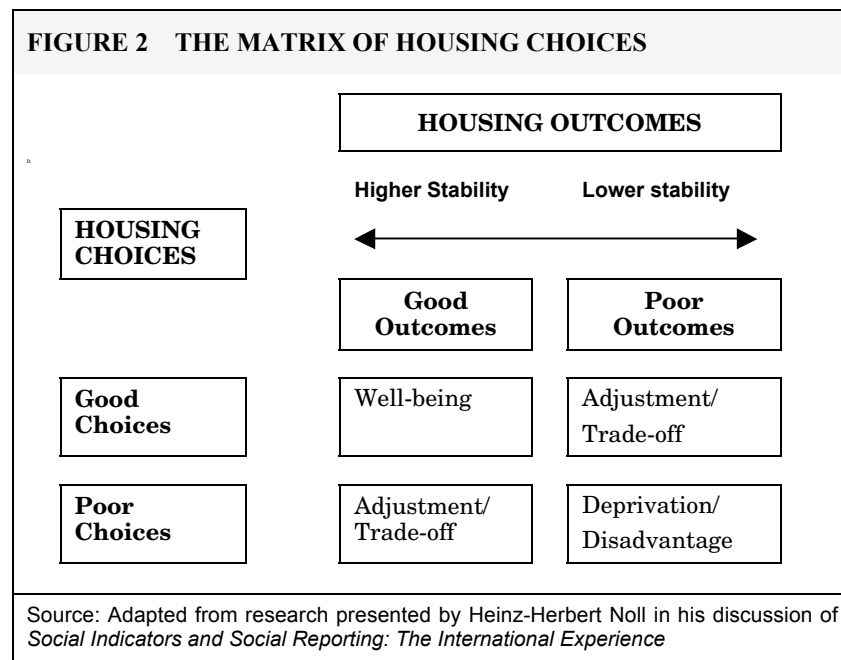
Based on research published by Dr. David Hulchanski through the Centre for Urban and Community Studies (2001) a comparison of data from the *Survey of Financial Security* (1999) and the *Survey of the Assets and Debts of Canadian Households* (1984) showed that between 1984 and 1999 the median net worth of homeowners increased by more than \$28,000 while the net worth of renters dropped from \$4,000 to \$2,100 over the same time period (CUCS,2001:2).

In looking at the role of wealth, the argument could be made that as households are able to generate savings or wealth through the equity that they gain through their housing, it is likely that they will have an increased capacity to exercise greater choice resulting in a situation where they have an enhanced ability to meet their immediate needs as well as have greater stability and flexibility over the longer term with respect to the choices that they can make.

For households at the lower end of the housing continuum their choices may be more limited with some housing researchers making the observation that “tenure may be a choice for some, but for others; it is a default” (Pomeroy, 1998:3). Similarly, it may be the case that many households at the lower end of the housing continuum face greater challenges in finding and keeping housing that they can afford with lower income households being less able to deal with unplanned or unexpected events with limitations in their command over resources making their housing situation more precarious (Ellen *et al.*, 1999, Bratt, 2002).

### UNDERSTANDING THE IMPACTS

Figure 2, below, sets out a matrix of the possible housing choices and housing outcomes available to households. The matrix includes situations which cover the spectrum from good choices and good outcomes to poor choices and poor outcomes including situations where households may be required to make adjustments and trade-offs in their choices around tenure, the type of housing that they live in and their general level of consumption. For some, the types of adjustments or trade-offs that are necessary may be short-term in nature and the consequences relatively minor with these households often having a reasonable number of possible alternatives or courses of action from which to choose. Other households, however, may face more significant constraints with their choices being more limited or the outcomes less viable. This section looks at the different possible choices and outcomes within the Canadian context including where these choices ‘fit’ within the general matrix of housing choices (Figure 2).



**HOUSING CHOICES IN THE CANADIAN CONTEXT**

For the majority of Canadian households, the choices that are available are good choices and the outcomes are good outcomes. Based on information published by Canada Mortgage and Housing Corporation in the *Canadian Housing Observer*:

*...the majority (just under 7 out of every 10) of Canadian households lived in acceptable housing in 2001, namely housing which was affordable, uncrowded and in a good state of repair. An additional 14.2 per cent of Canadian households could have obtained acceptable housing without spending 30 per cent or more of their before tax income. Taken together, 84.1 per cent of Canadian households were either living in or able to access acceptable housing in 2001 (CMHC, Canadian Housing Observer: 2004:46).*

These findings, in turn, suggest that most households have the ability to make reasonable choices about where they want to live and about the type of housing that they want to live in. However, while the majority of Canadians were able to obtain acceptable housing:

*... just over 1 in every 6 Canadian households (15.8 per cent) lived in core housing need in 2001- a level above the 13.6 per cent of Canadian households estimated to be in core housing need in 1991 but below its peak of 17.9 per cent in 1996 (CMHC, Canadian Housing Observer: 2004:46).*

For these households, some level of adjustment or trade-off is required with these households making compromises and trade-offs related to the *adequacy*<sup>10</sup>, *suitability*<sup>11</sup> or *affordability*<sup>12</sup> of their housing.

**LOOKING MORE CLOSELY AT THE CHOICES**

The following section looks more closely at the different choices available to Canadian households ranging from good choices and good outcomes to poor choices and poor outcomes.

---

<sup>10</sup> Adequacy refers to a dwelling that does not, according to its residents, require major repairs (CMHC. 2001b. *Special Studies on the 1996 Census Data: Canadian Housing Conditions*. Socio-Economic Series 55-1).

<sup>11</sup> Suitability refers to a dwelling that has enough bedrooms according to the *National Occupancy Standard* for the size and make up of the occupying household (CMHC 2001b. *Special Studies on the 1996 Census Data: Canadian Housing Conditions*. Socio-Economic Series 55-1).

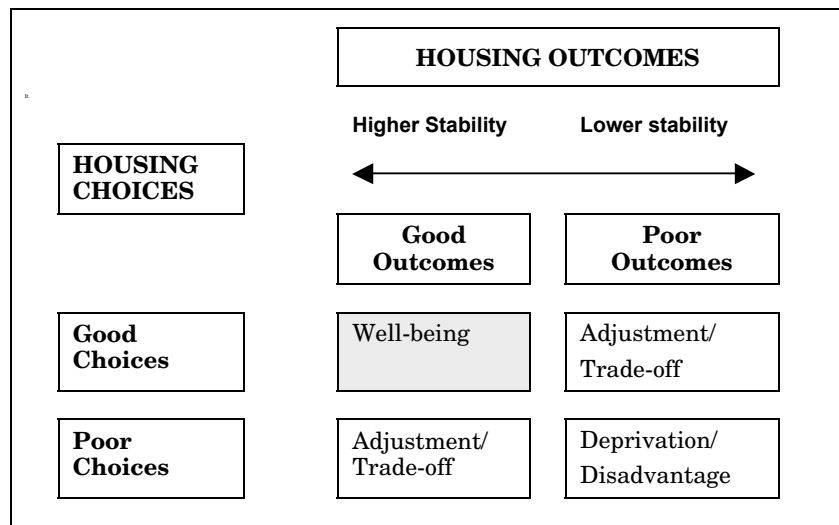
<sup>12</sup> Affordability refers to shelter costs that are less than 30% of before-tax household income (CMHC. 2001b. *Special Studies on the 1996 Census Data: Canadian Housing Conditions*. Socio-Economic Series 55-1).

## Understanding the Concept of Housing Stability

### *Good Choices and Good Outcomes*

For the 7 out of 10 Canadian households that have been successful in finding acceptable housing, their situation is likely best captured under the first box in the matrix set out under Figure 3 below. These are households whose housing situation might be ‘best’ described as “good choices and good outcomes” with the majority of these households having the means and ability to make reasonable choices. Similarly, these households would typically have a relatively high degree of predictability and control in the outcomes that they choose. This, in turn, would result in a general sense of confidence and well-being in their housing situation. For the majority of these households it is also likely the case that housing stability is not an issue.

**FIGURE 3 GOOD CHOICES AND GOOD OUTCOMES**



Source: Adapted from research presented by Heinz-Herbert Noll in his discussion of *Social Indicators and Social Reporting: The International Experience*

For other households situated at other points in the matrix, the choices may be less certain or the outcomes less desirable with some households having to make adjustments or trade-offs in order to obtain the ‘best’ outcome possible for themselves and their families within the resources that they have available. The housing situation for these households is reflected in Figure 4, on the following page, with the shaded boxes drawing attention to the need for some types of adjustments or trade-offs.



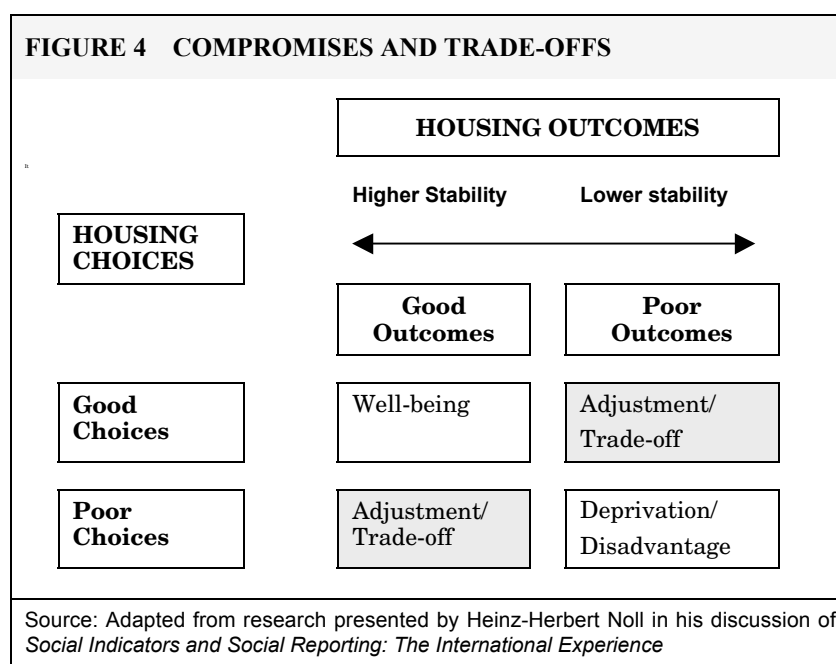
## Understanding the Concept of Housing Stability

### *Households Facing the Need to Make Adjustments and Trade-Offs*

For households in these circumstances, there are many different possible trade-offs or coping strategies that can be adopted with the types of choices that households make being influenced by the severity and urgency of their situation as well as the resources that they have available.

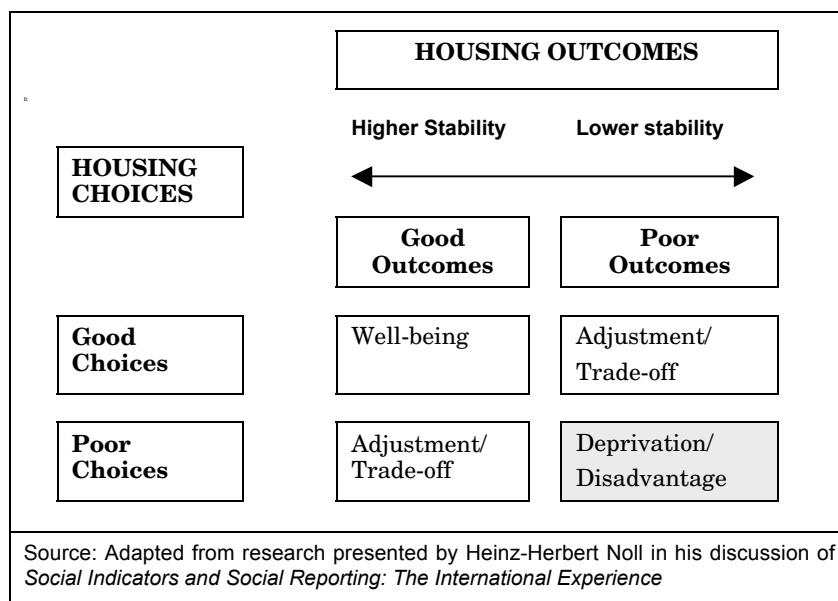
For some households, the need for compromises and trade-offs may be short-term or temporary in nature with the consequences or level of adjustment being viewed as relatively minor. Similarly, there may be a number of possible choices and outcomes with the results being reasonably favourable. Households facing these types of choices may include students or others starting out on their 'housing careers' who may decide to share with others in order to gain some independence and/or to live in a more desirable location or better quality neighbourhood than they could otherwise afford.

Other households may also face choices which are short-term or temporary in nature but the consequences may be more severe or the outcomes less desirable. For example, some households may experience difficulty in paying their rent as a result of an unplanned or unexpected event such as a breakdown in relationships, loss of employment or poor health. Furthermore, while their situation may be short-term or temporary in nature, their immediate choices may be more limited or their time horizons tighter giving them less choice or flexibility in terms of potential outcomes. As a result, these household may have to make compromises or trade-offs that are more significant including moving to more affordable housing and/or turning to friends or family for assistance. It may also mean relying on the existing social safety net to help them through their immediate crisis.



*Deprivation and Disadvantage*

Figure 5, below, also sets out the picture for households facing poor choices and poor outcomes. For households facing these types of choices, their situation may be extremely dire with their choices in many cases being tied to their basic survival needs including food, safety, security, and shelter. Households that fall into this category frequently include the ‘hidden homeless’ -- those who are constrained to live permanently in SRO units (single room occupancy units) or move between other forms of temporary housing (including staying with friends or family) because of the lack of available alternatives<sup>13</sup>. It also includes households who are living in unsafe and poor quality housing or neighbourhoods because that is all that they can afford. Similarly, it may include those who have exhausted their savings and who are relying on the use of food banks, pawnshops and money marts to survive.


**FIGURE 5 POOR CHOICES AND POOR OUTCOMES**

<sup>13</sup> Based on existing research into homelessness, there is evidence to suggest that many households “appear to mobilize resources and community ties” to avoid the use of shelters wherever possible with these networks being described by some as ‘economics of the makeshift’ (Culhane *et al.* 1996:330).

**DIFFERENCES IN EXPERIENCES AND CIRCUMSTANCES**

Having looked at some of the different possible choices and outcomes, Figure 6, looks at the different compromises, trade-offs and coping strategies that some households adopt. In looking at the choices set out in Figure 6, it is clear that there are differences in the level of stability associated with the choices as well as differences in the level of autonomy and control. Furthermore, as one moves down the list of choices identified, it is clear that there are decreasing levels of autonomy and control as well as decreasing levels of stability associated with the different choices with homelessness not only representing the most extreme consequences of housing instability but also the complete loss of economic and social independence (Hoch, 2000:865).

**FIGURE 6 –COMPROMISES, TRADE-OFFS AND COPING STRATEGIES**

<p>Higher</p> <p>Stability, Autonomy, Control</p> <p>Lower</p>		<p>Compromises in tenure (renting versus owning)</p> <p>Compromises in terms of living arrangements (sharing versus living alone)</p> <p>Reduction/adjustments in consumption (location/amenities/space)</p> <p>Reduction/adjustments in housing and neighbourhood quality</p> <p>Reliance on supportive networks (family and friends)</p> <p>Reliance on the social safety net (food banks, social housing)</p> <p>Compromises in terms of basic personal needs (safety, security and food)</p> <p>Reliance on temporary arrangements, frequent moves and ‘sofa surfing’</p> <p>Eviction</p> <p>Homelessness</p>
--	---	---

### **OBSERVATIONS AND CONCLUSIONS**

The observations set out in this chapter draw attention to the fact that while housing stability is viewed as an important concept within the existing housing literature, it is difficult to develop a specific definition of what it means.

This chapter looks at different dimensions of housing stability and sets out a framework for analyzing the concept of housing stability within the context of this research. The discussion in this section also draws attention to the fact that:

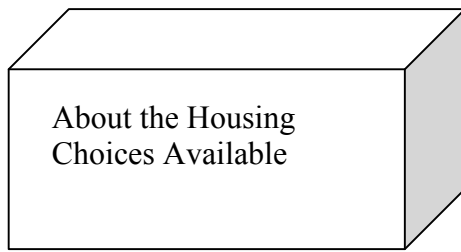
- a. Housing stability should be viewed as a continuum along which an individual or household may pass in either direction at any given point in time;
- b. Individual circumstances may vary significantly in terms of duration, coping strategies and consequences; and,
- c. Each household experiences different challenges at different times and in different degrees.

These themes and observations help to form the foundation for this report.

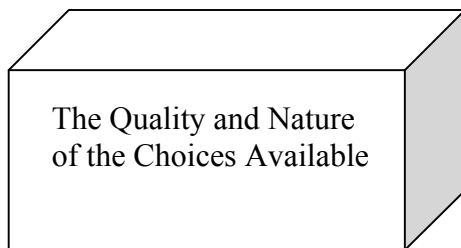
Understanding the choices that are available to families and individuals represents an important starting point for this study with the following capturing some of the key questions to be explored in this report. This section also begins to make some linkages with the specific conditions associated with housing stability discussed in the previous chapter.

#### **ABOUT THE CHOICES AVAILABLE**

This section looks at specific areas related to individual housing choices. The points discussed below highlight some of the key themes that were explored in the context of this research. This includes considerations related to the housing choices available (Chapter 6) as well as considerations related to the quality and nature of the choices (Chapter 7).



1. Housing type
2. Average rent
3. Living arrangements (alone or shared)
4. Services and amenities
5. Time at current address
6. Future housing plans
7. Future housing choices



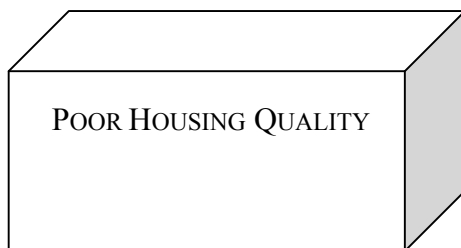
1. Sense of choice in where to live
2. Sense of choice in tenure
3. Satisfaction with general circumstances
4. Satisfaction with housing situation
5. Satisfaction with services and amenities
6. Satisfaction with proximity to employment
7. Landlord relationship
8. Presence of negative externalities
9. Factors shaping current housing choices

### LINKAGES TO THE CONCEPT OF HOUSING STABILITY

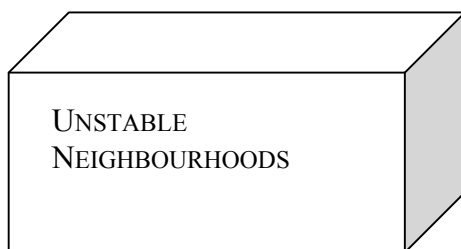
This study also examines the specific conditions identified in the U.S. literature as being linked to housing instability. They include: (a) high housing costs; (b) poor housing quality; (c) poor quality or unstable neighbourhoods; (d) conditions related to crowding; and (e) homelessness. The points discussed below highlight some of the key themes that were explored in the context of this research with the findings being discussed in Chapter 8 of this report.



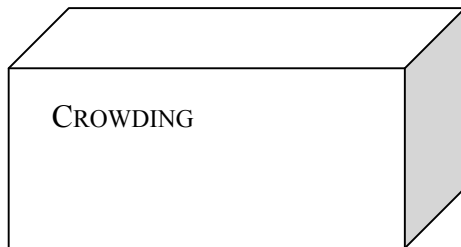
1. Incidence of difficulty paying rent
2. Trade-offs between paying rent and buying food
3. Savings to fall back on in an emergency
4. Impact of a \$100/ month increase in income
5. Impact of a \$100/month decrease in income
6. Coping strategies adopted



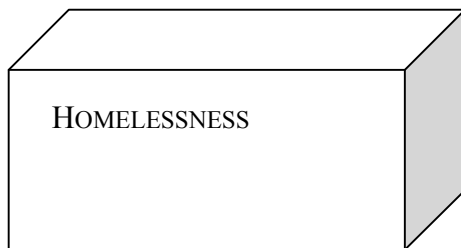
1. General housing condition
2. Repair challenges of a major nature
3. Repair challenges of a minor nature
4. Frequency of repair requests
5. Trade-offs between quality and affordability



1. Satisfaction with neighbourhood quality
2. Neighbourhood as a positive attribute
3. Neighbourhood as a negative attribute



1. Perceptions related to the amount of space
2. Households facing suitability challenges
3. Level of crowding/bedroom shortfall
4. Bedroom shortfall by household size



1. Difficulties in finding a place to live
2. Frequency of moves in the past two years
3. History of eviction
4. Sense of instability
5. Concern about ability to keep housing
6. Potential options available
7. Reliance on supportive networks

### **OBSERVATIONS AND CONCLUSIONS**

The findings related to these questions are discussed in the body of this report. In carrying out this research, it was possible to gain important insight into the different contours and dimensions of housing stability and to develop a better and more complete understanding of the role that housing stability plays. The study findings also help to draw attention to some of the compromises, trade-offs and coping strategies adopted by families and individuals findings themselves in vulnerable situations.

This chapter examines household characteristics, local market conditions and existing measures of housing need in the GVRD context. The information presented in this chapter is taken from a number of sources including the 2001 Census, CMHC's *Rental Market Reports* as well as research bulletins prepared by CMHC, the GVRD Policy and Planning Department and other sources including unpublished work by Dale McClanaghan, former President and CEO of VanCity Enterprises.

## HOUSEHOLD CHARACTERISTICS

As of 2001, there were 753,925 households living in Greater Vancouver. This number is comprised of 459,570 homeowners and 294,355 renter households with owners making up 60 per cent of all households across the Greater Vancouver Region and renter households accounting for approximately 40 per cent of the total (GVRD, Policy and Planning Department, 2004, *2001 Census Bulletin #12-Shelter Costs* ). Figure 7 below provides additional information about the general profile of renters and owners across the Greater Vancouver Region including information related to their average incomes and average shelter costs.

### FIGURE 7: HOUSING CHOICES ACROSS GREATER VANCOUVER

Low income					High income				
					Social Housing	Private Market Rental	Homeownership		
<b>Homeless</b>	<b>Social housing</b>	<b>Private market rental</b>			<b>Home Ownership</b>				
% of the stock	5%	35%			60%				
Number of Households	42,000 households <sup>14</sup>	252,355 households <sup>15</sup>			459,570 households				
Average Income	\$14,448 <sup>16</sup>	\$41,640 <sup>17</sup>			\$77,083 <sup>18</sup>				
Average Shelter Cost	\$361 <sup>19</sup>	\$814 <sup>20</sup>			\$1,057 <sup>21</sup>				
Used with permission from Dale McClanaghan.									

<sup>14</sup> Based on data obtained from BC Housing Management Commission, 2003.

<sup>15</sup> Based on renter households reflected in the 2001 Census (less the households living in social housing)

<sup>16</sup> Based on data obtained from BC Housing Management Commission, 2003.

<sup>17</sup> GVRD Policy and Planning Department. 2004. *2001 Census Bulletin #12- Shelter Costs*.

<sup>18</sup> GVRD Policy and Planning Department. 2004. *2001 Census Bulletin #12- Shelter Costs*.

<sup>19</sup> BC Housing Management Commission, 2003.

<sup>20</sup> GVRD Policy and Planning Department. 2004. *2001 Census Bulletin #12- Shelter Costs*.

<sup>21</sup> GVRD Policy and Planning Department. 2004. *2001 Census Bulletin #12- Shelter Costs*.



## LOCAL RENTAL MARKET CONDITIONS

Average rents and average vacancy rates can influence the housing choices that are available. As a result, this section looks at local rental market conditions within the GVRD including the average rents and vacancy rates over the period from 1999 to 2003<sup>22</sup>.

### *Average Rents*

CMHC's *Rental Market Reports* showed that average rents across Greater Vancouver increased between 11 per cent and 13 per cent over the period from 1999-2003 depending on the unit size. Based on available data for the Vancouver CMA, average rents in 2003 went from \$654 for a bachelor unit to \$1,119 for a 3 bedroom unit.

