# RESEARCH REPORT External Research Program



Understanding the Role of Mixed Income Housing - An Examination of the Housing Situation of Market Tenants Living in Social Housing Compared to Market Tenants Living in Private Rental Housing





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### UNDERSTANDING THE ROLE OF MIXED INCOME HOUSING

An Examination of the Housing Situation of Market Tenants Living in Social Housing Compared to Market Tenants Living in Private Rental Housing

> Prepared for Canada Mortgage and Housing Corporation

By Jason and Lorraine Copas Community Focus, Vancouver B.C.

September 2001

This study looked at similarities and differences between market tenants living in social housing and market tenants living in private rental housing in Greater Vancouver in order to develop a better understanding of the benefit of having market units in social housing. The study also sought to better understand the housing challenges that families and individuals face in finding housing that meets their needs and that is affordable.

The study findings reinforce the findings of other studies related to the diminishing opportunities for renters with low to moderate incomes. The study findings also suggest that mixed income housing has helped to provide a certain degree of housing stability to family households with low to moderate incomes including a large number of single parent families – a segment of the rental housing market that typically faces significant housing challenges.

While issues related to "horizontal equity" and policy questions regarding the extent to which housing funding should be targeted to those in *the greatest need* remain unanswered, the study findings have helped to demonstrate that mixed income housing has an important role to play. In particular, with tight rental housing markets in many communities, the lack of new rental housing construction, and the increasing residualization of renter households, it is clear that without this housing, many tenant households with low to moderate incomes would have <u>fewer</u> and <u>less affordable</u> housing options. The authors would like thank a number of groups and individuals for providing their assistance and support to this study. This would include Canada Mortgage and Housing Corporation for the financial support under the External Research Grant program. In particular, we would like to express our thanks to William Lortie who acted as an advisor to the study and who helped to administer the research contract.

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Through the co-operation we received from the non-profit housing providers who agreed to participate in this study, we were able to collect feedback from a broad range of tenants living in their developments. In this regard we are indebted to Blake Armstrong (New Vista Housing Society), Barbara Bacon (BC Housing Foundation) Rosa Cheng (Chinese Benevolent Association CBA), Russ Harding (LTD), Glen Ingram (S.P.A.H.S), Bob Nicklin (Affordable Housing Society) and Richard Morgan (West Coast Community Homes). We hope that this report has been able to adequately reflect their views and capture some of the key issues that drive their commitment and dedication.

In closing we would like to note that while this project was funded by Canada Mortgage and Housing Corporation the views expressed in this report are the personal views of the authors.

Jason and Lorraine Copas

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### BACKGROUND

### About this study:

This study looks at differences between market tenants living in social housing and market tenants living in private rental housing in Greater Vancouver to develop a better understanding of potential differences between the two groups and to better understand the housing challenges that they face. This study builds on a previous study carried out in Toronto in 1998.

### What is the focus of this study?

The earlier Toronto-based study (1998) found that there were differences between market tenants living in social housing and market tenants living in private rental housing along a number of dimensions. This study examines the extent to which similar findings emerge in the Greater Vancouver context.

### Why is this study important?

In addition to providing insight into the housing challenges of renters, this research also helps to provide insight into the needs that are being met through mixed income housing and the role that this housing plays within the broader rental housing market.

### How was the research carried out?

This research was carried out by *Community Focus* with funding support provided by Canada Mortgage and Housing Corporation through the *External Research Grant Program.* The fieldwork was carried out in January-March 2001 by *Community Focus* and included the administration of a survey to market tenants living in social housing as well as a phone survey of market tenants living in private rental housing. A copy of the survey that was used is included in Appendix A.

### What is the level of statistical confidence in the findings?

A total of 332 responses were received. This would include a total of 82 tenants living in social housing and a total of 250 tenants living in private rental housing. Based on the responses received, the confidence level is 95% with a level of precision of  $\pm$ 7% for all reported data.