Table 4-1 Average Rents Across the Vancouver CMA							
	1999	2000	2001	2002	2003	Average Increase	Percentage Change
Bachelor	\$585	\$598	\$621	\$638	\$654	\$69	12%
1 bedroom	\$683	\$695	\$743	\$743	\$759	\$76	11%
2 bedroom	\$864	\$890	\$954	\$954	\$965	\$01	12%
3+ bedroom	\$993	\$1,023	\$1,060	\$1,127	\$1,119	\$126	13%
CMHC Rental Market Report, Vancouver CMA 1999 to 2003							

### *Average Vacancy Rates*

Average vacancy rates for the same time period (1999 to 2003) continued to remain at or below 2.5 per cent across all unit types. A vacancy rate of less than 2.5 per cent suggests tight rental market conditions which have the potential to limit the choices that are available to households in need of housing as well as to create upward pressure on existing rents.

Table 4-2 Average Vacancy Rates Across the Vancouver CMA					
	1999	2000	2001	2002	2003
Overall	2.7%	1.4%	1.4%	1.4%	2.0%
Bachelor	1.9%	1.2%	1.1%	.09%	1.5%
1 bedroom	2.8%	1.3%	1.0%	1.5%	2.1%
2 bedroom	2.3%	1.7%	1.0%	1.2%	2.1%
3 bedroom	3.2%	1.5%	1.3%	2.0%	2.3%
CMHC Rental Market Report, Vancouver CMA 1999 to 2003					

<sup>22</sup> This period coincides with the period in which the research was undertaken with the field research being completed over the period from September 2002 to March 2003.

## EXISTING MEASURES OF HOUSING NEED

### *Housing Affordability*

Housing affordability is a central measure of housing need with issues related to housing affordability being tied to both low income and a lack of available housing supply at a price that households can afford without spending 30 per cent or more of their gross household income. Based on data published by CMHC using information from the 2001 Census, there were approximately 192,475 households across the Vancouver CMA paying 30 per cent or more of their income on housing and who were experiencing affordability-related challenges. This represents approximately 27 per cent of all households across the Region including 21 per cent of all homeowners and almost 38 per cent of all renters (CMHC, 2003a. *Socio-Economic Series 03-017*).

Table 4-3 Households in the Vancouver CMA Spending 30 Per cent or More of Income on Shelter, 2001			
	Total Households	Owners	Renters
Total households	706,880	442,090	264,790
Households spending 30 percent or more of income on shelter	192,475	93,210	99,265
Percentage spending 30 percent or more of income on shelter	27.2%	21%	37.5%
Source: CMHC. 2003a. <i>2001 Census Housing Series: Issue 1</i> . Socio-Economic Series 03-017. Table 1			

### *Households In Core Housing Need*

While affordability is a central measure of housing need, CMHC's core housing need model also takes into consideration the number of households that are living in housing that falls below one or more of the following standards – *adequacy*, *suitability*, and *affordability* with a household said to be in core housing need if:

*... its housing falls below at least one of the adequacy<sup>23</sup>, suitability<sup>24</sup> or affordability<sup>25</sup> standards **and** it would have to spend 30 per cent or more of its income on the median rent for alternative local market housing that meets all three standards (CMHC, 2001a. *Socio-Economic Series*, Issue 55-7).*

<sup>23</sup> Adequacy refers to a dwelling that does not, according to its residents, require major repairs (CMHC. 2001b. *Special Studies on the 1996 Census Data: Canadian Housing Conditions*. Socio-Economic Series 55-1).

<sup>24</sup> Suitability refers to a dwelling that has enough bedrooms according to the *National Occupancy Standard* for the size and make up of the occupying household (CMHC 2001b. *Special Studies on the 1996 Census Data: Canadian Housing Conditions*. Socio-Economic Series 55-1).

<sup>25</sup> Affordability refers to shelter costs that are less than 30% of before-tax household income (CMHC. 2001b. *Special Studies on the 1996 Census Data: Canadian Housing Conditions*. Socio-Economic Series 55-1).

While a household may be reported as living in housing that falls below one or more of the established standards, under CMHC's model, it may not be considered to be in core housing need, if they have an income which is of a sufficient level to allow them to find alternative housing in their area without spending 30 per cent or more of their income on rent.

Within the GVRD context, while 27 per cent of all households across the Vancouver CMA were spending 30 per cent or more of their income on shelter, only 18 per cent were identified as being in core housing need with the remaining households being identified as having incomes that would be of a sufficient level to allow them to find appropriate housing. These results are highlighted in Table 4-4.

Table 4-4 Households Spending 30% or More of Income on Shelter and Households in Core Housing Need			
	Total Households	Owners	Renters
Total households <sup>1</sup>	706,880	442,090	264,790
Households spending 30 percent or more of income on shelter <sup>1</sup>	192,475	93,210	99,265
Percentage spending 30 percent or more of income on shelter <sup>1</sup>	27.2%	21%	37.5%
Total households in core housing need 2001 <sup>2</sup>	131,845	48,000	83,845
Percentage of households in core housing need 2001 <sup>2</sup>	18%	10%	31%
Source:			
<sup>1</sup> CMHC. 2003a. <i>2001 Census Housing Series Census: Issue 1: Housing Affordability Improves</i> . Socio-Economic Series 03-017. Table 1 <sup>2</sup> CMHC, 2001 Core Housing Need data.			

Table 4-5, in turn, draws attention to the income and rent characteristics of households in core housing. In looking at the data captured in Table 4-5, not only do households in core housing need have higher average housing costs when compared to owners and renters in general but their average incomes are between one-half and one third of the averages for these groups suggesting that for many lack of income is a factor.

Table 4-5 Income and Shelter Costs of Households in Core Need Compared to Households Across				
	Renter Households		Owner Households	
	All Renters Across Greater Vancouver	Renters in Core Housing Need	All Owners Across Greater Vancouver	Owners in Core Housing Need
Average annual income	\$41,640	\$18,740	\$77,083	\$24,324
Average rent	\$814	\$719	\$1,057	\$974
Average shelter-cost-to-income ratio	23%	49.7%	16%	49.1%
Source: <sup>2</sup> CMHC, 2001 Core Housing Need data				

### ‘WORST CASE’ HOUSING NEED

In addition to looking at households in *core housing need*, there is a growing inclination to look at the experiences and circumstances of households living in conditions that fall significantly below the established standards. In some cases, this is described as ‘worst case need’<sup>26</sup>, housing-related poverty<sup>27</sup> and/or housing-related stress. Within the Canadian context, households falling at the most extreme end of housing need are measured by:

*...the number of households that are in core housing need and paying at least half of their income on housing (INALH) (CMHC 2001a. Socio-Economic Series. 55-7)*

Based on research prepared by CMHC using data captured in the 1996 Census, there are approximately 656,000 households across Canada that would fall into the category of being in need and paying at least half of their income on housing (INALH)<sup>28</sup> with British Columbia accounting for approximately 15 per cent of the total (99,000 households) (CMHC, 2001a. *Socio-Economic Series*, 55-7).

Research on homelessness in the GVRD prepared by Eberle, Kraus, Woodward and Graves (2002) did further analysis on the INALH households in the GVRD context. Based on the data published in their report, there were 57,685 households across Greater Vancouver that were identified as falling into the INALH category (*Research Project on Homelessness in Greater Vancouver: Profile of Homeless and At-Risk People in Greater Vancouver*. 2002:10). This represents approximately 45 per cent of all households in core housing need across the Region<sup>29</sup> and almost 60 per cent of all INALH households across the Province<sup>30</sup>.

---

<sup>26</sup> Worst case housing need is used in the U.S. to describe “...renters with incomes below 50 per cent of the local median who pay half of their income for rent or who live in severely substandard housing” (U.S. Department of Housing and Urban Development, 2000).

<sup>27</sup> Housing-related poverty or ‘housing-related stress’ is frequently used in Australia to describe “...households falling into the lowest two income quintiles in the overall distribution of income who pay more than 25 per cent of income in housing costs” (Affordable Housing National Research Consortium, Australia. Report 1, 2001:10).

<sup>28</sup> Households that fall into this category (INALH) account for approximately 38% of all households in core housing need with the majority of these households (65 per cent) being renters (CMHC. 2001a. *Special Studies on the 1996 Census Data: Canadian Households in Core Housing Need and Spending At Least Half of their Income on Shelter* Socio-Economic Series 55-7).

<sup>29</sup> There were approximately 127,520 households (renters and owners) across the Vancouver CMA in core housing need in 1996 (*Housing in Canada, Electronic Data Series*. CMHC, 2000 TO2CAN.ivt).

<sup>30</sup> Based on data provided by CMHC which reported that there were 99,000 INALH households across B.C. (renters and owners) (CMHC. 2001a. *Special Studies on the 1996 Census Data: Canadian Households in Core Housing Need and Spending At Least Half of their Income on Shelter* Socio-Economic Series 55-7).

## CHARACTERISTICS OF INALH HOUSEHOLDS

In looking at the income and household characteristics of the INALH households across Greater Vancouver, the research by Eberle *et al.* found that of the 57,685 households approximately 40,025 (69 per cent) were renters while 17,665 (31 per cent) were homeowners (2002:10). In addition, the average annual income across INALH households was approximately \$13,838<sup>31</sup> for renters and approximately \$21,889 for owners with approximately 73 per cent of all INALH households having average annual incomes of less than \$20,000 despite the fact that a significant number of individuals living in INALH households reported that they worked full-time<sup>32</sup> (2002:14-22).

### *Comparing INALH Households to Households In Core Housing Need*

Table 4-6 looks at the income characteristics of households in core housing need compared to those falling into ‘worst case’ need in order to gain a better understanding of the contours of housing need within the GVRD context. Figure 8, on the following page, in turn, looks at where these households ‘fit’ within the overall housing/affordability continuum in the GVRD context.

Table 4-6 Households Characteristics of INALH Households and Households in Core Housing Need		
	Renters	Owners
Total Households in Core Housing Need (1996) <sup>1</sup>	87,645	39,875
Total INALH households (1996) <sup>2</sup>	40,025	17,655
INALH Households as a % of Households in Core Need	45%	44%
Average Income Across Households Not In Need (1996) <sup>1</sup>	\$52,212	\$76,202
Average Income Across Households in Core Need (1996) <sup>1</sup>	\$17,595	\$22,693
Average Income of Households in Need Compared to those Not In Need	33%	29%
Average income across INALH households (1996) <sup>2</sup>	\$13,838	\$21,889
Average income across INALH households (1996) <sup>2</sup>	26%	28%
Source: <sup>1</sup> <i>Housing in Canada Electronic Data Series</i> , CMHC, 2000. TO2CAN.ivt.		
<sup>2</sup> <i>Research Project on Homelessness, Volume 2</i> . 2002. Prepared by Eberle, Kraus, Woodward and Graves for the Greater Vancouver Regional District. Pages 14-22.		

<sup>31</sup> An average annual income of \$13,838 is less than one-third of the average income reported by households not in need (*Housing in Canada Electronic Data Series*, CMHC, 2000. TO2CAN.ivt).

<sup>32</sup> Based on the research by Eberle *et al.*, 47,745 person living in ‘at risk’ households were employed with 34,025 reporting that they worked full-time (2002:20).

**FIGURE 8: THE AFFORDABILITY CONTINUUM FOR RENTER HOUSEHOLDS IN THE GVRD (1996)**

Low income					High income						
					Social Housing		Private Market Rental			Home Ownership	
↔		↔		↔		↔		↔		↔	
Total Renter Households		242,845 renter households <sup>1</sup>									
Number of households		87,645 households in core housing need <sup>1</sup>					155,195 households not in need <sup>1</sup>				
Housing Need		47,620 non INALH			40,025 INALH		155,195 households not in need <sup>1</sup>				
Average Income		\$17,595 core housing need <sup>1</sup>					> \$50,000 <sup>1</sup>				
		\$13,838 INALH <sup>2</sup>									
Average Shelter Cost		\$684 for households in core housing need <sup>1</sup>					Between \$756 and \$920 for households not in core housing need <sup>1</sup>				
		\$746 INALH <sup>2</sup>									
Shelter-Cost-To-Income Ratio		47 per cent for households in core housing need <sup>1</sup>					Less than 30 per cent <sup>1</sup>				
		64.7 per cent INALH <sup>2</sup>									
Adapted from the housing continuum developed by Dale McClanaghan											
<sup>1</sup> Based on data from Housing in Canada Electronic Data Series, CMHC, 2000 , <i>TO2CAN.ivt</i>											
<sup>2</sup> <i>Research Project on Homelessness, Volume 2</i> . 2002. Prepared by Eberle, Kraus, Woodward and Graves for the Greater Vancouver Regional District. Pages 10.											

## OBSERVATIONS AND CONCLUSIONS

Together the points outlined in this chapter provide a picture of some of the specific housing-related challenges within the GVRD context and in so doing help to provide a better understanding of the study context. The information outlined in this chapter also helps to provide a basis for evaluating the extent to which a representative sample of responses was obtained. This is discussed in more detail in the next chapter.

Having looked at the local market conditions and existing measures of housing need, this chapter looks at the similarities and differences in the socio-demographic and economic characteristics of the sample of responses obtained and makes comparisons with the general profile of renter households across the GVRD as well as renter households in core housing need in order to gain a better understanding of where the sample of responses obtained ‘fits’ within the broader housing continuum.

#### **GEOGRAPHIC DISTRIBUTION OF SURVEY RESPONDENTS**

The survey was administered to renter households living in different communities across the Greater Vancouver Region including Vancouver, Burnaby, Surrey, Coquitlam, Richmond, New Westminister, North Vancouver, Maple Ridge and Delta. These communities account for approximately 90 per cent of all renter households in the Vancouver CMA with the City of Vancouver accounting for almost half of the total. Table 5-1 shows the geographic distribution of survey respondents compared to the general distribution of renter households across the Region.

Table 5-1 Geographic Distribution of Survey Respondents				
	No. of Renter Households	% of Renters in GVRD	Survey Respondents	% of Respondents
Vancouver	131,420	45%	417	57%
Burnaby	31,720	11%	126	17%
Surrey	32,745	11%	56	8%
Coquitlam	11,710	4%	24	3%
Richmond	16,315	6%	14	2%
New Westminister	13,515	5%	44	6%
North Vancouver	10,635	4%	23	3%
Maple Ridge	5,025	2%	8	2%
Delta	6,745	2%	12	1%
Study Universe	259,830	90%		
Other Communities Not Included	29,300	10%	14	2%
Total Renter Households Across the Region	289,130	100%	738	100%
Source: Statistics Canada, 2001 Census				

### LOCATION OF SURVEY ADMINISTRATION

As discussed earlier in this report, the survey was administered through face to face interviews in the community using a mix of ‘community gathering places’ and access points including public transit, coffee shops, movie line-ups, community centres, drop-ins as well as local churches. Table 5-2 shows the distribution of responses received from across the different locations.

Location	Study Sample (n=738)	% of responses	Location	Study Sample (n=738)	% of responses
Drops ins/Resource Centres	141	19%	Coffee Shops	48	7%
Food banks	120	16%	Random Phone Calls	46	6%
Churches	112	15%	Public Transit	41	6%
Community Centres	103	14%	Movie Line-ups	38	5%
Social Housing Developments <sup>33</sup>	89	12%	Total	738	100%

### KEY SOCIO-DEMOGRAPHIC AND ECONOMIC VARIABLES

This section looks at key socio-demographic and economic characteristics of the sample of responses obtained and begins to make comparisons with the general profile of renter households across the Vancouver CMA<sup>34</sup> as well as renter households in core housing need in order to gain a better understanding of similarities and differences in: income, income source, family and household composition, general health status and age. This chapter also looks at the general affordability profile of survey respondents including the extent to which they have been successful in gaining access to social housing.

### DATA SOURCES

Data sources used in this section include the 1996 Census, the Canadian Community Health Survey (2000) as well as information captured in *Housing In Canada, Electronic Data Series*, CMHC 2000.

<sup>33</sup> While 89 respondents came directly from social housing developments, the data show that 265 respondents reported that they live in housing that receives some level of government assistance.

<sup>34</sup> All of the information reported in this section is at the CMA level unless otherwise noted with the CMA boundaries being consistent with the Regional boundaries.



### Income

As discussed in the previous section, income plays an important role in shaping housing choices. Table 5-3 shows the income profile of survey respondents compared to renter households across Greater Vancouver. Of those who responded to the survey more than 60 per cent had average annual incomes of \$20,000 or less. This represents a significantly higher percentage of poorer households among survey respondents when compared to renter households in general.

	No. of Renter Households	% of Renters in GVRD	Survey Respondents	% of Survey Respondents
Less than \$20,000	69,430	29%	342	61%
Between \$20,000 and \$29,999	41,610	17%	72	10%
Between \$30,000 and \$39,999	38,300	16%	52	7%
\$40,000+	94,180	40%	97	13%
No response			69	9%
TOTAL	242,845	100%	738	100%

Source: Housing in Canada, Electronic Data Series, CMHC, 2000. TO2CAN.ivt

Table 5-4 compares the income profile of survey respondents to the income profile of renter households in core housing need including renters households in 'worst case need' –those in the INALH category. In looking at the data in Table 5-4, it would appear that there is a reasonable degree of alignment in the income profile of those who responded to the survey and households in core housing need. At the same time, the findings captured in Table 5-4 suggest that in general the INALH households have an even higher prevalence of low income with 86 per cent of all INALH renter households reporting average annual incomes of \$20,000 or less.

	Households in Core Need <sup>1</sup>		INALH Households <sup>2</sup>		Survey Respondents	
	Number	Per cent	Number	Per cent	Number	Per cent
Less than \$20,000	56,965	65%	34,360	86%	342	61%
Between \$20,000 and \$29,999	23,775	27%	4,720	12%	72	10%
Between \$30,000 and \$39,999	6,450	7%	905	2%	52	7%
\$40,000+	455	1%	40		97	13%
No response					69	9%
TOTAL	87,645	100%	40,025	100%	738	100%

Source: <sup>1</sup>Housing in Canada, Electronic Data Series, CMHC, 2000. TO2CAN.ivt  
<sup>2</sup>Research Project on Homelessness, Volume 2. 2002. Prepared by Eberle, Kraus, Woodward and Graves for the GVRD

#### *Households with Affordability Challenges*

The affordability profile of survey respondents reflected in Table 5-5 also suggests that there is a reasonable degree of alignment between the sample of responses obtained and households in core housing need. Based on the data captured in Table 5-5, 75 per cent of all survey respondents reported that they were spending 30 per cent or more of their income on housing suggesting that a significant percentage of the sample is facing affordability challenges. The data captured in Table 5-5 also suggests that 23 per cent of all survey respondents were spending 50 per cent or more of their income on housing. These are households that would fit within the INALH category.

Table 5-5 Shelter Costs as a Percentage of Household Income		
	# of survey respondents	% of respondents
Less than 20 per cent	34	5%
Between 20 and 29 per cent	89	12%
Between 30 and 49 per cent	384 <sup>35</sup>	52%
Between 50 and 99 per cent	173	23%
No response	58	8%
TOTAL	738	100%

#### *Access to Social Housing*

Table 5-6, in turn, shows that 36 per cent of all survey respondents reported that they lived in government-supported housing. This represents an important ‘intervening variable’ in that access to social housing can provide vulnerable families and individuals with a higher level of predictability and control over their housing situation and a higher level of stability with the amount of rent that they pay being adjusted to reflect their income. In looking at the study findings, it is also important to note that the higher prevalence of households living in social housing could have the potential to dilute the findings with those living in social housing being in a position where their housing situation may be ‘better’ or ‘more stable’ when compared to other households. These differences are explored more fully in Appendix C.

Table 5-6 Households Living in Social Housing		
	# of survey respondents	% of respondents
Households living in government-supported housing	265	36%
Households in the private market	473	64%
TOTAL	738	100%

<sup>35</sup> This includes 265 respondents living in social housing.

#### OTHER FACTORS THAT CAN INFLUENCE HOUSING CHOICES

In addition to income, this section looks at other factors that can influence the housing choices available including income source, family and household composition, general health status and age with the specific implications related to the study sample being discussed below.

##### *Income Source*

Studies have shown that income source can play a role in shaping housing choices with households living on a fixed income or relying on government transfers<sup>36</sup> being more likely to be among those who face greater challenges in finding and keeping housing that they can afford. Government transfers such as employment insurance can also imply that a household is experiencing a temporary set-back – one that could have an impact on their housing situation.

Data captured in Table 5-7 shows that approximately 44 per cent of all survey respondents reported that they were receiving income from employment while 46 per cent of all respondents reported that they relied on some form of government assistance. When compared to the general profile of renter households across the Greater Vancouver Region, the findings captured in Table 5-7 suggest that those relying on government assistance are over-represented in the sample of responses obtained. At the same time, the findings captured in Table 5-7 suggest that there is a reasonable degree of alignment between the sample of responses obtained and the general profile of renter households in core housing need in terms of income source.

Table 5-7 Income Source

	No. of Renter Households	% of Renters in GVRD	Households in Core Housing Need	Distribution of Households in Core Housing Need	Survey Respondents	% of Survey Respondents
Employment Income	160,305	70%	39,720	50%	321	44%
Government Transfers	43,855	19%	31,550	40%	344	46%
Other	23,975	11%	7,960	10%	48	7%
No Response	---	---	---	---	25	3%
TOTAL	228,135	100%	79,325	100%	738	100%

Source: Housing in Canada Electronic Data Series, CMHC, 2000, T11CAN.iwt and survey data from this study

<sup>36</sup> Research shows that a reliance on government transfers is often associated with a higher level of dependence (Murdie, 1992) and in some cases with limited access to economic opportunities (Shlay, 1993).

## Chapter 5

### About the Study Sample

#### *Family and Household Composition*

Family and household composition can also have an impact on housing need with non-family<sup>37</sup> households as well as single parent family households<sup>38</sup> tending to be more likely to be disproportionately represented among those who are in core housing need including those who are paying at least half of their income on housing (CMHC, 2001a. *Socio-Economic Series*, Issue 55-7).

In looking at the sample of responses obtained, approximately 61 per cent of those who responded to the survey were non-family households while 35 per cent were family households with single parent family households accounting for approximately 41 per cent of this total.

The prevalence of single parent family households as well as non-family households can have important implications in terms of the study findings with both single parent family households and non-family households being more likely to experience housing-related challenges as a result of their dependence on a single income. Similarly, recent data published by CMHC noted that in 2001 “almost half (48.8 per cent) of all lone parents with children under the age of 18 living at home who lived in rental housing were in core housing need in 2001” (*Canadian Housing Observer*: 2004:50) –suggesting a relatively high level of need among this group.

Table 5-8 Household Composition

	No. of Renter Households	% of Renters in GVRD	Renter Households in Core Housing Need	Percentage of Renter Households in Core Housing Need	Survey Respondents	% of Survey Respondents
Two parent family households	96,515	34%	20685	24%	149	20%
Single parent family households	33,820	12%	14,510	17%	104	14%
Non-family household	147,515	52%	51,830	59%	452	61%
Multi-family households	3,465	1%	620	1%	32	4%
TOTAL	281,315	100%	87,645	100%	738	100%

Source: Statistics Canada, 1996 Census

<sup>37</sup> Research published by CMHC suggests that non-family households make up 60% of all tenant households who fall into the category of being in housing need and paying at least half of their income on rent (CMHC, 2001a. *Special Studies on the 1996 Census Data: Canadian Households in Core Housing Need and Spending At Least Half of their Income on Shelter* Socio-Economic Series. Issue 55-7).

<sup>38</sup> Based on research published by CMHC, single parent family households made up approximately 1 in 5 tenant households who were determined to be in core housing need and spending at least half of their income on rent (CMHC, 2001a. *Special Studies on the 1996 Census Data: Canadian Households in Core Housing Need and Spending At Least Half of their Income on Shelter*. Socio-Economic Series. Issue 55-7).

### General Health Status

Health can also influence the housing choices that are available with poor health often being tied to lower levels of labour force participation and lower incomes<sup>39</sup>. Studies have also shown that families and individuals with poor health also face significant challenges in finding housing that is both suitable and affordable<sup>40</sup>.

In looking at the general health status reported across survey respondents, a significant percentage of respondents rated their health as *fair to poor* (26 per cent) with the percentage of those reporting this to be the case being almost three times higher than the findings captured in the *Canadian Community Health Survey* (2000) for the Vancouver Health Area.

The high prevalence of households reporting that they face health challenges has important implications for the study findings, with poor health having the potential to limit choices available as well as place some household at greater risk of affordability-related challenges which could lead to higher levels of housing instability. The higher prevalence of households reporting health-related challenges may also have the potential to over-state the level of housing need among the sample of responses obtained which could have implications for the study findings. Some of these potential differences that could arise are highlighted in Appendix E.

Table 5-9 General Health Status				
Health Status	Vancouver Health Area	Distribution based on health status	Number of survey respondents	% of Respondents
Excellent	121,599	24%	109	15%
Very good	173,464	34%	210	28%
Good	149,259	29%	199	27%
Fair	47,342	9%	130	17%
Poor	16,708	3%	64	9%
Unsure/no response	N/a	N/a	26	4%
TOTAL	508,363	100%	738	100%
Source: Statistics Canada. Canadian Community Health Survey (2001)				

<sup>39</sup> Research published by Human Resources Development Canada (HRDC) reported that persons with disabilities were more likely to have lower incomes and to be at greater risk of poverty and exclusion when compared to other groups (HRDC, 2000. Applied Research Bulletin. Vol.6.No.1.).

<sup>40</sup> A recent study of the housing choices available to persons with disabilities found that for many study participants, affordability was an issue. Based on the study findings reported, approximately 59 per cent of all study participants who indicated that they would like to move also indicated that they could not afford other accommodation. Similarly, approximately 57 per cent reported that it was too costly for them to move (CMHC, 2003b. *Examining the Choices of Individuals with Disabilities*. Socio-Economic Series 03-008).

#### Age

Table 5-10 reflects the age profile of the sample of responses obtained. In looking at the general age profile of survey respondents, it would appear that the sample of responses obtained is *over-represented* in terms households in the 45 to 64 age cohorts and *under-represented* in terms of households in the younger age cohorts (15 to 29) as well as those in the 65+ age cohort – two groups which are more likely to be among those experiencing housing need.

In looking at the impact of age in general, there is evidence to suggest that younger households (those in the 15-29 age cohort) are more likely to be found among those who are in core housing need and paying at least half of their income on rent with those in the 15 to 29 age cohort making up approximately one-fifth of all INALH households and approximately 18 per cent of all households in core housing need (CMHC, 2001a. *Socio-Economic Series* 55-7).

In addition, many senior households also face significant housing-related challenges with recent data published in *The Canadian Housing Observer* suggesting that senior-led households accounted for 27.7 per cent of all households in core housing need in 2001 and that more than half (53.3 per cent) of all senior households who lived alone in rented accommodation in 2001 were in core housing need (CMHC, 2004: 50).

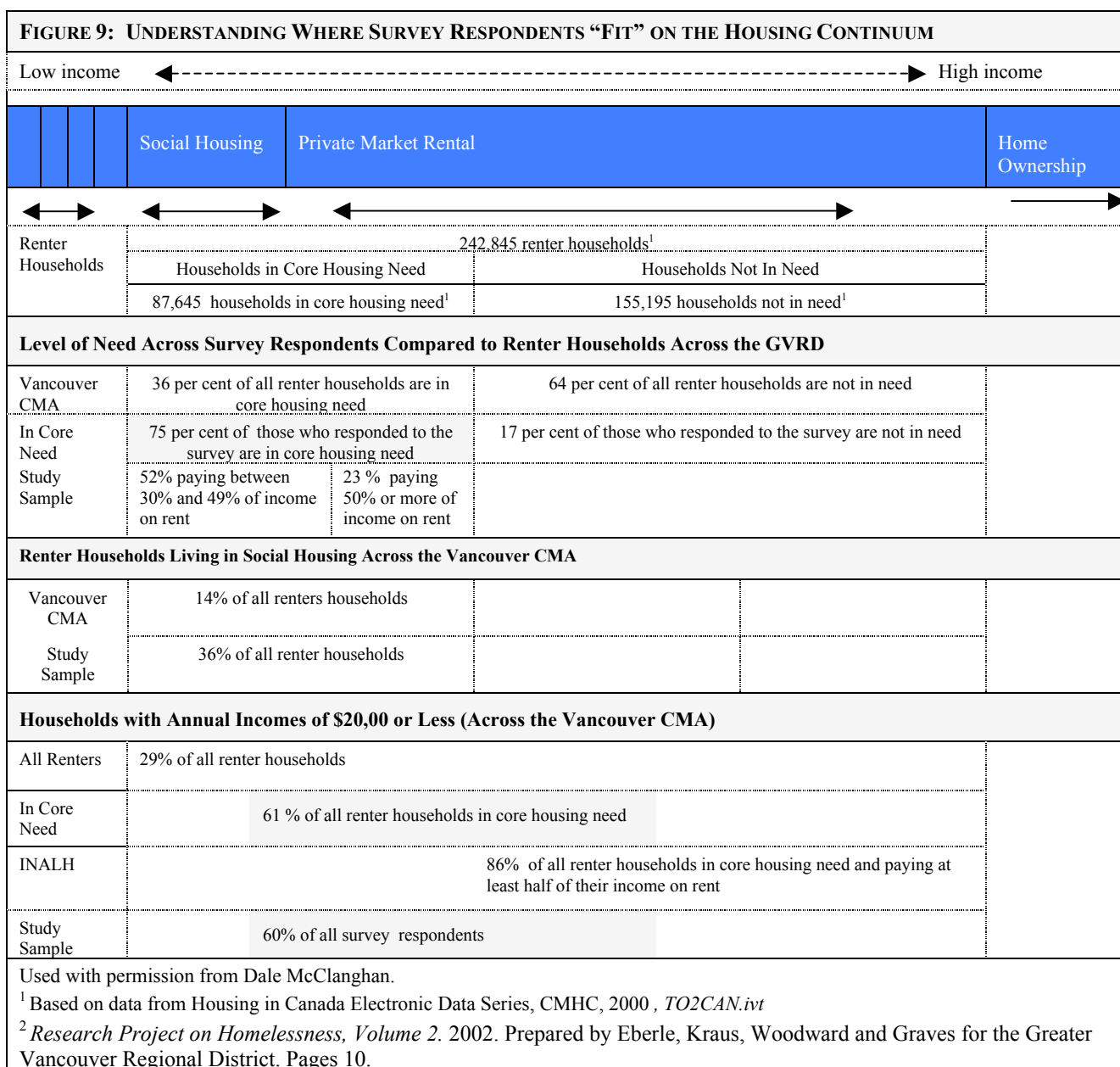
Taken together, those in the 15 to 29 and 65+ age cohorts make up approximately 31 per cent of all survey respondents while they account for approximately 44 per cent of all renter households in core housing need across the Vancouver CMA. The under-representation of these two groups, in turn, may have the potential to under report on the general level of need that exists as well as the general level of housing instability.

Table 5-10 Differences in the Age Profile Across Survey Respondents						
	No. of Renter Households	% of Renters in GVRD	Households in Core Housing Need	Distribution of Households in Core Housing Need	Survey Respondents	% of Respondents
15-29	54,550	22%	20,065	23%	129	17%
30-44	98,920	41%	31,635	36%	242	33%
45-64	53,400	22%	17,810	20%	252	34%
65+	35,970	15%	18,130	21%	98	14%
TOTAL	242,840	100%	87,645	100%	738	100%

Source: Housing in Canada Electronic Data Series, CMHC, 2000, TO2CAN.ivt

### PLACING THE SAMPLE OF RESPONSES ON THE HOUSING CONTINUUM

Figure 9 provides insight into where the sample of responses obtained ‘fits’ on the housing continuum in terms of the income and affordability profile of survey respondents. In looking at the findings reflected in Figure 9, there would appear to be reasonable alignment between the profile of renter households in core housing need (although over-represented in terms of households living in social housing) and the sample of responses obtained.



### ALIGNMENT WITH RENTER HOUSEHOLDS IN CORE HOUSING NEED

In addition to the income and affordability profile of survey respondents, Table 5-11 shows that there is also a reasonable degree of alignment with the general profile of renter households in core housing need across a number of other key dimensions including income source and family and household composition.

Table 5-11 Alignment Between the Profile of Survey Respondents and Renter Households in Core Housing Need

	Renter Households in Core Housing Need	Percentage of Renter Households in Core Housing Need	Survey Respondents	% of Survey Respondents
<b>FAMILY AND HOUSEHOLD COMPOSITION</b>				
Non-family household	51,830	59%	452	61%
Family households	35,815	41%	253	34%
<b>PREVALENCE OF SINGLE PARENT FAMILY HOUSEHOLDS<sup>41</sup></b>				
Single parent family households	14,510	41%	104	41%
<b>INCOME AND INCOME SOURCE</b>				
Incomes of less than \$20,000	56,965	65%	342	61%
Income from employment	39,720	50%	321	44%
Reliance on government transfers	31,550	40%	344	46%
<b>TOTAL</b>	<b>87,645</b>	<b>100%</b>	<b>738</b>	<b>100%</b>

Source: *Housing in Canada, Electronic Data Series*. CMHC. 2000.

### POTENTIAL INSIGHTS AND POTENTIAL LIMITATIONS

The general alignment between the sample of responses obtained and the profile of renter households in core housing need across key variables helps to provide a sense of confidence in the reliability of the reported findings. In essence, the study findings help to provide insight into the experiences and circumstances of the types of renter households in core housing need.

<sup>41</sup> The number of single parent family households out of the total of all family households.



While there are important insights to be gained, it is important to recognize that there are a number of limitations and constraints to take into consideration. They are discussed below.

#### *Prevalence of Households with Health Challenges*

The sample of responses obtained would appear to have a higher prevalence of households rating their health as *fair to poor* when compared to the general population. This can have the potential to skew the sample of responses toward households which may face greater challenges in finding and keeping housing that is suitable and in so doing have the potential to over-state the potential level of instability.

#### *Prevalence of Households Living in Social Housing*

The sample of responses obtained would also appear to have a higher prevalence of households living in social housing when compared to the general population. This has the potential to under-report the level of instability that may exist with access to social housing acting as an important ‘intervening variable’ in terms of providing vulnerable families and individuals with higher levels of stability in their housing situation.

#### *Under-Representation of Households in the Younger Age Cohorts (15 to 29)*

The sample of responses obtained would also appear to be under-represented in terms of households in the younger (15 to 29) and older (65+) age cohorts—groups which typically experience greater housing-related challenges. This may have the potential to under report on the general level of need/instability. Households in the 15 to 29 and 65+ age cohorts accounted for only 31 per cent of all survey respondents compared to approximately 44 per cent of all households in core housing need in the Vancouver CMA.

### **OBSERVATIONS AND CONCLUSIONS**

The findings in this chapter looked at similarities and differences in the profile of survey respondents compared to the profile of renter households as well as renter households in core housing need. In looking at the findings discussed in this section, it is important to recognize that the sample of responses obtained is over-represented by households falling at the lower end of the income spectrum. The over-representation of lower income households means that conclusions or generalizations cannot be made about the experiences and circumstances of renter households in general. However, the study findings can help to provide important insight into housing stability issues faced by those most likely to encounter instability. Specifically, the discussion and analysis set out in this section suggest that the study findings can help to provide some insight into the general experiences and circumstances of some households in core housing need.

This chapter looks at the current housing situation and future housing plans of survey respondents. The findings in this chapter provide insight into the range of options available to survey respondents.

#### CHAPTER HIGHLIGHTS

##### HOUSING CHOICES

- In many ways, the housing choices identified by survey respondents are broadly representative of the mix of housing options available in the Greater Vancouver Region with respondents identifying choices at all points along the housing continuum.

##### HOUSING COSTS

- Average rents reported across survey respondents ranged from \$520 per month for a bachelor unit to \$1,122 per month for a 3 bedroom unit. These rents are consistent with the average rents across the Greater Vancouver Region and suggest that the responses obtained are broadly representative in terms of the choices that are available.

##### ACCESS TO SERVICES AND AMENITIES

- The majority of respondents reported that they paid extra for hydro, phone, cable and laundry while heat was typically included in their rent. This draws attention to the fact that many households have other housing-related costs in addition to the rent that they pay.

##### RELIANCE ON SHARED ARRANGEMENTS

- Approximately 30 per cent of all survey respondents reported that they shared the cost of their rent with at least one other person. Of those who reported that they shared, approximately 49 per cent reported that they shared with one other person while 39 per cent reported that they shared with at least two other people.

##### FUTURE HOUSING PLANS

- Almost half of all respondents (49 per cent) lived in their current housing for two years or less with 25 per cent of all respondents reporting that they expected to move within the next 12 months.

Tables 6-1 to 6-8 in this section provide additional information about the range of choices available to survey respondents.

### HOUSING TYPE BY STRUCTURE

Almost half of all survey respondents (48 per cent) reported that they lived in an apartment while 28 per cent reported that they lived in a house or townhouse. Approximately 12 per cent reported that they lived in a garden or basement suite in a house while 13 per cent identified other arrangements including living in a rooming house or SRO unit. While those reporting that they live in private apartments are relatively comparable, the sample of responses obtained is under-represented in terms of households living in 'other' arrangements. The sample is also over-represented in terms of those living in a house or townhouse.

Table 6-1 Distribution of Responses by Housing Type (Structure)

	Renter households across Greater Vancouver <sup>42</sup>	% of renter households across Greater Vancouver	# of survey respondents	% of respondents
Private apartment (market/government-supported)	129,665	46%	350 <sup>43</sup>	48%
House/townhouse	42,505	15%	203	28%
Garden/basement suite in a house	30,435	11%	86	12%
Other (including a single room <sup>44</sup> )	75,910	27%	93	13%
Other arrangements/no response	-	1%	6	1%
TOTAL	281,315	100%	738	100%

Source: 1996 Census, Special Data Run.

### AVERAGE RENTS BASED ON UNIT SIZE

Table 6-2 shows the average rents reported by survey respondents<sup>45</sup> compared to the average rents reported by CMHC in their annual rental market survey. The findings in Table 6-2 suggest that the average rents reported by survey respondents are relatively comparable to the average rents across the Vancouver CMA.

Table 6-2 Average Rent Based on Unit Size

	Average Rents Vancouver CMA 2002	Average Rent Based on Survey Results
Bachelor	\$638	\$520
1 bedroom	\$743	\$693
2 bedroom	\$954	\$895
3+ bedroom	\$1,127	\$1,122

<sup>42</sup> 1996 Census, special data run by structure

<sup>43</sup> This number includes approximately 265 households that reported that they live in government subsidized housing.

<sup>44</sup> This includes single room occupancy units (SRO), rooming houses and shared living arrangements.

<sup>45</sup> This excludes the average rents reported by those living in government-supported housing.

CMHC Rental Market Report, Vancouver CMA, 2002

### AVERAGE RENTS BASED ON STRUCTURE TYPE

Table 6-3 shows the average rents according to the different housing types. In looking at the data captured in Table 6-3, it is clear that respondents are making choices based on the resources that they have available with some of the non-conventional rental housing stock<sup>46</sup> representing some of the more affordable options for households with lower incomes.

Table 6-3 Average Rent<sup>47</sup> Based on Structure Type

	Number of survey respondents	Average rents by structure type
Private market apartment	85 <sup>48</sup>	\$761
House/townhouse	203	\$1,021
Garden/basement suite in a house	86	\$619
Other (including a single room <sup>49</sup> )	93	\$442

### SHARED ARRANGEMENTS

Approximately 30 per cent of all survey respondents reported that they lived in shared arrangements. Of the 218 respondents who reported this to be the case, almost half (49 per cent) reported that they shared with one other person while 39 per cent reported that they shared with two or more people.

Table 6-4 Households Living in Shared Arrangements

	# of survey respondents	% of respondents
Responsible for all of the rent	495	67%
Shared responsibility	218	30%
Unsure / No response	25	3%
Total	738	100%

<sup>46</sup> Non-conventional housing stock includes rooms as well as garden and basement suites.

<sup>47</sup> This excludes the 265 households who reported that they live in subsidized housing.

<sup>48</sup> Excludes those living in social housing

<sup>49</sup> Within this context, this could refer to a single room occupancy units such as a room in a rooming house or SRO or it could refer to a room within the context of other shared living arrangements.

### SERVICES AND AMENITIES

Survey respondents were asked to identify the services and amenities that were included in their rent. The choices presented were heat, hydro, phone, cable and laundry. Most respondents reported that they pay extra for hydro, cable, and phone while heat was more likely to be included in their rent. Access to laundry facilities tended to be split with 45 per cent of all respondents reporting that laundry was included in their rent and 55 per cent reporting it was not.

Table 6-5 Services and Amenities		
	# of survey respondents	% of respondents
Heat	217	29%
Hydro	488	66%
Phone	631	86%
Cable	509	69%
Laundry <sup>50</sup>	403	55%

### TIME AT CURRENT ADDRESS

Almost half (49 per cent) of all respondents had lived at their current address for 2 years or more while 18 per cent reported that they had lived at their current address for between 1 and 2 years. Approximately 31 per cent of all respondents had lived at their current address for less than 1 year. These findings suggest a relatively high degree of turnover and change across survey respondents in terms of their general housing situation with their future plans captured in Table 6-7 also reflecting a similar pattern for many households.

Table 6-6 Time at Current Address		
	# of survey respondents	% of respondents
Less than one year	228	31%
Between 1 and 2 years	133	18%
More than 2 years	369	50%
Unsure/No Response	8	1%
TOTAL	738	100%

<sup>50</sup> Of those who indicated that they had access to laundry facilities, 36% reported that they were in their unit.

### FUTURE HOUSING PLANS

Approximately 25 per cent of all survey respondents reported that they expected to move within the next year<sup>51</sup> while approximately 1 in 5 reported that they expected to continue living in their current housing for between 1 to 2 years. Approximately 1 in 3 respondents reported that they expected to remain living in their current housing for 3 years or more.

Table 6-7 Future Housing Plans		
Length of Time	# of survey respondents	% of respondents
Less than 6 months	80	11%
6 months to 1 year	105	14%
1 to 2 years	137	19%
3 to 4 years	91	12%
5 years or more	138	19%
Don't know	174	24%
No response	13	2%
TOTAL	738	100%

### FUTURE HOUSING CHOICES

In terms of their future housing choices, approximately 1 in 3 survey respondents reported that they would like to move into government subsidized housing while 1 in 10 reported that they would move in with family or friends. Approximately 12 per cent reported that they did not know what they would do while 20 per cent reported that they would likely move elsewhere in the private rental market. Approximately 18 per cent reported that they would like to move into homeownership.

Table 6-8 Future Housing Choices		
	# of survey respondents	% of respondents
Subsidized housing	221	30%
Other private rental housing	144	20%
Homeownership	135	18%
Shared housing with family/friends	82	11%
Move back home	25	3%
Other/ Don't Know	109	15%
No response	22	3%
TOTAL	738	100%

<sup>51</sup> Of those who reported that they expected to move within the next year, almost two-thirds reported that they expected to move within the next six (6) months.

## **CONCLUSIONS AND OBSERVATIONS**

The findings set out in this chapter provided insight into the range of options available to survey respondents with many of the choices identified being representative of the general mix of options available within the Greater Vancouver context. At the same time, the findings reflected in this chapter suggest that there is a relatively high level of turnover and change across survey respondents both in terms of their previous housing history and their future housing plans. Similarly, the findings set out in this chapter suggest that for a certain percentage of survey respondents there is also a reliance on family and friends both in terms of their current living arrangements as well as their future housing plans. Similarly, a number of survey respondents would also appear to rely on services and supports available through the broader social safety net with access to social housing playing an important role in both their current housing choices and future housing plans.

## About the Quality and Nature of the Choices

---

This chapter looks at the perceptions of survey respondents related to the quality and nature of the choices available including the extent to which they feel that they have the ability to make ‘real choices’ about where they want to live and about whether to rent or own. This chapter also looks at the presence of negative externalities in relation to their general housing situation including noise, disturbances, and break-ins as well as general perceptions related to their overall sense of safety and security.

### CHAPTER HIGHLIGHTS

#### PERCEIVED CHOICE ABOUT WHERE TO LIVE

- Approximately 47 per cent of all survey respondents reported that they felt that their choices about where to live were limited with 22 per cent of all respondents reporting that they felt that their choices were extremely limited.

#### PERCEIVED CHOICE OF TENURE

- Even fewer respondents felt that they had a sense of choice about whether to rent or own. Of those who responded to the survey, approximately 56 per cent reported that their choices related to renting or owning were limited with 37 per cent of all respondents reporting that they felt that their choices were extremely limited.

#### SATISFACTION WITH THEIR GENERAL CIRCUMSTANCES

- Approximately 51 per cent of all respondents reported that they were happy being renters.
- Similarly, more than half (55 per cent) of all respondents reported that they were optimistic about their future while 58 per cent reported that they felt that they were ‘better off’ when compared to others they know.

#### SATISFACTION WITH THEIR HOUSING SITUATION

- The majority of respondents (71 per cent) reported that they were either *satisfied* or *very satisfied* with their current housing situation.

Continued on the next page



## CHAPTER HIGHLIGHTS (CONTINUED)

### SATISFACTION WITH SERVICES AND AMENITIES

- Approximately 76 per cent of all survey respondents reported that access to services and amenities was important to them with the same number (76 per cent) reporting that they were *satisfied* or *very satisfied* with the access to services and amenities in their current housing.

### SATISFACTION WITH PROXIMITY TO EMPLOYMENT

- Approximately 56 per cent of all survey respondents reported that proximity to employment was important to them with 52 per cent reporting that they were *satisfied* or *very satisfied* with this aspect of their current housing.

### LANDLORD RELATIONSHIP AND RESPONSIVENESS

- The majority of respondents (68 per cent) reported that they felt that their relationship with their landlord was *good* or *reasonably good*, while less than 10 per cent reported that they felt that their relationship with their landlord was poor.
- The majority of respondents (54 per cent) also reported that they felt that their landlord was reasonably responsive to their requests.

### PRESENCE OF NEGATIVE EXTERNALITIES

- Approximately 30 per cent of all survey respondents reported that they were frequently bothered by noise and disturbances while 20 per cent of all survey respondents reported that their unit had been broken into. Similarly approximately 16 per cent of all respondents expressed some level of concern about their general level of safety and security.

### HOUSING TRANSITIONS

- Respondents identified a range of factors as shaping their decision to move to their current housing with affordability and/or economic considerations being the most frequently cited response.
- Approximately 37 per cent of all survey respondents reported that they had experienced a change in the past year which had an impact on their housing situation.

Tables 7-1 to 7-18 provide additional information about the quality and nature of the choices available.

## Chapter 7

### About the Quality and Nature of the Choices

---

#### ABOUT THE CHOICES AVAILABLE

This section looks at the general level of satisfaction of survey respondents in terms of the choices that are available and the extent to which that they feel that they have ‘real’ choices.

#### *Sense of Choice in Where to Live*

Only 37 per cent of all respondents reported felt that they had some choice in where to live while 47 per cent reported that they felt that their choices were limited. Approximately 1 in 5 respondents (22 per cent) reported that they felt that their choices were *extremely* limited.

Table 7-1 Sense of Choice in Where to Live		
	# of survey respondents	% of survey respondents
Large degree of choice	88	12%
Some degree of choice	183	25%
Neutral	80	11%
Choices are somewhat limited	191	25%
Choices are extremely limited	160	22%
Don't know/No response	36	5%
TOTAL	738	100%

#### *Sense of Choice in Renting Versus Owning*

Even fewer respondents reported that they felt a sense of choice in whether to rent or own with less than 24 per cent of all respondents reporting this to be the case. Similarly approximately 56 per cent of all respondents reported that they felt that their choices in terms of tenure were limited with 37 per cent reporting that they felt that their choices were *extremely* limited. To some extent, these findings reinforce the belief held by some that for many renting is a ‘tenure of default’ (Pomeroy, 1998).

Table 7-2 Sense of Choice in Owning Versus Renting		
	# of survey respondents	% of survey respondents
Large degree of choice	71	10%
Some degree of choice	102	14%
Neutral	81	11%
Choices are somewhat limited	140	19%
Choices are extremely limited	278	37%
Don't know/No response	66	9%
TOTAL	738	100%

### SENSE OF SATISFACTION WITH THEIR GENERAL SITUATION

This section examines the extent to which survey respondents were satisfied with their general situation including their sense of satisfaction with being a renter. This section also looks at their general sense of optimism for the future as well as the extent to which survey respondents feel that they are ‘better off’ when compared to others they know.

#### *Sense of Happiness Being a Renter*

Approximately 51 per cent of all respondents reported that they were *happy* or *very happy* being renters while approximately 1 in 5 respondents (20 per cent) reported that this was not the case.

Table 7-3 Sense of happiness being a renter		
	# of survey respondents	% of survey respondents
Very happy	141	19%
Somewhat happy	239	32%
Neutral	177	24%
Not very happy	113	15%
Not at all happy	36	5%
Don't know/No response	31	5%
TOTAL	738	100%

#### *Sense of Optimism for the Future*

Approximately 55 per cent of all respondents reported some level of optimism for the future while 19 per cent reported that they were undecided. At the same time, approximately 16 per cent of all survey respondents expressed some degree of pessimism or concern about their future.

Table 7-4 Sense of optimism for the future		
	# of survey respondents	% of survey respondents
Very Optimistic	152	21%
Somewhat Optimistic	250	34%
Neutral	142	19%
Somewhat pessimistic	82	11%
Very pessimistic	39	5%
Don't know/No response	73	10%
TOTAL	738	100%

## Chapter 7

### About the Quality and Nature of the Choices

---

#### *Situation When Compared to Others*

Approximately 58 per cent of all survey respondents reported that they felt ‘better off’ in comparison to others they know while an additional 28 per cent reported that they felt that their situation was comparable. Only 9 per cent of all survey respondents reported that they felt that their situation was ‘worse’.

Table 7-5 Relative situation when compared to others		
	# of survey respondents	% of survey respondents
A lot better	226	31%
Somewhat better	197	27%
About the same	203	28%
Somewhat worse	47	6%
A lot worse	22	3%
Unsure	30	4%
No response	13	1%
Total	738	100%

#### **SATISFACTION WITH THEIR HOUSING SITUATION**

When asked how they would rate their satisfaction with their current housing, approximately 71 per cent of all respondents reported that they were *satisfied* or *very satisfied* with their current housing situation. At the same time, approximately 13 per cent of all respondents expressed some level of dissatisfaction.

Table 7-6 Level of Satisfaction with Current Housing Situation		
	# of survey respondents	% of respondents
Very Satisfied	189	26%
Somewhat Satisfied	333	45%
Neither Satisfied nor Dissatisfied	95	13%
Dissatisfied	60	8%
Very Dissatisfied	39	5%
Unsure/No response	22	3%
Total	738	100%

## Chapter 7

### About the Quality and Nature of the Choices

---

#### SATISFACTION WITH ACCESS TO SERVICES AND AMENITIES

Access to services and amenities was identified as being of importance by 76 per cent of all survey respondents. At the same time, 76 per cent of all survey respondents reported that they were *satisfied* or *very satisfied* with the services and amenities associated with their housing<sup>52</sup>.

Table 7-7 Importance of Services and Amenities		
	# of survey respondents	% of survey respondents
Very important	255	35%
Somewhat important	304	41%
Neither Important nor Unimportant	104	14%
Not very important	28	4%
Not at all important	22	3%
Unsure/No response	25	3%
Total	738	100%

Table 7-8 Satisfaction with Access to Services and Amenities		
	# of survey respondents	% of survey respondents
Very Satisfied	243	33%
Somewhat Satisfied	316	43%
Neither Satisfied nor Dissatisfied	94	13%
Somewhat Dissatisfied	43	6%
Very Dissatisfied	19	3%
Unsure/No response	23	2%
Total	738	100%

#### SATISFACTION WITH PROXIMITY TO EMPLOYMENT

Proximity to employment was identified as being of importance by approximately 56 per cent of all respondents. At the same time, 52 per cent of all survey respondents reported that they were *satisfied* or *very satisfied* with this aspect of their housing.

---

<sup>52</sup> Similar findings were observed in the responses to the open-ended questions where approximately 38 per cent of all survey respondents identified various services and amenities as the aspect of their housing that they “liked best”.

## Chapter 7

### About the Quality and Nature of the Choices

---

Table 7-9 Importance of Proximity to Employment		
	# of survey respondents	% of survey respondents
Very important	214	29%
Somewhat important	196	27%
Neither Important nor Unimportant	104	14%
Not very important	48	7%
Not at all important	48	7%
Unsure/No response	128	17%
Total	738	100%

Table 7-10 Satisfaction with Proximity to Employment		
	# of survey respondents	% of survey respondents
Very Satisfied	161	22%
Somewhat Satisfied	222	30%
Neither Satisfied nor Dissatisfied	117	16%
Somewhat Dissatisfied	38	5%
Very Dissatisfied	20	3%
Unsure/No response	180	24%
Total	738	100%

### LANDLORD RELATIONSHIP

This section looks at different aspects related to the general relationship that survey respondents have with their landlord. Table 7-11 looks at the quality of the relationship that exists including the extent to which survey respondents would characterize their relationship as being ‘good’ while Table 7-12 looks at the extent to which survey respondents would perceive their landlord as being responsive to their requests.

#### *Landlord Relationship*

The majority of survey respondents (68 per cent) reported that they felt that their relationship with their landlord was *good* or *reasonably good* while 22 per cent were neutral. Less than 10 per cent of those who responded to the survey reported that they thought that they had a *poor* relationship with their landlord.

## Chapter 7

### About the Quality and Nature of the Choices

---

Table 7-11 Landlord Relationship		
	# of survey respondents	% of survey respondents
Very good	225	31%
Reasonably good	271	37%
Neither good nor bad	166	22%
Somewhat poor	33	4%
Very poor	20	3%
Unsure/No response	23	3%
Total	738	100%

#### *Landlord Responsiveness*

Approximately 54 per cent of all survey respondents reported that they felt that their landlord was *good* or *reasonably good* in responding to their requests while 24 per cent reported that they felt that their landlord was *ok* in this regard. Approximately 17 per cent of all survey respondents reported that they did not feel that their landlord was responsive.

Table 7-12 Landlord Responsiveness		
	# of survey respondents	% of survey respondents
Very good	179	24%
Reasonably good	221	30%
OK	180	24%
Not very good	80	11%
Not at all good	45	6%
Don't know/no response	33	5%
TOTAL	738	100%

#### **PRESENCE OF NEGATIVE EXTERNALITIES**

This section examines the extent to which survey respondents identified negative externalities associated with their housing. These include concerns about noise, disturbance and break-ins as well as concerns about their general level of safety and security. Tables 7-13 to 7-15 provide an overview of the responses received.

## Chapter 7

### About the Quality and Nature of the Choices

---

#### *Noise and Disturbances*

Approximately 30 per cent of all survey respondents reported that they were bothered by noise or disturbances from outside of their unit on a frequent basis with 10 per cent reporting that this happened all of the time. In addition, approximately 36 per cent of all survey respondents identified problems with noise and disturbances as being an occasional problem<sup>53</sup>.

Table 7-13 Frequency of Noise and Disturbances		
	# of survey respondents	% of survey respondents
All of the time	77	10%
Frequently	145	20%
Occasionally	264	36%
Almost never	153	21%
Not at all	77	10%
Unsure/No response	21	3%
TOTAL	738	100%

#### *Break-ins*

Approximately 20 per cent of all survey respondents reported that they had experienced a break-in in their unit with 15 per cent of all survey respondents identifying issues related to crime and lack of safety as being one of the things that they ‘liked least’ about their housing.

Table 7-14 Break-ins		
	# of survey respondents	% of survey respondents
Yes	145	20%
No	517	70%
Unsure/No response	76	10%
TOTAL	738	100%

---

<sup>53</sup> Negative externalities such as noise and traffic were also identified by 16 per cent of all as one of the aspects of their housing that they ‘liked least’ in the open-ended questions.



## Chapter 7

### About the Quality and Nature of the Choices

---

#### *Sense of Safety and Security*

The majority of survey respondents (61 per cent) reported that they were *satisfied* or *very satisfied* with the general level of safety and security associated with their housing while approximately 16 per cent of all respondents expressed some level of dissatisfaction.

Table 7-15 Satisfaction with the Level of Safety and Security		
	# of survey respondents	% of survey respondents
Very Satisfied	101	14%
Somewhat Satisfied	348	47%
Neither Satisfied nor Dissatisfied	94	13%
Dissatisfied	85	12%
Very Dissatisfied	26	4%
Unsure/No response	84	11%
Total	738	100%

#### **FACTORS SHAPING CURRENT HOUSING CHOICES**

Affordability and/or economic considerations were the most frequently cited response across survey respondents as being the ‘single most important factor’ in shaping their decision about their current housing (28 per cent). This was followed by location and/or access to services and amenities by 23 per cent of all respondents. Approximately 16 per cent of all respondents identified personal considerations while 7 per cent of all respondents reported that they did not have any other choices available.

Table 7-16 Single Most Important Factor Shaping Housing Choices		
Important Factors	# of survey respondents	% of respondents
Affordability/economic issues	214	28%
Personal	115	16%
Better location	88	12%
Amenities and services	79	11%
Only available choice	48	7%
Other	62	8%
No response	132	18%
TOTAL	738	100%

## Chapter 7

### About the Quality and Nature of the Choices

---

#### *Changes in the Past Year that Have Had an Impact on Their Housing Situation*

Approximately 37 per cent of all survey respondents reported that they had experienced a change in the past year that had an impact on their housing situation with changes in eligibility for government assistance, loss of employment or an inability to find work being among the most frequently cited responses. Approximately 15 per cent of all survey respondents also reported that a change in their family situation and/or health-related challenges were a factor.

**Table 7-17 Changes Affecting One's Housing**

	# of survey respondents	% of respondents
Changes that have had an impact	276	37%
No changes identified	427	58%
Unsure/No response	35	5%
<b>TOTAL</b>	<b>738</b>	<b>100%</b>

**Table 7-18 Types of Changes Identified**

Types of Changes	# of survey respondents	% of respondents
Changes in eligibility for government assistance	79	29%
Lack/loss of employment	59	21%
Change in family situation	42	15%
Health related issues	36	13%
Breakdown in relationships (landlord/roommate)	23	8%
Rent increase	14	5%
Security-related concerns	9	3%
Other <sup>54</sup>	14	5%
<b>TOTAL</b>	<b>276</b>	<b>100%</b>

### CONCLUSIONS AND OBSERVATIONS

The findings reflected in this section suggest that the majority of survey respondents are reasonably satisfied with their housing situation and the choices available to them. At the same time, it would appear that individual circumstances can vary significantly across households.

---

<sup>54</sup> Of those who responded approximately 11 reported that they had experienced an improvement in their overall situation.

It would also appear that while survey respondents tended to feel reasonably satisfied with their current housing situation, many reported that they felt that their choices were somewhat constrained both in terms of where they live and in terms of tenure.

Likewise, a number of respondents identified a number of negative externalities (such as noise, disturbances, and break-ins) as being present. These types of factors can have a negative impact on one's overall quality of life and their general sense of well-being.

This chapter looks at the specific conditions associated with housing stability identified in the housing literature<sup>55</sup> and begins to apply these to the study findings. In particular, this section explores the impact of high housing costs as well as conditions related to poor housing and neighbourhood quality and conditions related to crowding. This chapter also looks at the general level of uncertainty or instability expressed by survey respondents as well as factors related to their previous 'housing history' and 'housing careers'.

#### CHAPTER HIGHLIGHTS

##### HIGH HOUSING COSTS

Many of those who responded to the survey are precariously housed with a significant number of survey respondents (33 per cent) reporting that they had experienced difficulty in paying their rent. Similarly, a significant number of survey respondents (35 per cent) reported that they have had to choose between paying rent and buying food with the majority of respondents who reported this to be the case reporting that it happened more than once.

The majority of survey respondents also reported that they did not have one month's rent saved. Similarly, almost half of all survey respondents (44 per cent) reported that a decrease in their income of \$100 per month would result in the need for them to move with approximately 2 per cent reporting that this would result in them becoming homeless.

##### POOR HOUSING QUALITY

While housing quality may be a concern for some, the majority of survey respondents reported that they were reasonably satisfied with the general condition of their housing with almost half of all respondents (47 per cent) reporting that their housing was not in need of any major repairs.

Likewise, the study found that the majority of survey respondents made relatively infrequent repair requests of their landlord. At the same time, approximately 41 per cent of all survey respondents reported that they felt that they have had to make a trade-off between housing quality and affordability.

Continued on the next page

---

<sup>55</sup> The specific conditions related to housing stability identified in the housing literature include : (1) high housing costs, (2) poor housing quality, (3) poor quality or unstable neighbourhoods, (4) over-crowding, and (5) homelessness ( Johnson & Meckstroth,1998).

#### CHAPTER HIGHLIGHTS

##### UNSTABLE / POOR QUALITY NEIGHBOURHOODS

The majority of survey respondents (65 per cent) also reported that they were satisfied with their neighbourhood with the reported levels of satisfaction being only slightly lower than the ratings assigned to their general housing situation (71 per cent). At the same time, a number of survey respondents identified issues related to *noise/traffic*, *crime/safety* as well as *poor access to services and amenities* as being some of the aspects of their housing that they “least liked” – suggesting that for some neighbourhood quality is an issue.

##### CROWDING

The majority of survey respondents (84 per cent) had been successful in finding housing that was suitable in size based on the requirements of their household. At the same time, the study found that approximately 12 per cent of all survey respondents were living in housing that was not suitable in size. This included households with a shortfall of 1 bedroom as well as households with a 2 bedroom and 3 bedroom shortfall.

##### HOMELESSNESS

While the original focus of the study was not on homelessness, there were a number of important findings to emerge that suggest just how vulnerable some households might be. For example, the study found that almost half of all survey respondents (49 per cent) had moved in the past two years with 18 per cent reporting that they had moved two times or more.

Similarly, approximately 17 per cent of all survey respondents reported that they had previously been evicted while 25 per cent of all survey respondents reported that they had previously stayed with family or friends on an emergency basis.

Approximately 52 per cent of all survey respondents reported that they felt ‘one pay cheque away from homelessness’ with 47 per cent of all survey respondents reporting that they were concerned about their ability to retain their housing.

Additional information related to each of these broad themes is discussed in further detail in this chapter with additional information being provided in the section highlights and related tables.

## SECTION HIGHLIGHTS

### HIGH HOUSING COSTS

- Approximately 33 per cent of all survey respondents reported that they had experienced difficulty in paying their rent on at least one occasion.
- Approximately 35 per cent of all survey respondents reported that they have been in a position where they had to choose between paying rent and buying food.
- Only 35 per cent of all survey respondents had one month's rent saved that they could fall back on in an emergency.
- Approximately 44 per cent of all survey respondents reported that a decrease in their income of \$100 per month would result in the need for them to move with 2 per cent reporting that this would result in them becoming homeless.

Additional information is provided below in Tables 8-1 to 8-6.

### HIGH HOUSING COSTS – AREAS TO BE EXPLORED

The survey included a number of questions related to high housing costs including questions related to the difficulties that survey respondents experienced in paying their rent as well as instances where survey respondents had to choose between paying their rent and buying food. Likewise, this section looks at the impact that a change in income of \$100 per month would have on the housing situation of survey respondents.

#### *Incidence of Difficulty Paying Their Rent*

Approximately 1 in 3 respondents reported that they have experienced difficulties in paying their rent. Of those who identified this as a problem, approximately 65 per cent reported that they had experienced these challenges on more than one occasion.

## Chapter 8

### Conditions Related to Housing Stability

**Table 8-1 Survey Respondents Reporting Difficulties in Paying Their Rent**

Incidents of Difficulties Paying Rent	# of survey respondents	% of respondents
Number reporting difficulty in paying their rent	240	33%
Incidents of Chronic and Persistent Difficulty Among Those Reporting Difficulty Paying Their Rent		
Number reporting chronic and persistent difficulties	155	65%

#### *Coping Strategies Reported By Those Experiencing Difficulty Paying Their Rent*

Of those who reported that they had experienced difficulty in paying their rent, approximately 31 per cent reported that they turned to family or friends for assistance while approximately 13 per cent reported that they approached their landlord and asked for an extension. Approximately 1 in 10 respondents reported that they cut back in other areas while 1 in 10 respondents reported that they borrowed money or assumed additional debt. Approximately 7 per cent reported that they had to move or had been evicted as a result while 2 per cent reported that they became homeless as a result.

**Table 8-2 Coping Strategies Adopted by Households Experiencing Difficulty in Paying Their Rent**

Responses	# of survey respondents	% of Respondents
No response	15	6%
Asked for help from family and friends	74	31%
Talked to landlord/delayed payment	30	13%
Cut back on expenses/did not pay other bills	23	10%
Got a loan/used credit	25	10%
Moved or got evicted	16	7%
Received help from social assistance	14	6%
Used money for food and other necessities	10	4%
Worked odd jobs/pan-handled	10	4%
Did nothing	9	4%
Sold belongings	6	3%
Used savings	3	1%
Became homeless	5	2%
TOTAL	240	100%

## Chapter 8

### Conditions Related to Housing Stability

#### *Trade-offs Between Paying Rent and Buying Food*

Approximately 35 per cent of all survey respondents reported that they had to choose between paying rent and buying food on at least one occasion. Of those who reported this to be the case, approximately 78 per cent reported that this had happened more than once.

Table 8-3 Need for Trade-offs Between Paying Rent and Buying Food		
	# of survey respondents	% of survey respondents
Number reporting the need to make trade-offs	260	35%
Incidents of Households Reporting the Need to Make Frequent Trade-offs Between Paying Rent and Buying Food		
Number reporting trade-offs happened more than once	203	78%

#### *Savings to Fall Back on In an Emergency*

Only 35 per cent of all respondents reported that they had one month's rent saved that they could fall back on in an emergency. Similarly, 58 per cent reported that this was not the case while 5 per cent reported that they were not certain if they would have enough saved.

Table 8-4 Instances of having one month's rent saved		
	# of survey respondents	% of survey respondents
Yes	255	35%
No	428	58%
Unsure	40	5%
Don't know/No response	15	2%
TOTAL	738	100%

#### *Impact of a \$100 Per Month Increase in Income*

Survey respondents were also asked about what change, if any, they would make to their housing if their income were to increase by \$100 per month with Table 8-5 on the following page showing the responses received.

In looking at the data in Table 8-5, it would appear that almost half of all respondents (46 per cent) reported that they would not make any changes to their housing if their income were to increase by \$100 per month. At the same time, approximately 1 in 5 (21 per cent) of all respondents reported that they would move to better housing.



## Chapter 8

### Conditions Related to Housing Stability

Approximately 1 in 10 respondents reported that a \$100 increase in their income would result in them making improvements to their current housing while approximately 1 in 10 reported that they would spend more on food and other basic necessities.

Table 8-5 Impact of \$100 per month <u>increase</u> in income		
	# of survey respondents	% of survey respondents
No change	337	46%
Move to better place or on own	154	21%
Make improvements to current housing	99	13%
Spend more on food	58	8%
Save and/or reduce current debt	37	5%
Other	10	1%
No response	43	6%
TOTAL	738	100%

#### *Impact of a \$100 Per Month Decrease in Income*

Survey respondents were also asked what changes, if any, a \$100 per month decrease in their income would have on their housing. In looking at the data captured in Table 8-6, it would appear that a \$100 per month decrease in income would result in a high level of dislocation from across survey respondents with 44 per cent of all survey respondents reporting that they would have to move. Similarly, the findings captured in Table 8-6 suggest that an additional 15 per cent of all respondents would have to cut back on food or other purchases. Only 25 per cent of all survey respondents reported that a decrease of \$100 per month in their income would have no impact.

Table 8-6 Impact of \$100 <u>decrease</u> in income		
	# of survey respondents	% of survey respondents
No change	187	25%
Need to move <sup>56</sup>	326	44%
Cut back on food/other purchases	110	15%
No response/Other	115	16%
TOTAL	738	100%

<sup>56</sup> Approximately 11 respondents or 2 per cent of all individuals who responded to the survey reported that a decrease in their income of \$100 per month would result in them becoming homeless.

## SECTION HIGHLIGHTS

### POOR HOUSING QUALITY

- Approximately 41 per cent of all survey respondents reported that they had made trade-offs between quality and affordability although 74 per cent of all survey respondents reported that they felt that their housing was in reasonable condition.
- Approximately 24 per cent of all survey respondents reported that their housing needed some work with 53 per cent identifying repair challenges which were major in nature.
- Approximately 22 per cent of all survey respondents also identified multiple challenges including a number of respondents who identified concerns about fire and safety hazards.

Additional information is provided below in Tables 8-7 to 8-11.

### POOR HOUSING QUALITY – AREAS TO BE EXPLORED

Poor housing quality is also frequently associated with housing instability. This section looks at the responses received from across those who participated in the survey to get a sense of their general perceptions related to the condition of their housing. This section also looks at the types of repair challenges identified as well as considerations related to the extent to which survey respondents felt that they had to make trade-offs between housing quality and affordability.

#### *Perceptions of General Housing Condition*

Approximately 11 per cent of all survey respondents reported that they felt that their housing was in *excellent* condition while 28 per cent reported that the condition of their housing was *very good*. Approximately 35 per cent of all respondents reported that they thought that the condition of their housing was *ok* while 24 per cent of respondents reported that their housing needed work.

## Chapter 8

### Conditions Related to Housing Stability

---

Table 8-7 General Housing Condition

	# of survey respondents	% of respondents
Excellent	82	11%
Very good	208	28%
OK	256	35%
Needs some work	120	16%
Needs a lot of work	60	8%
Don't know/No response	12	2%
TOTAL	738	100%

#### *Repair Challenges of a Major Nature*

Approximately 47 per cent of all respondents reported that their current housing did not have any repair challenges that were of a major nature while 53 per cent identified at least one major repair challenge. Approximately 22 per cent of all respondents identified multiple repair challenges with lack of heat in winter, dampness and mould, and plumbing-related problems being among the most frequently cited responses. Approximately 1 in 10 respondents also identified concerns about fire or safety hazards with Table 8-8 providing additional information about the full range of repair challenges identified.

Table 8-8 Major Repairs

	# of survey respondents	% of survey respondents
No repairs of this nature required	345	47%
Wiring	94	13%
Dampness, mould/mildew	222	30%
Rotting or sagging floors	79	11%
Plumbing Problems	105	14%
Lack of heat in winter	310	42%
Fire or safety hazards	79	11%

#### *Repair Challenges of a Minor Nature*

Approximately 60 per cent of all survey respondents identified at least one repair challenge that would be considered to be minor in nature with approximately 31 per cent of all respondents identifying multiple problems. Issues related to pests and rodents, poor air circulation and cracks in walls and ceilings were among the most frequently cited problems with Table 8-9 providing additional information about the full range of repair challenges identified.

## Chapter 8

### Conditions Related to Housing Stability

---

Table 8-9 Minor Repairs		
	# of survey respondents	% of survey respondents
No repairs of this nature required	292	40%
Light fixtures and switches	105	14%
Cracks in the walls and ceilings	168	23%
Peeling paint	135	18%
Cracked or broken windows	72	10%
Pests and rodents	220	30%
Poor air circulation	187	25%
Leaking taps	140	19%

#### *Frequency of Repair Requests*

Almost half of all survey respondents (47 per cent) reported that they made relatively infrequent repair requests of their landlord with 13 per cent of all respondents reporting that they never made requests. Only 11 per cent of all survey respondents reported that they made frequent repair requests.

Table 8-10 Frequency of Repair Requests		
	# of survey respondents	% of survey respondents
Once or more a month	79	11%
Once every 2 to 4 months	126	17%
Once or twice a year	288	39%
Once every few years	64	8%
Never	92	13%
Don't know/No response	89	12%
TOTAL	738	100%

#### *Trade-offs Between Quality and Affordability*

Approximately 41 per cent of all survey respondents reported that they felt that they have had to make compromises or trade-offs in the quality of their housing because that was all that they could afford while approximately 47 per cent of all survey respondents reported that they did not feel this to be the case.

Table 8-11 Compromises/Trade-offs Between Quality and Affordability of Housing

Compromises/trade-offs	# of survey respondents	% of respondents
Yes	305	41%
No	347	47%
Don't know/no response	86	12%
TOTAL	738	100%

### SECTION HIGHLIGHTS

#### NEIGHBOURHOOD QUALITY

- Approximately 65 per cent of all survey respondents were *satisfied* or *very satisfied* with their neighbourhood. However, in looking at the responses to the open-ended questions and the aspects of their housing that survey respondents “liked least”, it would appear that many survey respondents had concerns about different aspects of their neighbourhood quality with concerns related to noise/traffic, crime/safety and lack of access to amenities being among some of the concerns that were most frequently cited.

Additional information is provided below in Tables 8-12 to 8-14.

#### NEIGHBOURHOOD QUALITY – AREAS TO BE EXPLORED

In addition to housing quality, neighbourhood quality is also a factor that is frequently associated with housing instability with lower income households often being more likely to live in unstable or poorer quality neighbourhoods because of a lack of available alternatives. This would include neighbourhoods which are characterized by higher rates of crime as well as lack of access to services and amenities (Ellen *et al.*, 1997). This section looks at the extent to which survey respondents would appear to be satisfied with the general quality of their neighbourhood as well as their perceptions related to specific neighbourhood attributes.

#### *Satisfaction with Neighbourhood Quality*

Approximately 65 per cent of all survey respondents reported that they were generally satisfied with their neighbourhood while approximately 15 per cent reported some level of dissatisfaction. An additional, 16 per cent of all survey respondents reported that they were neither satisfied nor dissatisfied.

## Chapter 8

### Conditions Related to Housing Stability

Table 8-12 Satisfaction with Neighbourhood Quality		
	# of survey respondents	% of survey respondents
Very Satisfied	174	24%
Somewhat Satisfied	305	41%
Neither Satisfied nor Dissatisfied	121	16%
Dissatisfied	67	9%
Very Dissatisfied	42	6%
Unsure/No response	29	4%
Total	738	100%

#### *Aspects of Their Housing Respondents “Liked Best”*

Table 8-13 provides an overview of the responses received to the open-ended questions regarding the aspects of their housing that survey respondents “liked best”. In looking at the responses received, access to services and amenities was one of the most frequently cited responses with 38 per cent of all survey respondents reporting this to be the case. Similarly, approximately 17 per cent of all survey respondents identified specific characteristics or attributes of their neighbourhood as one of the aspects of their housing that they “liked best”.

Table 8-13 Aspects of Their Housing That Survey Respondents “Like Best”		
	# of survey respondents	% of respondents
Access to services and amenities	282	38%
Neighbourhood quality	127	17%
Affordability	106	14%
None	47	6%
Quiet/clean	36	5%
Safe/secure	26	4%
The landlord	26	4%
Proximity of family/friends	16	2%
No response	72	10%
TOTAL	738	100%

### *Aspect of Their Housing Respondents “Liked Least”*

While survey respondents were generally positive about their neighbourhood, there were a number of different neighbourhood attributes that survey respondents identified as the aspect of their housing that they “least liked”. This included *noise/traffic* (16 per cent) *crime/safety* (15 per cent), issues related to *neighbourhood quality* (12 per cent) and *lack of access to services and amenities* (10 per cent).

Table 8-14 Aspects of Their Housing That Survey Respondents “Like Least”

	# of survey respondents	% of respondents
Noise/traffic	117	16%
Safety/crime	107	15%
Quality of the housing (need for repairs)	92	12%
Neighbourhood quality/location	88	12%
None	85	12%
Poor access to services and amenities	74	10%
Cost	45	6%
Shared arrangements	22	3%
Landlord	10	1%
No response	98	13%
TOTAL	738	100%

## SECTION HIGHLIGHTS

### CROWDING

- Approximately 64 per cent of all survey respondents reported that they felt that they had *enough space* or *more than enough space* in their current housing while 34 per cent of all survey respondents reported that they felt that they did not have enough space.
- In looking at the number of bedrooms identified by survey respondents in relation to their household size, it would appear that approximately 12 per cent of all survey respondents were living in housing that fell below CMHC’s *suitability standard* with these households reporting a 1, 2 or 3 bedroom shortfall.

### SECTION HIGHLIGHTS (CONTINUED)

#### CROWDING

- Of those living in housing that was not suitable in size, 59 per cent reported a shortfall of 1 bedroom while 28 per cent had a shortfall of two bedrooms. Approximately 13 per cent reported a shortfall of 3 or more bedrooms including households of four or more sharing a single room.

Additional information is provided below in Tables 8-15 to 8-18.

#### CROWDING – AREAS TO BE EXPLORED

Issues related to crowding have also been identified within the housing literature as an important measure of housing need<sup>57</sup> with conditions related to over-crowding being associated with poor housing stability. In carrying out this research, survey respondents were asked about their perceptions regarding the amount of space that they had available. Similarly, the survey included a number of questions related to the size and composition of the household in relation to the number of bedrooms available with the underlying objective being to identify households facing a shortfall in the number of bedrooms available.

##### *Perceptions Related to the Amount of Space Available*

Approximately 34 per cent of all survey respondents reported that they were living in housing which did not have sufficient space with approximately 9 per cent reporting that they were living in extremely crowded conditions. An additional 40 per cent of respondents reported that they felt that they had enough space while 24 per cent reported that they had more space than they needed.

Table 8-15 Perceptions Related to the Amount of Space Available		
	# of survey respondents	% of respondents
Lots of Space	48	7%
Some Extra Space	121	17%
Just Enough Space	300	40%
Not Enough Space	189	25%
Extremely Crowded	67	9%
Unsure No Response	13	2%
Total	738	100%

<sup>57</sup> Within the context of CMHC's core housing need model, *suitability* refers to a dwelling that has enough bedrooms according to the *National Occupancy Standard* for the size and make up of the occupying household (CMHC 2001b. *Special Studies on the 1996 Census Data: Canadian Housing Conditions*. Socio-Economic Series 55-1).



## Chapter 8

### Conditions Related to Housing Stability

#### *Households Facing Suitability Challenges*

After taking into account the household size reported by survey respondents as well as the number of bedrooms that they reported, it would appear that the majority of survey respondents (84 per cent) had been successful in finding housing that was suitable in size based on the requirements of their households. At the same time, approximately 12 per cent of all survey respondents reported that the housing that they were living in was not large enough to meet their needs.

Table 8-16 Households Reporting Suitability Challenges		
	# of survey respondents	% of respondents
With crowding	90	12%
With no crowding	621	84% <sup>58</sup>
No response	27	4%
Total	738	100%

#### *Level of Crowding/Bedroom Shortfall*

Of those living in housing that did not have enough bedrooms to meet their requirements, approximately 59 per cent reported that they were living in a unit which had a one bedroom shortfall while 28 per cent were living in a unit which had a two bedroom shortfall. Similarly, approximately 13 per cent of those facing suitability challenges reported that they were living in a unit which had a shortfall of 3 or more bedrooms.

Table 8-17 Level of Crowding/Bedroom Shortfall		
	No of respondents	% of respondents
Bedroom shortfall =1 <sup>59</sup>	53	59%
Bedroom shortfall =2 <sup>60</sup>	25	28%
Bedroom shortfall=3 <sup>61</sup>	12	13%
Total	90	100%

<sup>58</sup> This is relatively comparable to the findings reported across the Vancouver CMA where approximately 81 per cent of all renter households in core housing need had been successful in finding housing that was suitable in size *Housing in Canada, Electronic Data Series*. CMHC, 2000. Table T13bcp.ivt.

<sup>59</sup> Approximately 71 per cent of all households facing suitability challenges across the Vancouver CMA reported a 1 bedroom shortfall *Housing in Canada, Electronic Data Series*. CMHC, 2000. Table T13bcp.ivt.

<sup>60</sup> Approximately 24 per cent of all households facing suitability challenges across the Vancouver CMA reported a 2 bedroom shortfall *Housing in Canada, Electronic Data Series*. CMHC, 2000. Table T13bcp.ivt.

<sup>61</sup> Approximately 5 per cent of all households facing suitability challenges across the Vancouver CMA reported a 3 bedroom shortfall *Housing in Canada, Electronic Data Series*. CMHC, 2000. Table T13bcp.ivt.

### *Bedroom Shortfall by Household Size*

Table 8-18 provides additional information about some of the specific suitability challenges identified based on household size. In looking at the data captured in Table 8-18, it would appear that larger households (3 and 4 person households) were more likely to report challenges in finding suitable housing with 25 per cent of all three person households and 32 per cent of all four person households reporting that they were living in housing that did not have enough bedrooms.

	1 person household	2 person household	3 person household	4 or more people
Room/studio	29%	9%	11%	8%
1 bedroom	58%	40%	14%	9%
2 bedroom	8%	43%	29%	15%
3 bedroom	1%	7%	42%	38%
4+ bedrooms	4%	1%	4%	30%
Total	100%	100%	100%	100%

### SECTION HIGHLIGHTS

#### HOMELESSNESS/POTENTIAL HOMELESSNESS

- Almost half (45 per cent) of survey respondents reported that they had experienced difficulty in finding a place to live.
- Approximately 49 per cent of all survey respondents reported that they had moved at least once in the past two years with 18 per cent of all respondents reporting that they had moved two times or more.
- Approximately 17 per cent of all survey respondents reported that they had previously been evicted from their housing at some point during their housing careers.
- More than half of all survey respondents (52 per cent) reported that they felt ‘one pay cheque away from homelessness’ while 47 per cent of all survey respondents reported that they were concerned about their ability to retain their housing.
- Approximately 25 per cent of all survey respondents reported that they had previously stayed with family or friends on an emergency basis with a number of respondents reporting that this happened more than once.

Additional information is provided below in Tables 8-19 to 8-28.

### HOMELESSNESS – AREAS TO BE EXPLORED

While the original focus of this study was not on homelessness, in looking at some of the findings it is apparent that there are some important points of intersection between housing stability and homelessness that should be explored. In looking at different aspects of housing stability, this section looks at the extent to which survey respondents reported difficulties in finding a place to live as well as a general level of instability in their ‘housing histories’ including frequent moves, a history of evictions and ‘soft surfing’.<sup>62</sup> The findings in this chapter also look at perceptions of survey respondents and the extent to which they feel ‘at risk’ of losing their housing.

#### *Difficulties in Finding a Place to Live*

Almost half (45 per cent) of all survey respondents reported that they had experienced difficulties in finding a place to live with age, discrimination, lack of income and pets being among some of the specific issues identified.

Table 8-19 Respondents Reporting Difficulties Finding a Place to Live		
	# of survey respondents	% of survey respondents
Yes	329	45%
No	393	53%
Unsure	16	2%
TOTAL	738	100%

#### *Frequency of Moves in the Past Two Years*

Approximately 49 per cent of all survey respondents reported that they had moved at least once in the past two years. Of those who reported this to be the case, approximately 44 per cent had moved only once while 26 per cent had moved between 2 to 3 times. Similarly, approximately 11 per cent moved three times or more while 19 per cent reported that they were uncertain as to how many times that they had moved.

Table 8-20 Frequency of Moves in the Past Two Years		
	# of survey respondents	% of survey respondents
No move	376	51%
Only once	160	22%
2-3 times	95	13%
More than 3 times	39	5%
Unsure/No response	68	9%
TOTAL	738	100%

<sup>62</sup> The study did not ask survey respondents for their history of shelter use (although in retrospect this would have been an important area to explore as there are clearly important points of intersection). At the same time, the survey did look at the extent to which survey respondents had stayed with family or friends on an emergency basis which could be construed as one form of homelessness (i.e. ‘hidden homelessness’).

## Chapter 8

### Conditions Related to Housing Stability

#### *History of Eviction*

Approximately 17 per cent of all survey respondents reported that they have previously been evicted from their housing at some point during their ‘housing careers’.

Table 8-21 Households Reporting That They Have Been Previously Evicted		
	# of survey respondents	% of survey respondents
Yes	124	17%
No	576	78%
Unsure/No Response	38	6%
TOTAL	738	100%

#### *Sense of Instability*

More than half of all survey respondents (52 per cent) reported that they felt that they were “*one pay cheque away from homelessness*” with 34 per cent of all respondents reporting that they felt that this was a *very accurate* description of their situation.

Table 8-22 Perceptions of Being “One Pay Cheque Away from Homelessness”		
	# of survey respondents	% of survey respondents
Very accurate	255	34%
Somewhat accurate	130	18%
Neutral	128	17%
Somewhat inaccurate	64	9%
Very inaccurate	90	12%
Don’t know/no response	71	10%
TOTAL	738	100%

#### *Concern About Ability to Keep Housing*

Approximately 47 per cent of all survey respondents were concerned about their ability to keep their housing with 25 per cent reporting that they were *extremely* concerned.

Table 8-23 Concern about Ability to Keep Housing		
	# of survey respondents	% of survey respondents
Extremely concerned	185	25%
Somewhat concerned	165	22%
Neutral	93	13%
Not really concerned	150	20%
Not at all concerned	108	15%
Don’t know/no response	37	5%
TOTAL	738	100%

## Chapter 8

### Conditions Related to Housing Stability

#### *Potential Options Available*

When asked what they would do if they were to lose their housing, 46 per cent reported that they would look for other housing while 14 per cent would turn to family and friends for assistance. Approximately 8 per cent would move into an emergency shelter or an SRO while 8 per cent would apply to live in subsidized housing. Approximately 9 per cent reported that they were unsure about what they would do while 2 per cent reported that the loss of their housing would result in them becoming homeless.

Table 8-24 Perceptions of the Options Available		
	# of survey respondents	% of survey respondents
Look for another place	338	46%
Rely on/double up with family/friend	99	14%
Unsure	68	9%
Shelter/SRO	62	8%
Apply for subsidized housing	60	8%
Homelessness/live on street	16	2%
Leave Vancouver	12	2%
Emotional crisis <sup>63</sup>	11	1%
Other	13	1%
No response	59	8%
TOTAL	738	100%

#### *Reliance on Supportive Networks*

Approximately 25 per cent of all survey respondents reported that they have previously stayed with family or friends on a temporary basis. Of those who reported this to be the case, approximately half (50 per cent) reported that it had only happened on one occasion while 42 per cent reported that it had happened more than once.

Table 8-25 Previously Stayed With Someone		
	# of survey respondents	% of survey respondents
Yes	183	25%
No	549	74%
Unsure/No response	6	1%
TOTAL	738	100%

<sup>63</sup> It is important to note that of the 11 individuals who reported that the loss of their housing would result in an emotional crisis, almost half reported that they would consider suicide –suggesting how vulnerable and fragile the situation can be for those who are just barely ‘getting by’.

## Chapter 8

### Conditions Related to Housing Stability

---

Table 8-26 Frequency of Staying With Others		
	# of survey respondents	% of survey respondents
Once	91	50%
Twice	45	25%
Three times or more	32	17%
Unsure/No response	15	8%
TOTAL	183	100%

Approximately 35 per cent of all survey respondents reported that they had also previously had others stay with them. Of those who reported this to be the case, approximately 45 per cent reported that it happened only once while 46 per cent reported that it happened more than once.

Table 8-27 Previously Had Others Stay with Them		
	# of survey respondents	% of survey respondents
Yes	259	35%
No	473	64%
Unsure/No response	6	1%
TOTAL	738	100%

Table 8-28 Frequency of Having Others Stay With Them		
	# of survey respondents	% of survey respondents
Once	116	45%
Twice	54	21%
Three times or more	64	25%
Unsure/No response	25	10%
TOTAL	259	100%

### OBSERVATIONS AND CONCLUSIONS

The majority of survey respondents would appear to be reasonably satisfied with their general housing situation including the quality of their housing and neighbourhood. At the same time, the study findings suggest that there are important differences in the types of challenges identified and in the ways in which individuals respond to these challenges. Similarly the findings set out in this chapter suggest that while the reported satisfaction levels would appear to be relatively high across survey respondents, many of those who responded to the survey would appear to be precariously housed with one-third of all survey respondents reporting difficulties in paying their rent and almost half of all survey respondents expressing concerns about their ability to retain their housing. Similarly, more than half of all survey respondents reported that they feel 'at risk' of becoming homeless.

This study looked at the experiences and circumstances of more than 700 renter households across Greater Vancouver to gain a better understanding of the housing choices available to them and the level of stability associated with these choices. This study also looked at some of the compromises, trade-offs and coping strategies adopted by families and individuals finding themselves in vulnerable situations.

Using the experiences and circumstances of renter households across Greater Vancouver as a ‘case study’, this study helped to provide insight into the different contours and dimensions of housing stability. Similarly, the study findings help to provide for a better and more complete understanding of the role that housing stability plays in the broader housing context.

In looking at findings reported in this study, it is clear that

- *Housing stability should be viewed as a continuum along which an individual or household may pass in either direction at any given point in time;*
- *Individual circumstances may vary significantly in terms of duration, coping strategies and consequences; and,*
- *Each household experiences different challenges at different times and in different degrees.*

Furthermore, while the study findings suggest that majority of survey respondents appear to be reasonably satisfied with their general housing situation and the choices available to them, the findings also suggest that there is a relatively high level of instability in the lives of many survey respondents both in terms of their previous housing history and their future housing plans. The study findings also draw attention to the importance of supportive networks both formal and informal with a number of survey respondents reporting that friends and family have played an important role in helping them to respond to the specific housing challenges that they face.

While the study findings helped to draw attention to differences in the experiences and circumstances of different groups, perhaps one of the most significant findings to emerge from the study is the general level of precariousness that many individuals face in their housing situation. In looking at the study findings almost half of all survey respondents reported that they had experienced difficulty in the past finding a place to live. Similarly, approximately 47 per cent of all survey respondents reported that they were concerned about losing their current housing with approximately 25 per cent of all survey respondents reporting that they were extremely concerned.

Similarly the study found that approximately 1 in 3 survey respondents experienced difficulties in paying their rent with similar numbers reporting that they had to choose between paying rent and buying food. Likewise, less than 35 per cent of all survey respondents reported that they have one month's rent set aside in the event of an emergency. The study also found that almost half of all survey respondents (44 per cent) reported that a decrease in their income of \$100 per month would result in the need for them to move.

Furthermore, while the original focus of this study was not on homelessness, in looking at some of the findings to emerge, it is clear that there are important points of intersection between housing instability and homelessness that should be explored more fully with almost 25 per cent of all survey respondents reporting that they have previously had to stay with family or friends on an emergency basis.



Affordable Housing National Research Consortium. 2000. "Australian Social Trends 2000: Housing-Housing Costs" in *Australia Now* at [www.abs.gov.au/ausstats-Housing-Housing Costs](http://www.abs.gov.au/ausstats-Housing-Housing Costs):Housing Cost. Australia.

Australia Housing and Urban Research Institute. 2001. *Policy Options for Stimulating Private Sector Involvement in Affordable Housing Across Australia*. Stage 1 Report: Outlining the Need for Action. Australia.

Bourassa, Steven C. 1994. "Immigration and Housing Tenure Choice in Australia". In *Journal of Housing Research*. Volume 5. Issue 1. Fannie Mae Foundation. pp: 117-137.

Bratt, Rachel G. 2002. "Housing and Family Well-being" in *Housing Studies*. Volume 17. Number 1. pp: 13-26.

Cameron, Stuart and Andrew Field. 2000. "Community, Ethnicity and Neighbourhood" in *Housing Studies* Vol 15, No 6. pp: 827-843.

Campaign 2000. 1999. *Child Poverty in B.C.: Report Card 1999* Released November 24, 1999. Vancouver.

Canada Mortgage and Housing Corporation. 2004. *The Canadian Housing Observer*. Ottawa.

Canada Mortgage and Housing Corporation 2003a. *2001 Census Housing Series: Issue 1: Housing Affordability Improves*. Research Highlights. Socio-Economic Series 03-017.

Canada Mortgage and Housing Corporation 2003b. *Examining the Choices of Individuals with Disabilities*. Research Highlights. Socio-Economic Series 03-008.

Canada Mortgage and Housing Corporation. 2003. *Rental Market Report Fast Fax –Vancouver CMA*. CMHC Market Analysis Centre. B.C...

Canada Mortgage and Housing Corporation. 2002. *Rental Market Report Fast Fax –Vancouver CMA*. CMHC Market Analysis Centre. B.C..

Canada Mortgage and Housing Corporation. 2001a. *Special Studies on the 1996 Census Data: Canadian Households in Core Housing Need and Spending At Least Half of their Income on Shelter*. Socio-Economic Series. Ottawa. Issue 55-7.

Canada Mortgage and Housing Corporation. 2001b. *Special Studies on the 1996 Census Data: Canadian Housing Conditions*. Socio-Economic Series. Ottawa. Issue 55-1

Canada Mortgage and Housing Corporation. 2001c. *Special Studies on the 1996 Census. Data—Housing Canada's Children*. Socio-Economic Series. Ottawa. Issue 55-4.

Canada Mortgage and Housing Corporation. 2001d. *Special Studies on the 1996 Census Data: Canadian Housing Conditions*. Socio-Economic Series. Ottawa. Issue 55-1

Canada Mortgage and Housing Corporation. 1998a. *The Changing Nature of Work and Future Housing Aspirations of Canadians*. Ottawa.

Canada Mortgage and Housing Corporation. 1998b. *Changing Working Conditions and Renter Core Housing Need in 1996* Socio-Economic Series Issue 39. Ottawa.

Canada Mortgage and Housing Corporation. 1998c. *Evaluation of Urban Social Housing Programs*. Audit and Evaluation Services. Ottawa.

- Canadian Council on Social Development. 2000. *Housing Canada's Children*. Canada Mortgage and Housing Corporation. Ottawa.
- Canadian Council on Social Development. 2003a. *Personal Security Index: A Reflection of How Canadians Feel Five Years Later*. Prepared by Spyridoula Tsoukalas and Andrew Mackenzie. Ottawa.
- Canadian Council on Social Development. 2003b. "Child Poverty: It's More than Just a Numbers Game" in *Perception* (Volume 26(1) and (2)) by Marcel Lauziere. Ottawa.
- Canadian Housing Renewal Association. 2004. *Leaks in the Roof, Cracks in the Floor: Identifying Gaps in Canada's Housing System*. Prepared by Steve Pomeroy, Focus Consulting. National Symposium. Ottawa.
- Canadian Housing Renewal Association. 2001. *The Role of Housing in Social Inclusion/Exclusion of Children: Conceptual Framework and Research Plan*. Laidlaw Foundation. Ottawa.
- Canadian Policy Research Network (CPRN). 2004. *Housing Is Good Social Policy*. Prepared by Tom Carter and Chesya Polevychok. Research Report F150- Family Network. Ottawa.
- Centre on Budget and Policy Priorities. 1998. *In Search of Shelter: The Growing Shortage of Affordable Housing*. Washington. D.C.
- Centre for Urban and Community Studies (CUCS) 2001. *A Tale of Two Canadas: Homeowners Getting Richer, Renters Getting Poorer*. Dr. David Hulchanski. University of Toronto. Research Bulletin #2. Toronto.
- Center for Mental Health Policy. 2002. *Who Leaves Housing? An Analysis of Residential Stability in the CMHS Housing Initiative* at [www.Center for Mental Health Policy Abstract #46970](http://www.Center for Mental Health Policy Abstract #46970) Washington.
- Community Support and Research Unit (CSRU). 2001. Centre for Addiction and Mental Health. *Evaluating Housing Stability for People with Serious Mental Illness at Risk for Homelessness*. Toronto.
- Copas, J. 2002. *A Place to Call Home: An Examination of the Housing Options for Low Income Singles*. Prepared for BC Housing, the Vancouver Coastal Health Authority and the City of Vancouver. Vancouver, B.C.
- Copas J and Copas L. 2001. *Understanding the Role of Mixed Income Housing – An Examination of the Housing Situation of Market Tenants Living in Social Housing*. Prepared for Canada Mortgage and Housing Corporation under the External Research Program. Ottawa.
- Crane, Maureen and Anthony Warnes. 2000 "Evictions and Prolonged Homelessness" in *Housing Studies*, Volume 15, No. 5: 757-773
- Croft, Jacqui. 2001. "'A Risk' or 'At Risk'? Reconceptualizing Housing Debt in a Risk Welfare Society" in *Housing Studies*, Vol. 16, No. 6, pp:737-753.
- Coulson, N. Edward and Lynn M. Fischer. 2002. "Tenure Choice and Labour Market Outcomes" in *Housing Studies* Vol 17. No 1. pp:35-49.
- CS/RESORS Consulting. 2000. *Homelessness in British Columbia: Employment Insurance—A Buffer or a Stage Along the Way?* Prepared for the Social Development Directorate, Human Resources Development Canada. B.C./Yukon Region.

Culhane, D., Lee, C., and Wachter, S. 1996. "Where the Homeless Come From: A Study of Prior Address Distribution of Families Admitted to Public Shelters in New York and Philadelphia" in *Housing Policy Debate* Volume 7 (2): 327-365.

Cvitkovich, Y., & Wister, A.V. 2001. "Comparison of four Person-Environment Fit models applied to older adults" in *Journal of Housing for the Elderly*. 14 (1&2):1-25.

Dalton, Tony. 2002. "Which Way Housing Policy? Housing Markets and Policy Agendas" in *Just Policy*. No. 25. Australia.

Drummond, Don. 2003. *Affordable Housing in Canada: In Search of a New Paradigm*. TD Economics. Toronto.

Dunn, James. 2002. *A Population Health Approach to Housing: Research Framework and Strategic Directions (Draft Report)* University of Calgary.

Eberle, Margaret, Deborah Kraus, Jim Woodward and Judy Graves. 2002. *Research Project on Homelessness. Volume 2*. Prepared for the Greater Vancouver Regional District.

Ellen, Ingrid and Margery Austin Turner. 1997. "Does Neighbourhood Matter? Assessing Recent Evidence" in *Housing Policy Debate*. Volume 8 (4): 833-866

Federation of Non-Profit Housing Organizations of Montreal and CLCS Plateau of Mont-Royal with funding assistance from Canada Mortgage and Housing Corporation. 1995. *An Evaluation Protocol for Community Supports for Marginalized Singles in Social Housing*. Ottawa.

Freeman, Lance. 1998. "Interpreting the Dynamics of Public Housing: Cultural and Rational Choice Explanations" in *Housing Policy Debate*. Volume 9. Issue 2. Fannie Mae Foundation. pp:323-353.

Galster, G. and Killen, S. 1995. "The Geography of Metropolitan Opportunity: A Reconnaissance and Conceptual Framework" in *Housing Policy Debate*. Volume 6, Issue 1. Fannie Mae: 7-43.

Golden, Anne. 1998. "Affordable Housing Key to Solving Homelessness Problem" in *Canadian Housing* published by the Canadian Housing Renewal Association. Volume 15. No. 2. pp: 19-20.

Goodlad, Robina. 2000. "Fragmentation or Pluralism? New Questions for Housing and Citizenship Theory". ENHR Conference 2000, Gavle 'Housing in the 21<sup>st</sup> Century: Fragmentation and Re-orientation'.

Greater Vancouver Policy and Planning Department. 2004. *2001 Census Bulletin #12- Shelter Costs*. Vancouver. B.C.

Greenberg, Michael R. 1999. "Improving Neighbourhood Quality: A Hierarchy of Needs" in *Housing Policy Debate*. Volume 10. Issue 3. Fannie Mae Foundation. pp: 601-624.

Haurin, Donald R., Partick H. Hendershott, and Susan M Wachter. 1996. "Wealth Accumulation and Housing Choices of Young Households: An Exploratory Investigation" in *Journal of Housing Research*. Volume 7. Issue 1. Fannie Mae Foundation. pp 33-57.

Health Canada. 2001. *The Population Health Template: Key Elements and Actions That Define a Population Health Approach* at [www.hc-sc.gc.ca/population\\_health\\_approach](http://www.hc-sc.gc.ca/population_health_approach). Ottawa.

- Heinz-Herbert Noll. *Social Indicators and Social Reporting: The International Experience* at [www.ccsd.ca/noll.html](http://www.ccsd.ca/noll.html). Canadian Council on Social Development. Ottawa.
- Hoch, Charles. 2000. "Sheltering the Homeless in the U.S: Social Improvement and the Continuum of Care" in *Housing Studies*. Volume 15, No. 6: 865-876.
- Human Resources Development Canada. 2000. "High Risk Factors Behind Poverty and Exclusion" *Applied Research Bulletin*. Winter/Spring 2000. Volume 6(1).
- Human Resources Development Canada. 2001. *Lack of Food Security: Focused Literature Review and Research Framework*. Prepared by Satya Brink. Publication w-01-4e. Ottawa
- Johnson, Amy and Alicia Meckstroth. 1998. *Ancillary Services to Support Welfare to Work*. Prepared for the U.S. Department of Health and Human Services by Mathematica Policy Research Inc. at [www.aspe.hss.gov/hsp/isp/ancillary/front.htm](http://www.aspe.hss.gov/hsp/isp/ancillary/front.htm). Washington. D.C.
- Kemp, Peter A, Emily Lynch and Daniel Mackay. 2001. *Structural Trends and Homelessness: A Quantitative Analysis*. Central Research Unit: Scottish Executive Office.
- Kremarik, Frances. 1999. "Moving to Be Better Off" in *Canadian Social Trends*. Winter. pp: 19-21.
- Kutty, Nandinee. 1999. "Determinants of Structural Adequacy of Dwellings" in *Journal of Housing Policy Research* Volume 10 (1) 27-43.
- Laroche, Mireille. 1998. "In and Out of Low Income" in *Canadian Social Trends*. Autumn. Statistics Canada Catalogue 11-008-XPE. Ottawa.
- Lefebvre, Sophie. 2002. "Housing: An Income Issue" in *Perspectives* published by Statistics Canada Catalogue No 75-001-XIE. Ottawa. pp5-12.
- Lewin, Fereshteh. 2001. "The Meaning of Home Among Elderly Immigrants: Directions for Future Research and Theoretical Development" in *Housing Studies* Vol 16. No 3. pp:353-370.
- Marcuse, Peter. 2001. "The Liberal/Conservative Divide in the History of Housing Policy in the United States" in *Housing Studies* Vol 16, No. 6. pp:717-736.
- May Jon. 2000. "Housing Histories and Homeless Careers: A Biographical Approach" in *Housing Studies*. Vol 15. No. 4. pp:613-638.
- McClanaghan, Dale. 2002. *The Affordability Continuum* (unpublished report). Prepared for the Greater Vancouver Housing Corporation. Vancouver.
- Miron. John. 1997. *Renters and Their Housing Conditions: From the 1980s into the 1990s—A Retrospective—Background Technical Report*. Prepared for Canada Mortgage and Housing Corporation. Ottawa.
- Miron. John. 2001. *Housing Demand, Coping Strategies and Selection Bias* with funding assistance from the Social Sciences and Humanities Research Council of Canada and Canada Mortgage and Housing Corporation. Guelph, Ontario.

- Morissette, Rene and Marie Drolet. 2000. *To What Extent are Canadians Exposed to Low-Income?* Prepared for Statistics Canada, Business and Market Analysis # 11F0019MPE –146. Ottawa.
- Murdie, Robert A. 1992. *Social Housing in Transition: The Changing Social Composition of Public Sector Housing in Metro Toronto*. York University. Toronto.
- Murray, Margaret S. 1997. “Low-Income Renter Housing: Another View of the Tough Choice” in *Journal of Housing Research*. Volume 8. Issue 1. Fannie Mae Foundation. pp: 27-51.
- National Council of Welfare. 1998. *Banking and Poor People: Talk is Cheap*. Ottawa.
- Nelson, Kathryn. 1994. “Whose Shortage of Affordable Housing” in *Housing Policy Debate*. Volume 5. Issue 4. Fannie Mae Foundation. pp:401-442.
- Newman, Sandra J. and Ann B. Schnare. 1993. “Last in Line: Housing Assistance for Households with Children” in *Housing Policy Debate*. Volume 4. Issue 3. Fannie Mae Foundation. pp: 417-456.
- Oderkirk, Jillian. 1992. “Food Banks” in *Canadian Social Trends*. Spring. No 24. Catalogue 11-008E. Ottawa. pp: 6-14.
- Ontario Non-Profit Housing Association and the Co-operative Housing Federation of Canada. 2001. *Where’s Home: A Picture of Housing Need in Ontario*. Toronto.
- Paulson, Robert, Debi Elliot, and Heidi Herinkcx. *The Use of a Comparison Group in the Oregon Supported Housing Project* at [www/nri.rdmc.org/conference/paulson/housing stability](http://www/nri.rdmc.org/conference/paulson/housing%20stability). Portland State University.
- Pomeroy, Steve. 2001. *Toward a Comprehensive Affordable Housing Strategy for Canada*. Caledon Institute of Social Policy. Ottawa.
- Pomeroy, Steve. 1998. *Residualization of Rental Tenure: Attitudes of Private Landlords Toward Housing Low Income Households*. BC Non-Profit Housing Association. New Westminster, B.C.
- Pomeroy, Steve. 1996. *Housing as Social Policy*. Prepared for the Caledon Institute of Social Policy. Ottawa.
- Prince, Michael J. 1998. “Holes in the Safety Net, Leaks in the Roof: Changes in Canadian Welfare Policy and Their Implications for Social Housing Programs” in *Housing Policy Debate*. Volume 9 Issue 4. pp: 825-848.
- Public Policy Forum. 2002. *National Workshop on Homelessness*. Ottawa.
- Ravanera, Zenaïda R. 2000. *Family Transformation and Social Cohesion: Project Overview and Integrative Framework*. Revised version of a paper presented at the Annual Meeting of the Canadian Population Society, Edmonton, 2000 and the First Workshop of the Family Transformation and Social Cohesion Project, Ottawa, 2000.
- Rohe., William and Rachel Garschick Kleit. 1997. “From Dependency to Self-Sufficiency: An Appraisal of the Gateway Transitional Families Project” in *Housing Policy Debate*. Volume 8 Issue 1. Fannie Mae Foundation. pp 75-107.
- Rosenbaum, Jame E. 1995. “Changing the Geography of Opportunity by Expanding Residential Choice: Lessons from the Gautreaux Program” in *Housing Policy Debate*. Volume 6. Issue 1. Fannie Mae Foundation. pp: 231-269.

- Rosengard, Ann, Isla Laing, Alice Ann Jackson, and Norma Jone.. 2001. *Routes out of Homelessness* prepared for the . Scottish Central Research Unit: Scottish Office.
- Shlay, Anne. 1993. "Family Self-Sufficiency and Housing" in *Housing Policy Debate* Volume 4 (3): 457-495.
- Smith, David A. 1999. "Mark to Market": A Fundamental Shift in Affordable Housing Policy" in *Housing Policy Debate*. Volume 10. Issue 1. Fannie Mae Foundation. pp:1433-182.
- Social Planning Research Council (SPARC). 2003. *GVRD Regional Homelessness Plan*. Prepared for the GVRD Homelessness Regional Steering Committee. Vancouver. B.C.
- Spence, Lewis H. 1993. "Rethinking the Social Role of Public Housing" in *Housing Policy Debate*. Volume 4, Issue 3. Fannie Mae Foundation. pp: 355-368.
- Spicker, Paul. 1989. *Social Housing and The Social Services*. Longman Institute of Housing. Essex. U.K.
- Statistics Canada. 2002a. "Families on the Financial Edge" in *The Daily*. Ottawa. Thursday, July 18, 2002.
- Statistics Canada 2002b. "Family Income-2000" in *The Daily*. Ottawa. Thursday July 18, 2002.
- Torjman, Sherri. 1998. *Strategies for a Caring Society*. Published by the Caledon: Institute of Social Policy. Ottawa.
- U.S. Department of Housing and Urban Development. 2001. *Annual Performance Plan: FY2002*. Washington.
- U.S. Department of Housing and Urban Development. 1998. *The 1997 Report to Congress on Worst Case Housing Needs*. Prepared by the Office of Policy Development and Research. Washington.
- Van Kempen, R, Veronique A.J.M. Schutjens and Jan Van Weesep. 2000. "Housing and Social Fragmentation in the Netherlands" in *Housing Studies* . Vol 15. No. 4. pp:505-531.
- Vancouver/Richmond Health Board. 1998. *Downtown Eastside Food Provider and Client Survey Results*. Vancouver, B.C.
- Varady D. and Lipman B. 1994. "What Are Renters Really Like? Results from a National Survey" in *Housing Policy Debate*. Volume 5, Issue 4:491-531.
- Whitehead, Christine. 2002. "Response: Housing, Tenure and Opportunity" in *Housing Studies*. Vol 17 No 1. pp: 63-68.

GENERAL INFORMATION ABOUT YOUR CURRENT HOUSING

It is commonly accepted that access to decent, stable, affordable housing is an important foundation from which families and individuals are able to access education, employment and other opportunities. This survey funded by CMHC through their external research program is designed to find out more about the housing situation of renters in general and the challenges that they face in finding housing that meets their needs and that is affordable.

**SCREENING QUESTION**

**Are you a renter?** ☐ yes

*Would you be willing to participate in our study? Over the course of this study we will be surveying over 1,000 renter households to get a better sense of some of the challenges that you face and perhaps some of the trade-offs that have been made in order to access decent housing. The survey will take approximately 15 to 20 minutes to complete.*

**QUESTION 1**

**How long have you lived in the Greater Vancouver area? PLEASE CHECK ✓ ONE.**

- |  |   |
|--|---|
| <input type="checkbox"/> Less than 6 months    | <input type="checkbox"/> Between 3 and 5 years  |
| <input type="checkbox"/> 6 months to 1 years   | <input type="checkbox"/> Between 5 and 10 years |
| <input type="checkbox"/> Between 1 and 2 years | <input type="checkbox"/> More than 10 years     |

**QUESTION 2**

**Where did you live prior to moving to Vancouver? PLEASE CHECK ✓ ONE.**

- ☐ Elsewhere in the Province
- ☐ Elsewhere in Canada
- ☐ Outside of Canada

**QUESTION 3**

**What type of housing do you live in? PLEASE CHECK ✓ ONE.**

- |  |  |
|--|--|
| <input type="checkbox"/> A room              | <input type="checkbox"/> A garden or basement suite in a house |
| <input type="checkbox"/> A private apartment | <input type="checkbox"/> A house, townhouse or duplex          |
| <input type="checkbox"/> Others              | <input type="checkbox"/> No response                           |

**QUESTION 4**

**Is your housing subsidized by the government—for example, do you pay rent that is based on your ability to pay? PLEASE CHECK ✓ ONE.**

☐ Yes      ☐ No      ☐ No response

**QUESTION 5**

**Have you ever been a home owner? PLEASE CHECK ✓ ONE.**

☐ Yes      ☐ No      ☐ No response

**QUESTION 6**

**Besides yourself, how many other people live in your current housing? PLEASE CHECK ✓ ONE.**

☐ None      ☐ 3 other people  
☐ 1 other person      ☐ 4 other people  
☐ 2 other people      ☐ Other \_\_\_\_\_

**QUESTION 7**

**What is the age of the oldest adult in your household? PLEASE CHECK ✓ ONE.**

☐ Under 20      ☐ 41 to 45  
☐ 20 to 25      ☐ 46 to 55  
☐ 26 to 30      ☐ 56 to 65  
☐ 31 to 35      ☐ Over 65  
☐ 36 to 40

**QUESTION 8**

**How many members of your household are below the age of 18 and what would be their age and gender?**

Member	Age	Gender
Member 1		
Member 2		
Member 3		
Member 4		
Member 5		



**QUESTION 9**

**Which best describes your household at this time?**

- ☐ Single adult
- ☐ Two or more unrelated adults sharing accommodation
- ☐ Couple without children
- ☐ Couple with children
- ☐ Single parent family with children
- ☐ Other (i.e. extended family)

**QUESTION 10**

**What is the total monthly rent that you pay for your housing? \$ \_\_\_\_\_**

**QUESTION 11**

**Are you responsible for all of the rent? PLEASE CHECK ✓ ONE.**

- ☐ Yes      ☐ No      ☐ No response

If , no – how much rent are you responsible for?

- ☐ Half      ☐ One quarter
- ☐ One third      ☐ Other

**QUESTION 12**

**Do you pay extra for: PLEASE CHECK ✓ ALL THAT APPLY.**

- ☐ Heat      ☐ Hydro      ☐ Telephone
- ☐ Cable      ☐ Parking      ☐ Laundry

**QUESTION 13**

**How long have you lived at your current address? PLEASE CHECK ✓ ONE.**

- ☐ Less than 6 months      ☐ Between 3 and 5 years
- ☐ 6 months to 1 years      ☐ More than 5 years
- ☐ Between 1 and 2 years      ☐ Unsure

**QUESTION 14**

**How many times have you moved in the past two (2) years?**

- ☐ Never      ☐ More than 3 times
- ☐ Only once      ☐ Unsure
- ☐ 2-3 times      ☐ No response

**QUESTION 15**

**What was your main reason for moving from your previous housing?**


**QUESTION 16**

**Have you ever had a problem finding a place to live? PLEASE CHECK ✓ ONE.**

- |                          |              |                          |       |
|--------------------------|--------------|--------------------------|-------|
| <input type="checkbox"/> | Yes          | <input type="checkbox"/> | No    |
| <input type="checkbox"/> | I don't know | <input type="checkbox"/> | Other |

If yes, what types of challenges did you experience?

**QUESTION 17**

**To what extent do you feel that you have real choices in terms of where you live?**

- ☐ I feel that I have a *large degree* of choice
- ☐ I feel that I have *some degree* of choice
- ☐ Neutral
- ☐ I feel that my choices are *somewhat limited*
- ☐ I feel that my choice are *extremely limited*
- ☐ I don't know
- ☐ Other \_\_\_\_\_

What factors contributed to your response (i.e. in what ways do you feel you have choices and/or in what ways do you feel that your choices are constrained?)

**QUESTION 18**

**To what extent do you feel that you have real choices in terms of whether you rent or own?**

- ☐ I feel that I have a *large degree* of choice
- ☐ I feel that I have *some degree* of choice
- ☐ Neutral
- ☐ I feel that my choices are *somewhat limited*
- ☐ I feel that my choice are *extremely limited*
- ☐ I don't know
- ☐ Other \_\_\_\_\_

What factors contributed to your response (i.e. in what ways do you feel you have choices and/or in what ways do you feel that your choices are constrained?)

**QUESTION 19**

**Please describe your housing – in what ways would you say that your housing is a good place to live?**


**QUESTION 20**

**In what ways would you say that your housing is not a good place to live?**


**QUESTION 21**

**How would you rate your satisfaction with your current housing? PLEASE CHECK ONE (✓).**

- ☐ Very satisfied
- ☐ Somewhat satisfied
- ☐ Neither satisfied nor dissatisfied
- ☐ Dissatisfied
- ☐ Very dissatisfied
- ☐ Unsure
- ☐ Other \_\_\_\_\_

**QUESTION 22**

**How many rooms are in your current housing? PLEASE CHECK ✓ ONE.**

- |  |  |
|--|--|
| <input type="checkbox"/> Bachelor/studio<br><input type="checkbox"/> 3 rooms<br><input type="checkbox"/> 4 rooms<br><input type="checkbox"/> Other _____ | <input type="checkbox"/> 5 rooms<br><input type="checkbox"/> 6 rooms<br><input type="checkbox"/> 7 rooms |
|--|--|

**QUESTION 23**

**How many bedrooms are in your current housing? PLEASE CHECK ✓ ONE.**

- |   |  |
|---|--|
| <input type="checkbox"/> Bachelor/studio<br><input type="checkbox"/> 1-bedroom<br><input type="checkbox"/> 2-bedrooms | <input type="checkbox"/> 3-bedrooms<br><input type="checkbox"/> 4-bedrooms<br><input type="checkbox"/> Other _____ |
|---|--|

**QUESTION 24**

**How would you rate the amount of space in your current housing? PLEASE CHECK ONE (✓).**

- ☐ More than I need- lots of extra space  
☐ Some extra space  
☐ Just enough space  
☐ Not enough space  
☐ Extremely crowded  
☐ Unsure  
☐ Other \_\_\_\_\_

**QUESTION 25**

**Has your current unit ever been broken into? PLEASE CHECK ONE (✓).**

- ☐ Yes      ☐ No      ☐ No response

**QUESTION 26**

**Which of the following appliances do you have? PLEASE CHECK ✓ ALL THAT APPLY.**

- |            |                          |     |                          |    |        |                          |     |                          |    |
|------------|--------------------------|-----|--------------------------|----|--------|--------------------------|-----|--------------------------|----|
| Stove      | <input type="checkbox"/> | Yes | <input type="checkbox"/> | No | Fridge | <input type="checkbox"/> | Yes | <input type="checkbox"/> | No |
| Dishwasher | <input type="checkbox"/> | Yes | <input type="checkbox"/> | No | Washer | <input type="checkbox"/> | Yes | <input type="checkbox"/> | No |
| Microwave  | <input type="checkbox"/> | Yes | <input type="checkbox"/> | No | Dryer  | <input type="checkbox"/> | Yes | <input type="checkbox"/> | No |

**QUESTION 27**

**Overall how would you rate the condition of your home? PLEASE CHECK ONE (✓).**

- ☐ Excellent
- ☐ Very good
- ☐ It is ok
- ☐ I needs some work
- ☐ It needs a lot of work
- ☐ Unsure
- ☐ No response

**QUESTION 28**

**Are you bothered by any of the following types of items? CHECK ALL THAT APPLY(✓)**

- ☐ The wiring
- ☐ Mould, mildew or damp walls and ceilings
- ☐ Rotting or sagging floors
- ☐ Bad or corroded plumbing
- ☐ Lack of heat in winter
- ☐ Potential fire or safety hazards
- ☐ Other major health and safety items

**QUESTION 29**

**Are you concerned about any of the following types of items? CHECK ALL THAT APPLY(✓)**

- ☐ Broken light fixtures or switches
- ☐ Cracks in the walls or ceilings
- ☐ Peeling paint
- ☐ Cracked or broken windows
- ☐ Pests and rodents
- ☐ Heat in the summer
- ☐ Leaking fauents
- ☐ Other \_\_\_\_\_

**QUESTION 30**

**How frequently are you bothered by noises or disturbances? CHECK ONE (✓).**

- ☐ All of the time
- ☐ Frequently
- ☐ Occasionally
- ☐ Almost never
- ☐ Not at all
- ☐ Unsure

**QUESTION 31**

**What types of noises or disturbance do you hear? CHECK ALL THAT APPLY(✓)**

- ☐ Noise from neighbours
- ☐ Noise from street traffic
- ☐ Noise from children running and playing
- ☐ Unsure
- ☐ Other \_\_\_\_\_

**QUESTION 32**

**Is your landlord/property manager good at doing the work that needs to be done? CHECK ONE (✓)**

- ☐ Very good
- ☐ Reasonably good
- ☐ OK
- ☐ Not very good
- ☐ Not at all good
- ☐ Unsure
- ☐ No response

**QUESTION 33**

**How frequently do you approach your landlord/property manager about work that needs to be done?**

**CHECK ONE (✓)**

- ☐ Once a month or more
- ☐ Once every 2 to 4 months
- ☐ Once or twice a year
- ☐ Once every few years
- ☐ Never
- ☐ Unsure
- ☐ No response

**QUESTION 34**

**Overall how would you rate your relationship with your landlord/property manager? PLEASE CHECK ONE (✓)**

- ☐ Very good
- ☐ Reasonably good
- ☐ Neither good nor bad
- ☐ Somewhat poor
- ☐ Very poor
- ☐ Unsure
- ☐ No response

**QUESTION 35**

**Compared to other renters that you know, how would you rate your current housing situation? CHECK ONE (✓)**

- ☐ It is a lot better
- ☐ It is somewhat better
- ☐ It is about the same
- ☐ It is somewhat worse
- ☐ It is a lot worse
- ☐ Unsure
- ☐ No response

**QUESTION 36**

**Are you concerned about your ability to keep your housing? CHECK ONE (✓)**

- ☐ Very concerned
- ☐ Somewhat concerned
- ☐ Neutral
- ☐ Not very concerned
- ☐ Not at all concerned
- ☐ Unsure
- ☐ No response

**QUESTION 37**

**If you were to lose your housing or if it was no longer available, what would you do?**

Here are some possible prompts to consider	
<input type="checkbox"/> Find another place to live	<input type="checkbox"/> Apply to live in subsidized housing
<input type="checkbox"/> Move in with friends or family	<input type="checkbox"/> Go to an emergency shelter

**QUESTION 38**

**What would be your greatest concern or fear if you were to lose your housing?**

Here are some possible prompts to consider	
<input type="checkbox"/> Stress and uncertainty	<input type="checkbox"/> Transportation
<input type="checkbox"/> Impact on children/school	<input type="checkbox"/> Access to childcare
<input type="checkbox"/> Impact on social network	<input type="checkbox"/> Other _____



**QUESTION 39**

If your income were to increase by \$100 per month, what changes if any would you make to your housing situation?

---



---

Here are some possible prompts to consider	
<input type="checkbox"/> Move to a better neighbourhood	<input type="checkbox"/> Get a place of my own
<input type="checkbox"/> Buy a home	<input type="checkbox"/> Decorate my place
<input type="checkbox"/> Get a bigger place	<input type="checkbox"/> No change

**QUESTION 40**

If your income were to decrease by \$100 per month, what changes if any would you make to your housing situation?

---



---

Here are some possible prompts to consider	
<input type="checkbox"/> Move to a cheaper place	<input type="checkbox"/> Move out of Greater Vancouver
<input type="checkbox"/> Move back home with family	<input type="checkbox"/> Apply to live in subsidized housing
<input type="checkbox"/> Double-up with friends	

**QUESTION 41**

Approximately what % of your household income is spent on rent each month?	
Here are some possible prompts to consider	
<input type="checkbox"/> Less than 20%	<input type="checkbox"/> More than 30%
<input type="checkbox"/> 20-30%	<input type="checkbox"/> More than 50%

**QUESTION 42**

Have you ever been evicted? CHECK ONE (✓)

☐ Yes      ☐ No      ☐ No response

**QUESTION 43**

**Would you know where to go for assistance or what to do if you were to receive an eviction notice?**

**CHECK ONE (✓)**

☐ Yes ☐ No ☐ No response

**QUESTION 44**

**In the past two (2) years, have you stayed with someone because you did not have a place of your own?**

**CHECK ONE (✓)**

☐ Yes ☐ No ☐ Other \_\_\_\_\_

If yes, how many times during this period? \_\_\_\_\_

What was the longest period of time? \_\_\_\_\_ weeks/months

**QUESTION 45**

**In the past two years, have you ever had someone stay with you because they did not have a place of their own? CHECK ONE (✓)**

☐ Yes ☐ No ☐ Other \_\_\_\_\_

If yes, how many times during this period? \_\_\_\_\_

What was the longest period of time? \_\_\_\_\_ weeks/months

**QUESTION 46**

**Some people would say that they feel only one pay cheque away from homelessness? How accurate is this statement with respect to your current circumstances? PLEASE CHECK ONE (✓)**

- ☐ Very accurate
- ☐ Somewhat accurate
- ☐ Neutral- neither accurate nor inaccurate
- ☐ Not very accurate
- ☐ Not at all accurate
- ☐ Unsure
- ☐ No response

**QUESTION 47**

**Would you have one month's rent saved or set aside in the event of an emergency? CHECK ONE (✓)**

☐ Yes ☐ No ☐ I don't know

**QUESTION 48**

**In the past two years, have you been in a situation where you had difficulty paying your rent? CHECK ONE (✓)**

☐ Yes      ☐ No      ☐ I don't know

If yes, what did you do?


Did this happen more than once?

☐ Yes      ☐ No      ☐ I don't know

**QUESTION 49**

**Do you feel that you have had to make compromises or trade-offs in the quality of your housing in order to have housing that you can afford? CHECK ONE (✓)**

☐ Yes      ☐ No      ☐ I don't know

If yes, what impact did this have on you or your family?


**QUESTION 50**

**How would you rate your satisfaction with your neighbourhood? PLEASE CHECK ONE (✓).**

- ☐ Very satisfied
- ☐ Somewhat satisfied
- ☐ Neither satisfied nor dissatisfied
- ☐ Dissatisfied
- ☐ Very dissatisfied
- ☐ Unsure
- ☐ Other \_\_\_\_\_

**QUESTION 51**

**How safe do you feel in your neighbourhood? PLEASE CHECK ONE (✓).**

- ☐ Very safe
- ☐ Somewhat safe
- ☐ Neither safe nor unsafe
- ☐ Somewhat unsafe
- ☐ Very unsafe
- ☐ Unsure
- ☐ Other \_\_\_\_\_

**QUESTION 52**

**How important was access to amenities such as recreation, shops and services in terms of your decision to live where you are currently living? PLEASE CHECK ONE (✓).**

- ☐ Extremely important
- ☐ Somewhat important
- ☐ Neither important nor unimportant
- ☐ Somewhat unimportant
- ☐ Very unimportant
- ☐ Unsure
- ☐ Other \_\_\_\_\_

**QUESTION 53**

**How satisfied are you with the access to amenities such as recreation, shops and services in terms of where you are currently living? PLEASE CHECK ONE (✓).**

- ☐ Very satisfied
- ☐ Somewhat satisfied
- ☐ Neither satisfied nor dissatisfied
- ☐ Dissatisfied
- ☐ Very dissatisfied
- ☐ Unsure
- ☐ Other \_\_\_\_\_

**QUESTION 54**

**How important was access/proximity to employment to you in terms of your decision to live where you are currently living? PLEASE CHECK ONE (✓).**

- ☐ Extremely important
- ☐ Somewhat important
- ☐ Neither important nor unimportant
- ☐ Somewhat unimportant
- ☐ Very unimportant
- ☐ Unsure
- ☐ Other \_\_\_\_\_

**QUESTION 55**

**How satisfied are you with the access/proximity to employment in terms of where you are currently living? PLEASE CHECK ONE (✓).**

- ☐ Very satisfied
- ☐ Somewhat satisfied
- ☐ Neither satisfied nor dissatisfied
- ☐ Dissatisfied
- ☐ Very dissatisfied
- ☐ Unsure
- ☐ Other \_\_\_\_\_

**QUESTION 56**

**What was the single most important factor shaping your decision to live where you are currently living?**


**QUESTION 57**

**Have you ever been in a situation where you have had to make a trade-off between paying rent and buying food or other necessities? CHECK ONE (✓)**

- ☐ Yes
 ☐ No
 ☐ I don't know

If yes, what did you do?

--

Did this happen more than once?

- ☐ Yes
 ☐ No
 ☐ I don't know

**QUESTION 58**

**Do you have your name on any waiting lists for assisted housing? CHECK ONE (✓)**

☐ Yes      ☐ No      ☐ I don't know

If yes, how long have you been waiting?

<input type="checkbox"/> Less than 6 months	<input type="checkbox"/> 3 to 4 years
<input type="checkbox"/> 6 months to 1 year	<input type="checkbox"/> 5 years or more
<input type="checkbox"/> 1 to 2 years	<input type="checkbox"/> Unsure

**QUESTION 59**

**Sometimes people have trouble keeping housing or have had to move because of health related factors. All things considered and in comparison to other people your age, how would you rate your health.**

**CHECK ONE (✓)**

☐ Excellent

☐ Very good

☐ Good

☐ Fair

☐ Poor

☐ Unsure

☐ Other \_\_\_\_\_

**QUESTION 60**

**How much longer do you see yourself living at your current address? CHECK ONE (✓)**

☐ Less than 6 months

☐ 6 months to 1 year

☐ 1 to 2 years

☐ 3 to 4 years

☐ 5 years or more

☐ Unsure

☐ Other \_\_\_\_\_

**QUESTION 61**

**If you decided to move, what type of housing would you move into? CHECK ONE (✓)**

- ☐ Other private rental housing
- ☐ Subsidized housing
- ☐ Share housing with family or friends
- ☐ Home ownership
- ☐ Move back home with family
- ☐ Unsure
- ☐ Other \_\_\_\_\_

**QUESTION 62**

**Have there been any changes in the past year that have had an impact on your housing situation?**

- ☐ Yes      ☐ No      ☐ I don't know

*If yes – can you please describe in what ways....*

**QUESTION 63**

**Over the past year, what was the main source of income for your household? CHECK ONE (✓)**

- |   |   |
|---|---|
| <input type="checkbox"/> Income from employment | <input type="checkbox"/> Government pensions                    |
| <input type="checkbox"/> Employment insurance   | <input type="checkbox"/> Retirement income and private pensions |
| <input type="checkbox"/> BC Benefits            | <input type="checkbox"/> Other _____                            |

**If the reported source of income is from employment:**

How many members of your household are employed and is this full-time or part-time?

\_\_\_\_\_ full-time      \_\_\_\_\_ part-time

**QUESTION 64**

**What was your approximate gross household income last year CHECK ONE (✓)**

- |   |   |
|---|---|
| <input type="checkbox"/> Less than \$14,999   | <input type="checkbox"/> \$50,000 to \$59,999 |
| <input type="checkbox"/> \$15,000 to \$19,999 | <input type="checkbox"/> More than \$60,000   |
| <input type="checkbox"/> \$20,000 to \$29,999 | <input type="checkbox"/> Unsure               |
| <input type="checkbox"/> \$30,000 to \$39,999 | <input type="checkbox"/> No Response          |
| <input type="checkbox"/> \$40,000 to \$49,999 | <input type="checkbox"/> Other _____          |

**QUESTION 65**

**Overall, how optimistic are you about the future? CHECK ONE (✓)**

- ☐ Very optimistic
- ☐ Somewhat optimistic
- ☐ Neutral
- ☐ Somewhat pessimistic
- ☐ Very pessimistic
- ☐ Unsure
- ☐ Other \_\_\_\_\_

**QUESTION 66**

**Generally, how happy are you with being a renter? CHECK ONE (✓)**

- ☐ Very happy
- ☐ Somewhat happy
- ☐ Neither happy nor unhappy
- ☐ Not very happy
- ☐ Not at all happy
- ☐ Unsure
- ☐ Other \_\_\_\_\_

**Thank you for taking the time to complete our survey and helping to assist us in better understanding the housing challenges that renters face. Do you have any final comments that you would like to share?**

---

---

---



## Appendix B

### Comparison of Differences Across Different Sub-Groups

---

In keeping with the observations set out in the body of this report, this section begins to look at differences in the experiences and circumstances of different sub-groups based on the results of a chi-square analysis. This includes differences in the experiences and circumstances of:

- Households living in social housing (n=265);
- Households rating their health as fair to poor (n=194);
- Households in ‘worst case’ housing need –those paying 50 per cent or more of their income on rent (n=173);
- Single parent family households (n=104);
- Households relying on the use of food banks (n= 120) and,
- Households applying to live in social housing (n=76).

Additional information related to each of these different sub-groups can also be found in Appendices C to H.

## Appendix B

### Comparison of Differences Across Different Sub-Groups

---

	Households Living in Social Housing	Households Reporting Fair to Poor Health	Households Paying 50 per cent or more of their income on rent	Single parent family households	Households Relying on the Use of Food Banks	Households Applying to Live in Social Housing
Number of respondents	n=265	n=194	n=173	N=104	n=120	n=76
Time in Greater Vancouver	More than 5 years	More than 10 years	No difference	No difference	No difference	No difference
Type of Housing	Apartment	No difference	Garden or basement suite	Live in social housing	Garden or basement suite	Apartment
Household type	Single adult or single parent family	No difference	No difference	Not applicable	2 adults or more sharing or single parent family	Single adult or single parent family
Responsibility for the rent	Fully responsible	No difference	Shared responsibility	Fully responsible	Shared responsibility	No difference
Time at current address	More than 3 years	Less than 2 years	Less than 2 years	No difference	Less than 1 year	No difference
Frequency of moves in past two years	Once	No difference	No difference	2-3 times	No difference	No difference
Push-related versus pull related factors contributing to move	Push-related	No difference	Push-related	No difference	No difference	Pull related
Difficulty in finding a place	No difference	Challenges identified	Challenges identified	Challenges identified	Challenges identified	Challenges identified
Single vs. multiple constraints identified in finding a place	No difference	No difference	Single factor identified	Multiple factors identified	No difference	No difference
Sense of choice in where to live	Limitations identified	Limitations identified	Limitations identified	No difference	Limitations identified	Limitations identified
Single vs. multiple constraints identified in choice in where to live	No difference	No difference	Single factor identified	No difference	Single factor identified	No difference
Sense of choice in tenure	No difference	Limitations identified	Limitations identified	No difference	No difference	Limitations identified
Satisfaction with current housing	More likely satisfied	More likely dissatisfied	More likely dissatisfied	No difference	More likely neutral or dissatisfied	More likely dissatisfied

## Appendix B

### Comparison of Differences Across Different Sub-Groups

---

	Households Living in Social Housing	Households Reporting Fair to Poor Health	Households Paying 50 per cent or more of their income on rent	Single parent family households	Households Relying on the Use of Food Banks	Households Applying to Live in Social Housing
Number of respondents	n=265	n=194	n=173	N=104	n=120	n=76
Sense of space	Just enough	No difference	More likely not enough space	No difference	More likely not enough space	More likely not enough space
Satisfaction with amenities	No difference	More likely to be dissatisfied	No difference	No difference	More likely to be dissatisfied	More likely to be dissatisfied
Sense of satisfaction with neighbourhood	More likely to report dissatisfaction	More likely to report dissatisfaction	More likely to report dissatisfaction	No difference	More likely to report dissatisfaction	More likely to report dissatisfaction
General sense of safety	No difference	More likely to report concerns	More likely to report concerns	No difference	More likely to report concerns	More likely to report concerns
General condition of housing	More likely good	More likely poor	More likely poor	No difference	More likely poor	More likely poor
Frequency of noise	No difference	More frequent	No difference	No difference	No difference	No difference
Responsiveness of landlord	More likely good	More likely poor	More likely poor	No difference	More likely poor	More likely poor
Frequency of requests of landlord	Occasional requests made of landlord	No difference	Frequent requests made of landlord	Frequent requests made of landlord	Frequent requests made of landlord	Frequent requests made of landlord
General rating of the landlord relationship	No difference	More likely poor	More likely poor	No difference	No difference	More likely poor or neutral
Compared to others you know	More likely better	Same or worse	Same or worse	No difference	Same or worse	Worse
Concern about ability to retain housing	More likely concerned	More likely concerned	More likely concerned	More likely concerned	No difference	More likely concerned
Instances of previous eviction	No difference	More likely to have been evicted	More likely to have been evicted	No difference	More likely to have been evicted	More likely to have been evicted
Previously stayed with others	No difference	No difference	More likely to have previously stayed with others	No difference	More likely to have previously stayed with others	More likely to have previously stayed with others

## Appendix B

### Comparison of Differences Across Different Sub-Groups

	Households Living in Social Housing	Households Reporting Fair to Poor Health	Households Paying 50 per cent or more of their income on rent	Single parent family households	Households Relying on the Use of Food Banks	Households Applying to Live in Social Housing
Number of respondents	n=265	n=194	n=173	N=104	n=120	n=76
Previously had others stay with you	No difference	More likely to have had others stay	More likely to have had others stay	No difference	More likely to have had others stay	No difference
General sense of stability	More likely to have concerns	More likely to have concerns	More likely to have concerns	More likely to have concerns	More likely to have concerns	More likely to have concerns
Instance of having one month's rent saved	Less likely to have savings	Less likely to have savings	Less likely to have savings	Less likely to have savings	Less likely to have savings	Less likely to have savings
Instances of difficulty in paying the rent	More likely to report difficulties	More likely to report difficulties	More likely to report difficulties	More likely to report difficulties	More likely to report difficulties	More likely to report difficulties
Instances of compromises and trade-offs in quality	No difference	More likely to report trade-offs	More likely to report trade-offs	No differences	More likely to report trade-offs	More likely to report trade-offs
Instances of trade-off in paying rent and buying food	No difference	More likely to have to make trade-offs	More likely to have to make trade-offs	More likely to have to make trade-offs	More likely to have to make trade-offs	More likely to have to make trade-offs
Chronic nature of trade-offs	No difference	More likely to report food insecurity	No difference	No difference	More likely to report food insecurity	More likely to report food insecurity
Self reported health status	More likely to report fair to poor health	Not applicable	No difference	No difference	More likely to report fair to poor health	More likely to report fair to poor health
Future plans	More than 3 years	No difference	More likely to move within 1 year	No difference	More likely to move within 1 year	More likely to move within 1 year
Changes in the past year that impacted housing	No difference	More likely to indicate changes	More likely to indicate changes	More likely to indicate changes	No difference	No difference
Sense of optimism about the future	No difference	Less likely to have a sense of optimism	Less likely to have a sense of optimism	No difference	Less likely to have a sense of optimism	Less likely to have a sense of optimism
Sense of happiness with being a renter	No difference	Dissatisfaction being a renter	Dissatisfaction being a renter	No difference	Dissatisfaction being a renter	Dissatisfaction being a renter

## Chi Square Analysis- Households Living in Social Housing

<i>Variable</i>	<i>x2</i>	<i>x2(crit)</i>	<i>Living in Social Housing (n=265)</i>	<i>Living in the Private Housing Market (n=473)</i>
Time in Greater Vancouver	10.14	5.991	More likely to have lived in Greater Vancouver for more than 10 years.	More likely to have lived in Greater Vancouver for less than 10 years.
Type of Housing	20.08	5.991	More likely to live in a private apartment	More likely to live in a garden or basement suite
Household type	44.78	5.991	More likely to be a single adult or a single parent family	More likely to be a couple with or without children or two or more adults sharing
Responsibility for the rent	23.83	3.841	More likely to be completely responsible for entire rent	Less likely to be completely responsible for entire rent
Time at current address	12.21	5.991	More likely to have been at current address for more than 3 years	More likely to have been at current address for less than 3 years
Frequency of moves in past two years	6.73	5.991	More likely to have moved only once in the past two years.	More likely to report having moved multiple times
Push-related versus pull-related factors contributing to decision to move.	4.29	5.991	No difference	No difference
Difficulty in finding a place	0.62	3.841	No difference	No difference
Single versus multiple constraints identified in finding a place	0.01	3.841	No difference	No difference
Sense of choice in where to live	5.16	5.991	No difference	No difference
Single versus multiple constraints identified in where to live	0.07	3.841	No difference	No difference
Sense of choice in tenure	0.43	5.991	No difference	No difference
Satisfaction with current housing	12.87	5.991	More likely to be satisfied with current housing	Less likely to be satisfied with current housing
Sense of space	9.13	5.991	More likely to indicate just enough space in current housing	More likely to indicate extra space or a lack of space in current housing
Satisfaction with amenities	0.75	3.841	No difference	No difference
Level of satisfaction with neighbourhood	14.68	5.991	Less likely to report satisfaction with their neighbourhood	More likely to report satisfaction with their neighbourhood

## Chi Square Analysis- Households Living in Social Housing

<i>Variable</i>	<i>x2</i>	<i>x2(crit)</i>	<i>Living in Social Housing (n=265)</i>	<i>Living in the Private Housing Market (n=473)</i>
General sense of safety	0.34	5.991	No difference	No difference
General condition of housing	18.47	5.991	More likely to indicate the condition of their current housing is good or satisfactory	More likely to indicate the condition of their current housing is unsatisfactory
Frequency of noise or disruptions	4.14	5.991	No difference	No difference
Responsiveness of landlord	7.22	5.991	More likely to report that they thought that the landlord was responsive	More likely to report that they thought that the landlord was unresponsive
Frequency of requests of landlord	12.24	5.991	More likely to make occasional requests of landlord	More likely to make infrequent or no requests of landlord
General rating of the landlord relationship	2.97	5.991	No difference	No difference
Compared to others you know	7.79	5.991	More likely to report that they thought their housing situation was better compared to others they know	More likely to report that they thought their housing situation was the same or worse compared to others they know
Concern about ability to retain housing	45.05	5.991	More likely to report that they were concerned about their ability to retain their housing	Less likely to report that they were concerned about their ability to retain their housing
Instances of previous eviction	0.05	3.841	No difference	No difference
Previously stayed with others	0.71	3.841	No difference	No difference
Previously had others stay with you	0.22	3.841	No difference	No difference
General sense of stability	31.17	5.991	More likely to indicate that they feel one pay cheque away from homelessness	Less likely to indicate that they feel one pay cheque away from homelessness
Instance of having one month's rent saved	9.28	3.841	Less likely to indicate they have one month's rent saved	More likely to indicate they have one month's rent saved
Instances of difficulty in paying the rent	5.87	3.841	Less likely to indicate instances of difficulty in paying the rent	More likely to indicate instances of difficulty in paying the rent
Instances of compromises and trade-offs in quality	0.05	3.841	No difference	No difference
Instances of trade-off in paying rent and buying food	0.00	3.841	No difference	No difference

## Chi Square Analysis- Households Living in Social Housing

<i>Variable</i>	<i>x2</i>	<i>x2(crit)</i>	<i>Living in Social Housing (n=265)</i>	<i>Living in the Private Housing Market (n=473)</i>
Chronic nature of trade-offs	4.18	3.841	More likely to report less frequent challenges between paying rent and buying food.	More likely to report more frequent challenges between paying rent and buying food.
Self reported health status	16.78	5.991	More likely to indicate health issues	More likely to indicate no health issues
Future plans	45.01	5.991	More likely to indicate they will remain for 3+ years	More likely to report they will move in less than 3 years
Changes in the past year that impacted housing	0.26	3.841	No difference	No difference
Sense of optimism with the future	1.41	5.991	No difference	No difference
Sense of happiness with being a renter	4.48	5.991	No difference	No difference

## Chi Square Analysis- Households in 'Worst Case Housing Need'

<i>Variable</i>	<i>x2</i>	<i>x2(crit)</i>	<i>Households with a shelter-to-income ratio of more than 50 per cent (n=173)</i>	<i>Households with a shelter-to-income ratio of less than 50 per cent excluding those living in social housing (n=259)</i>
Time in Greater Vancouver	1.36	5.991	No difference	No difference
Type of Housing	10.30	5.991	More likely to live in a room, or garden/basement suite	More likely to live in a house, townhouse or duplex
Household type	25.08	5.991	Less likely to be couples	More likely to be couples
Responsibility for the rent	0.13	3.841	No difference	No difference
Time at current address	30.67	5.991	More likely to have moved in the past 2 years	More likely to have been at current address for more than 2 years
Frequency of moves in the past two years.	4.99	5.991	No difference	No difference
Push-related versus pull-related factors contributing to decision to move.	10.21	5.991	More likely to have moved for push related reasons	More likely to have moved for pull related reasons
Difficulty in finding a place	61.34	3.841	More likely to have experienced difficulties in finding a place	Less likely to have experienced difficulties in finding a place
Single versus multiple constraints identified in finding a place	29.29	3.841	More likely to identify a single factor	More likely to identify a multiple factors
Sense of choice in where to live	29.61	5.991	More likely to indicate sense of choice in where to live is limited	More likely to feel a greater sense of choice
Single versus multiple constraints identified in where to live	62.38	3.841	More likely to indicate feeling constrained by a single factor	More likely to indicate feeling constrained by multiple factors
Sense of choice in tenure	23.79	5.991	Less likely to indicate a sense of choice in tenure	More likely to indicate they feel a sense of choice in tenure
Satisfaction with current housing	15.14	5.991	More likely to indicate dissatisfaction with current housing	Less likely to indicate dissatisfaction with current housing
Sense of space	9.67	5.991	More likely to indicate a lack of space in current housing	More likely to indicate enough or extra space in current housing
Satisfaction with amenities	3.93	5.991	No difference	No difference



## Chi Square Analysis- Households in 'Worst Case Housing Need'

<i>Variable</i>	<i>x2</i>	<i>x2(crit)</i>	<i>Households with a shelter-to-income ratio of more than 50 per cent (n=173)</i>	<i>Households with a shelter-to-income ratio of less than 50 per cent excluding those living in social housing (n=259)</i>
Level of satisfaction with neighbourhood	24.44	5.991	More likely to report dissatisfaction with their neighbourhood	More likely to report satisfaction with their neighbourhood
General sense of safety	11.70	5.991	More likely to indicate dissatisfaction with the general sense of safety	Less likely to indicate dissatisfaction with the general sense of safety
General condition of housing	26.65	5.991	More likely to indicate the condition of their current housing is unsatisfactory	More likely to indicate the condition of their current housing is satisfactory
Frequency of noise or disruptions	1.30	5.991	No difference	No difference
Responsiveness of landlord	14.72	5.991	More likely to report that their landlord was unresponsive	More likely to report that their landlord was responsive
Frequency of requests of landlord	17.96	5.991	More likely to make frequent requests of landlord	More likely to make occasional requests of landlord
General rating of the landlord relationship	11.15	5.991	More likely to indicate a poor relationship with the landlord	More likely to indicate a neutral or positive relationship with the landlord
Compared to others you know	8.26	5.991	More likely to report that they thought their housing situation was worse or about the same compared to others they know	More likely to report that they thought their housing situation was better compared to others they know
Concern about ability to retain housing	54.00	5.991	More likely to report that they were concerned about their ability to retain their housing	Less likely to report that they were concerned about their ability to retain their housing
Instances of previous eviction	48.86	3.841	More likely to report having been evicted	Less likely to report having been evicted
Previously stayed with others	43.84	3.841	More likely to have previously stayed with others	Less likely to have previously stayed with others
Previously had others stay with you	42.85	3.841	More likely to have had others stay with them	Less likely to have had others stay with them
Sense of stability	78.28	5.991	More likely to indicate that they feel one pay cheque away from homelessness	Less likely to indicate that they feel one pay cheque away from homelessness
Instance of having one month's rent saved	47.22	3.841	Less likely to indicate they have one month's rent saved	More likely to indicate they have one month's rent saved

## Chi Square Analysis- Households in 'Worst Case Housing Need'

<i>Variable</i>	<i>x2</i>	<i>x2(crit)</i>	<i>Households with a shelter-to-income ratio of more than 50 per cent (n=173)</i>	<i>Households with a shelter-to-income ratio of less than 50 per cent excluding those living in social housing (n=259)</i>
Instances of difficulty in paying the rent	25.16	3.841	More likely to indicate instances of difficulty in paying the rent	Less likely to indicate instances of difficulty in paying the rent
Instances of compromises and trade-offs in quality.	16.46	3.841	More likely to report instances of making compromises or trade-offs	Less likely to report instances of making compromises or trade-offs
Instances of trade-off in paying rent and buying food	32.19	3.841	More likely to report making trade-offs between paying the rent and buying food	Less likely to report making trade-offs between paying the rent and buying food
Chronic nature of trade-offs	2.02	3.841	No difference	No difference
Self reported health status	70.99	5.991	More likely to indicate fair or poor health status	More likely to indicate good or excellent health status
Future plans	16.33	5.991	More likely to indicate they will be move within 1 year	More likely to report they will remain for 3 or more years
Changes in the past year that impacted housing	27.33	3.841	More likely to indicate changes that have impacted housing in past year	Less likely to indicate changes that have impacted housing in past year
Sense of optimism with the future	28.87	5.991	More likely to be pessimistic with regard to the future	More likely to be optimistic with regard to the future
Sense of happiness with being a renter.	17.69	5.991	More likely to indicate dissatisfaction with being a renter	Less likely to indicate dissatisfaction with being a renter

## Chi Square Analysis – Households Reporting Fair to Poor Health Status

<i>Variable</i>	<i>x<sup>2</sup></i>	<i>x<sup>2</sup>(crit)</i>	<i>Fair or poor health status (n=194)</i>	<i>Good/very good/ excellent health status (n=544)</i>
Time in Greater Vancouver	10.90	5.991	More likely to have lived in Greater Vancouver more than 10 years	More likely to have lived in Greater Vancouver less than 10 years
Type of Housing	9.52	5.991	More likely to live in a private apartment	More likely to live in a house, townhouse or duplex
Household type	11.87	5.991	More likely to be a single adult	More likely to be a couple with or without children as well as a single parent family household
Responsibility for the rent	0.26	3.841	No difference	No difference
Time at current address	9.29	5.991	More likely to have been at current address between 1 and 2 years	More likely to have been at current address for less than 1 year or more than 2 years
Frequency of moves in past two years	0.73	5.991	No difference	No difference
Reasons for moving from previous housing (push-related versus pull-related factors)	1.60	5.991	No difference	No difference
Difficulty in finding a place	10.35	3.841	More likely to have experienced difficulties in finding a place	Less likely to have experienced difficulties in finding a place
Single versus multiple constraints identified in finding a place	0.01	3.841	No difference	No difference
Sense of choice in where to live	24.47	5.991	More likely to indicate sense of choice in where to live is limited	Less likely to indicate sense of choice in where to live is limited
Single versus multiple constraints identified in where to live	0.42	3.841	No difference	No difference
Sense of choice in tenure	22.76	5.991	Less likely to indicate a sense of choice in tenure	More likely to indicate a sense of choice in tenure
Satisfaction with current housing	32.98	5.991	More likely to indicate dissatisfaction with current housing	More likely to indicate satisfaction with current housing
Sense of space	5.60	5.991	No difference	No difference
Satisfaction with amenities	10.55	5.991	More likely to indicate dissatisfaction with amenities	More likely to indicate satisfaction with amenities

## Chi Square Analysis – Households Reporting Fair to Poor Health Status

<i>Variable</i>	<i>x2</i>	<i>x2(crit)</i>	<i>Fair or poor health status (n=194)</i>	<i>Good/very good/ excellent health status (n=544)</i>
Satisfaction with general condition of current housing	26.53	5.991	More likely to indicate dissatisfaction with the general condition of their current housing	More likely to indicate satisfaction with the general condition of their current housing
Frequency of noise	9.52	5.991	More likely to indicate problems with noise/disruption	Less likely to indicate problems with noise/disruption
Responsiveness of landlord	33.63	5.991	More likely to report that they thought that the landlord was unresponsive	More likely to report that they thought that the landlord was responsive
Frequency of requests of landlord	3.42	5.991	No difference	No difference
General rating of the landlord relationship	23.66	5.991	More likely to indicate a poor relationship with the landlord	More likely to indicate a positive relationship with the landlord
Compared to others you know	18.28	5.991	More likely to report that they thought their housing situation was worse or about the same compared to others they know	More likely to report that they thought their housing situation was better compared to others they know
Concern about ability to retain housing	21.70	5.991	More likely to report that they were concerned about their ability to retain their housing	Less likely to report that they were concerned about their ability to retain their housing
Instances of previous eviction	18.23	3.841	More likely to report having been evicted in the past	Less likely to report having been evicted
Previously stayed with others	1.71	3.841	No difference	No difference
Previously had others stay with you	7.01	3.841	More likely to have had others stay with them	Less likely to have had others stay with them
Sense of stability	23.76	5.991	More likely to indicate that they feel one pay cheque away from homelessness	Less likely to indicate that they feel one pay cheque away from homelessness
Instance of having one month's rent saved	30.13	3.841	Less likely to indicate they have one month's rent saved	More likely to indicate they have one month's rent saved
Instances of difficulty in paying the rent	7.17	3.841	More likely to indicate instances of difficulty in paying the rent	Less likely to indicate instances of difficulty in paying the rent
Instances of compromises and trade-offs in quality	15.51	3.841	More likely to report instances of making compromises or trade-offs in quality	Less likely to report instances of making compromises or trade-offs
Level of satisfaction with neighbourhood	33.29	5.991	More likely to report dissatisfaction with their neighbourhood	More likely to report satisfaction with their neighbourhood

## Chi Square Analysis – Households Reporting Fair to Poor Health Status

<i>Variable</i>	<i>x<sup>2</sup></i>	<i>x<sup>2</sup>(crit)</i>	<i>Fair or poor health status (n=194)</i>	<i>Good/very good/ excellent health status (n=544)</i>
General sense of safety	21.45	5.991	More likely to indicate dissatisfaction with the general sense of safety	Less likely to indicate dissatisfaction with the general sense of safety
Instances of trade-offs in paying rent and buying food	18.33	3.841	More likely to report making trade-offs between paying the rent and buying food	Less likely to report making trade-offs between paying the rent and buying food
Chronic nature of trade-offs	1.28	3.841	No difference	No difference
Future plans	6.22	5.991	More likely to expect to move in the next three years	More likely to expect to continue to live in their housing for three years or more
Changes in the past year that impacted housing	7.29	3.841	More likely to indicate changes in the last year that impacted housing	Less likely to indicate changes in the last year that impacted housing
Sense of optimism with the future	46.41	5.991	More likely to be pessimistic with regard to the future	More likely to be optimistic with regard to the future
General sense of happiness being a renter	40.78	5.991	More likely to indicate a general sense of dissatisfaction being a renter	More likely to indicate a general sense of dissatisfaction being a renter

## Appendix F

### Chi Square Analysis – Single Parent Family Households

---

<i>Variable</i>	<i>x2</i>	<i>X2(crit)</i>	<i>Single parent families (n=104)</i>	<i>Other household types (n=634)</i>
Time in Greater Vancouver	1.40	5.991	No difference	No difference
Type of Housing	36.72	5.991	More likely to live in a house, duplex or townhouse	More likely to live in a room or private apartment
Responsibility for the rent	6.03	3.841	More likely to report that they were fully responsible for the rent.	Less likely to report that they were fully responsible for the rent.
Time at current address	1.14	5.991	No difference	No difference
Frequency of moves in past two years	46.17	5.991	More likely to have moved 2-3 times in past 2 years	Less likely to have moved in past 2 years
Main reason for moving from previous housing (push-related versus pull-related factors)	1.89	3.841	No difference	No difference
Difficulty in finding a place	14.90	3.841	More likely to have had difficulties in finding a place	Less likely to have had difficulties in finding a place
Single versus multiple constraints identified in finding a place	7.57	3.841	More likely to indicate feeling facing multiple constraints	More likely to indicate feeling facing a single constraints
Sense of choice in where to live	5.65	5.991	No difference	No difference
Single versus multiple constraints identified in where to live	0.00	3.841	No difference	No difference
Sense of choice in tenure	1.54	5.991	No difference	No difference
Satisfaction with current housing	10.68	5.991	More likely to be satisfied with their current housing	Less likely to be satisfied with their current housing
Sense of space	3.83	5.991	No difference	No difference
Satisfaction with general condition of current housing	6.98	5.991	More likely to be neutral or dissatisfied	More likely to be satisfied
General satisfaction with neighbourhood	4.59	5.991	No difference	No difference
Satisfaction with amenities	0.90	5.991	No difference	No difference
General sense of safety and security	5.37	5.991	No difference	No difference
Frequency of noise or disruptions	4.41	5.991	No difference	No difference

## Appendix F

### Chi Square Analysis – Single Parent Family Households

---

<i>Variable</i>	<i>x2</i>	<i>X2(crit)</i>	<i>Single parent families (n=104)</i>	<i>Other household types (n=634)</i>
Responsiveness of landlord	5.89	5.991	No difference	No difference
Frequency of requests of landlord	15.53	5.991	More likely to make frequent requests of landlord	Less likely to make frequent requests of landlord
General rating of the landlord relationship	8.27	5.991	More likely to be neutral	More likely to be satisfied
Compared to others you know	0.08	5.991	No difference	No difference
Concern about ability to retain housing	19.14	5.991	More likely to report that they were very concerned about their ability to retain their housing	Less likely to report that they were concerned about their ability to retain their housing
Instances of previous evictions	2.76	3.841	No difference	No difference
Previously stayed with others	0.18	3.841	No difference	No difference
Previously had others stay with you	2.82	3.841	No difference	No difference
General sense of stability (a pay cheque away from homelessness)	8.56	5.991	More likely to indicate that they feel a pay cheque from homelessness	Less likely to indicate that they feel a pay cheque from homelessness
Instance of having one month's rent saved	8.97	3.841	Less likely to indicate that they have one month's rent saved	More likely to indicate they have one month's rent saved
Instances of difficulty in paying the rent	5.45	3.841	More likely to indicate instances of difficulty in paying the rent	Less likely to indicate instances of difficulty in paying the rent
Instances of compromises and trade-offs in quality	1.82	3.841	No difference	No difference
Instances of trade-offs in paying rent and buying food	11.00	3.841	More likely to report having made trade-offs between paying the rent or buying food	Less likely to report having made trade-offs between paying the rent or buying food
Chronic nature of trade-offs	0.77	3.841	No difference	No difference
Self reported health status	31.64	5.991	More likely to indicate poor health status	More likely to indicate good or excellent health status
Changes in the past year that impacted housing	11.76	3.841	More likely to report changes in past year that impacted housing	Less likely to report changes in past year that impacted housing
Future plans	2.52	5.991	No difference	No difference
Sense of optimism with the future	1.82	5.991	No difference	No difference

## Appendix F

### Chi Square Analysis – Single Parent Family Households

---

<i>Variable</i>	<i>x<sup>2</sup></i>	<i>X<sup>2</sup>(crit)</i>	<i>Single parent families (n=104)</i>	<i>Other household types (n=634)</i>
future				
General sense of happiness in being a renter	4.53	5.991	No difference	No difference



## Chi Square Analysis – Households Relying on the Use of Food Banks

---

<i>Variable</i>	<i>x2</i>	<i>x2(crit)</i>	<i>Households Relying on the Use of Food Banks (n=120)</i>	<i>Other respondents (n=618)</i>
Time in Greater Vancouver	1.97	5.991	No difference	No difference
Type of Housing	14.79	5.991	More likely to indicate that they live in a garden or basement suite	More likely to indicate that they live in a house, townhouse or duplex
Household type	4.92	5.991	More likely to be 2 or more adults sharing or a single parent family	More likely to be single adult or couple without children
Responsibility for the rent	6.13	3.841	More likely to share with others	More likely to report that they are fully responsible for the rent
Time at current address	20.34	5.991	More likely to have lived at current address for less than 1 year	More likely to have lived at current address for more than 1 year
Frequency of moves in the past two years	2.53	5.991	No difference	No difference
Reasons for moving from previous housing (push-related versus pull-related factors)	9.02	5.991	More likely to cite push-related factors	More likely to cite pull-related factors
Difficulty in finding a place	10.76	3.841	More likely to have had difficulties in finding a place	Less likely to have had difficulties in finding a place
Single versus multiple constraints identified in finding a place	0.86	3.841	No difference	No difference
Sense of choice in where to live	11.82	5.991	More likely to report constraints in terms of choice about where to live	More likely to indicate a sense of choice
Single versus multiple constraints identified in where to live	4.21	3.81	More likely to report single factor	More likely to report multiple factors
Sense of choice in tenure	7.48	5.991	More likely to indicate feeling a lack of choice in tenure	More likely to indicate feeling a choice in tenure
Satisfaction with current housing	10.68	5.991	More likely to report dissatisfaction with current housing	More likely to be satisfied with current housing
Sense of satisfaction with neighbourhood	24.19	5.991	More likely to indicate dissatisfaction or neutrality	More likely to indicate satisfaction
Sense of satisfaction with amenities	9.48	5.991	More likely to indicate dissatisfaction with amenities	More likely to indicate satisfaction with amenities

## Chi Square Analysis – Households Relying on the Use of Food Banks

<i>Variable</i>	<i>x2</i>	<i>x2(crit)</i>	<i>Households Relying on the Use of Food Banks (n=120)</i>	<i>Other respondents (n=618)</i>
Sense of space	15.91	5.991	More likely to indicate not enough space	More likely to indicate extra space or just enough space
Satisfaction with general condition of housing	24.32	5.991	More likely to indicate it needs some or a lot of work	More likely to indicate it is in good or excellent shape
General sense of safety and security	26.85	5.991	More likely to indicate dissatisfaction with sense of safety	More likely to indicate satisfaction with sense of safety
Frequency of noise or disruption	3.63	5.991	No difference	No difference
Responsiveness of landlord	14.75	5.991	More likely to report a lack of responsiveness of the landlord	More likely to indicate landlord is responsive or OK
Frequency of requests of landlord	24.45	5.991	More likely to make more frequent request of their landlord	Less likely to make frequent requests of landlord
General rating of the landlord relationship	8.64	5.991	More likely to indicate that the relationship with the landlord is poor	More likely to indicate that the relationship with the landlord is neutral
General situation compared to others	11.77	5.991	More likely to indicate it is worse or about the same	More likely to indicate it is a lot better
Concern about ability to retain housing	4.16	5.991	No difference	No difference
Instances of previous evictions	10.78	3.841	More likely to indicate they have been evicted	Less likely to indicate they have been evicted
Previously stayed with others	26.49	3.841	More likely to indicate they have previously stayed with others	Less likely to indicate they have previously stayed with others
Previously had others stay with you	8.47	3.841	More likely to indicate they have had others stay with them	Less likely to indicate they have had others stay with them
General sense of stability	14.16	5.991	More likely to indicate that they feel only a pay cheque away from homelessness	Less likely to indicate that they feel only a pay cheque away from homelessness
Instance of having one month's rent saved	36.29	3.841	Less likely to indicate they have one month's rent saved	More likely to indicate they have one month's rent saved
Instances of difficulty in paying the rent	22.17	3.841	More likely to indicate instances of difficulty in paying the rent	Less likely to indicate instances of difficulty in paying the rent
Instances of compromises and trade-offs in quality	14.33	3.841	More likely to report instances of compromises or trade-offs	Less likely to report instances of compromises or trade-offs

## Chi Square Analysis – Households Relying on the Use of Food Banks

---

<i>Variable</i>	<i>x2</i>	<i>x2(crit)</i>	<i>Households Relying on the Use of Food Banks (n=120)</i>	<i>Other respondents (n=618)</i>
Instances of trade-off in paying rent and buying food	14.27	3.841	More likely to report having made trade-offs between paying the rent or buying food	Less likely to report having made trade-offs between paying the rent or buying food
Chronic nature of trade-offs	2.00	3.841	No difference	No difference
Future plans	5.97	5.991	Expectation to move within the next year	Expectation to remain in their current housing for a longer period of time.
Self reported health status	38.07	5.991	More likely to indicate fair or poor health status	More likely to indicate good, very good or excellent health status
Changes in the past year that impacted housing	4.79	3.841	More likely to indicate changes in the past year	Less likely to indicate changes in the past year
Sense of optimism about the future	27.01	5.991	More likely to indicate being neutral or pessimistic about the future	More likely to indicate being optimistic about the future
General sense of happiness with being a renter	10.74	5.991	More likely to report a general sense of dissatisfaction with being a renter	More likely to report a general sense of satisfaction with being a renter

## Chi Square Analysis – Households Applying For Social Housing

<i>Variable</i>	<i>X<sup>2</sup></i>	<i>x<sup>2</sup>(crit)</i>	<i>Households Applying to Live in Social Housing (n=76)</i>	<i>Other respondents excluding those living in social housing (n=397)</i>
Time in Greater Vancouver	0.99	5.991	No difference	No difference
Type of Housing	11.74	5.991	More likely to indicate that they live in a private apartment	More likely to indicate that they live in a house, townhouse or duplex, or in a garden or basement suite
Household type	7.05	5.991	More likely to be single adults or single parent families	More likely to be couples
Responsibility for the rent	1.20	3.841	No difference	No difference
Time at current address	2.42	5.991	No difference	No difference
Frequency of moves in the past two years	1.86	5.991	No difference	No difference
Reasons for moving from previous housing (push-related versus pull-related factors)	14.20	5.991	More likely to have moved for pull-related factors	More likely to have moved for push-related factors
Difficulty in finding a place	20.94	3.841	More likely to have faced difficulties in finding a place	Less likely to have faced difficulties in finding a place
Single versus multiple constraints identified in finding a place	0.01	3.841	No difference	No difference
Sense of choice in where to live	11.46	5.991	More likely to indicate feeling a lack of choice in where to live	Less likely to indicate feeling a lack of choice in where to live
Single versus multiple constraints identified in where to live	0.68	3.81	No difference	No difference
Sense of choice in tenure	12.95	5.991	More likely to indicate feeling a lack of choice in tenure	Less likely to indicate feeling a lack of choice in tenure
Satisfaction with current housing	43.87	5.991	More likely to indicate feeling dissatisfaction with current housing	More likely to indicate feeling satisfaction with current housing
Sense of satisfaction with neighbourhood	28.49	5.991	More likely to indicate feeling dissatisfaction with neighbourhood	More likely to indicate feeling satisfaction with neighbourhood
Sense of satisfaction with amenities	10.18	5.991	More likely to indicate feeling dissatisfaction with amenities	More likely to indicate feeling satisfaction with amenities

## Chi Square Analysis – Households Applying For Social Housing

<i>Variable</i>	<i>X2</i>	<i>x2(crit)</i>	<i>Households Applying to Live in Social Housing (n=76)</i>	<i>Other respondents excluding those living in social housing (n=397)</i>
Sense of space	10.55	5.991	More likely to indicate a lack of space in their current housing	More likely to indicate more than enough space in their current housing
Satisfaction with general condition of housing	33.25	5.991	More likely to indicate condition of current housing is unsatisfactory	More likely to indicate condition of current housing is satisfactory
General sense of safety and security	20.31	5.991	More likely to indicate dissatisfaction with sense of safety and security	More likely to indicate satisfaction with sense of safety and security
Frequency of noise or disruption	4.73	5.991	No difference	No difference
Responsiveness of landlord	13.50	5.991	More likely to indicate the landlord was unresponsive to requests	More likely to indicate the landlord was responsive to requests
Frequency of requests of landlord	19.26	5.991	More likely to make frequent requests of landlord	More likely to make infrequent requests of landlord
General rating of the landlord relationship	27.92	5.991	More likely to indicate relationship with landlord is poor or neutral	More likely to indicate relationship with landlord is good
General situation compared to others	33.31	5.991	More likely to indicate situation was worse when compared to others	More likely to indicate situation was better when compared to others
Concern about ability to retain housing	20.16	5.991	More likely to indicate they are concerned about their ability to retain their housing	More likely to indicate they are unconcerned about their ability to retain their housing
Instances of previous evictions	11.82	3.841	More likely to indicate that they have been previously evicted	Less likely to indicate that they have been previously evicted
Previously stayed with others	5.72	3.841	More likely to have previously stayed with others	Less likely to have previously stayed with others
Previously had others stay with you	1.89	3.841	No difference	No difference
General sense of stability	28.98	5.991	More likely to indicate that they feel a pay cheque away from homelessness	Less likely to indicate that they feel only a pay cheque away from homelessness
Instance of having one month's rent saved	18.32	3.841	Less likely to indicate having one month's rent saved	More likely to indicate having one month's rent saved

## Chi Square Analysis – Households Applying For Social Housing

<i>Variable</i>	<i>X2</i>	<i>x2(crit)</i>	<i>Households Applying to Live in Social Housing (n=76)</i>	<i>Other respondents excluding those living in social housing (n=397)</i>
Instances of difficulty in paying the rent	12.54	3.841	More likely to indicate difficulties in paying the rent	Less likely to indicate difficulties in paying the rent
Instances of compromises and trade-offs in quality	8.87	3.841	More likely to indicate instances of compromise and trade-offs in quality	Less likely to indicate instances of compromise and trade-offs in quality
Instances of trade-off in paying rent and buying food	26.30	3.841	More likely to indicate trade-offs between paying the rent and buying food	Less likely to indicate trade-offs between paying the rent and buying food
Chronic nature of trade-offs	1.13	3.841	No difference	No difference
Future plans	10.37	5.991	More likely to expect to move within one year	More likely to expect to remain in their housing for a longer period of time
Self reported health status	24.50	5.991	More likely to indicate having a fair or poor health status	More likely to indicate having a good or excellent health status
Changes in the past year that impacted housing	2.15	3.841	No difference	No difference
Sense of optimism about the future	18.64	5.991	More likely to indicate feeling neutral or pessimistic about the future	More likely to indicate feeling optimistic about the future
General sense of happiness with being a renter	18.54	5.991	More likely to indicate a general sense of dissatisfaction being a renter	Less likely to indicate a general sense of dissatisfaction being a renter

Visit our home page at [www.cmhc.ca](http://www.cmhc.ca)