### What were the different aspects that were explored?

This study looked at similarities and differences between market tenants living in social housing and market tenants living in private rental housing in terms of:

- (a) Their socio-demographic and economic profile;
- (b) Their current and previous housing situation;
- (c) Their general level of satisfaction with their housing and the management of their housing;
- (d) Their sense of community; and,
- (e) Their future plans and potential for home ownership.

### How were the similarities and differences identified?

Comparisons were made between those living in social housing and those living in private rental housing in Greater Vancouver in order to begin to identify similarities and differences between the two groups.

Comparisons were also made between responses received from market tenants living in social housing in the Vancouver-based context and the responses received from market tenants living in social housing in Metro Toronto. Chi square tests were carried out in order to identify differences between the different groups that could be considered to be statistically significant. A summary of the complete findings to emerge through the Chi Square analysis can be found in Appendix C while the relevant findings are highlighted throughout this report.

### THE VANCOUVER-BASED CONTEXT:

MARKET TENANTS LIVING IN SOCIAL HOUSING COMPARED TO MARKET TENANTS LIVING IN PRIVATE RENTAL HOUSING

### Were there significant socio-economic differences to emerge?

In comparing those living in social housing with those living in private rental housing in Greater Vancouver, the study found that the social housing sample tended to have a higher prevalence of family households including a higher prevalence of single parent families. The private market sample, on the other hand, tended to have a larger prevalence of younger, single person households. While many of these differences are consistent with what one would expect in terms of the targeting of the program, the high prevalence of single parent families is particularly note-worthy being almost three times as high as what one would expect to find in the general renter population.

### Were there differences in terms of their previous housing situation?

When compared with those living in private rental housing, it would appear that in general, those living in social housing were more likely to have lived elsewhere in the urban area including the general neighbourhood. Those living in private rental housing on the other hand were more likely to have lived outside of the urban area.

In general, it would also appear that those living in social housing were more likely to have previously lived in other social housing while those living in private rental housing were more likely to have previously shared with family and friends.

In both cases, push-related factors were commonly cited as contributing to their decision to move from their previous housing. This would include concerns about:

- the affordability of their rent;
- the condition of their housing; and,
- pressure from their landlord.

Were there significant differences in terms of their current housing?

When compared with those living in private rental housing, it would appear that in general, those living in social housing tended to have a longer housing history at their current address and a higher degree of housing stability in terms of their future plans. There were also differences noted in their general satisfaction levels.

#### What were the differences in the levels of satisfaction reported?

In general, those living in social housing were more likely to report that they were satisfied or very satisfied with their housing and with the management of their housing while those living in private rental housing were more likely to be neutral in their responses.

In terms of the specific aspects of their housing environment (building and amenities) and the management of their housing, the study noted that there were a number of areas across the two groups where there were no significant differences in terms of the reported satisfaction levels. For those living in private rental housing, the greatest area of concern was the affordability of their rent. For those living in social housing, the greatest area of concern was the level of security in their building.

#### Were there differences in their attitudes towards community?

In general those living in social housing were more likely to report that they felt a greater sense of neighbourliness in their building and a greater ability to rely on their neighbours in an emergency when compared to those living in private rental housing. Those living in private rental housing, on the other hand, were more likely to report higher levels of involvement in community activities.

#### Were there differences in terms of their future plans?

A larger percentage of those living in social housing reported that they expected to continue to live in their current unit for the next 3 to 5 years when compared with those living in private rental housing. This would suggest that to some extent those living in social housing would appear to have a greater degree of housing stability when compared with those living in private rental housing.

#### Were there differences in terms of home ownership?

Those living in social housing also tended to have a greater interest in home ownership. However, in terms of their potential to achieve home ownership there were no real differences between the two groups with the majority of respondents reporting that it would take three years or more before they would be in a position to purchase a home. Similarly, the study findings suggest that approximately 1 in 4 respondents were *unsure* as to when they would be in a position to purchase a home with the level of uncertainty being relatively consistent across the two groups.

#### Were there differences in terms of their future prospects?

In general, those living in social housing in the Vancouver-based context tended to have a higher degree of optimism about their future when compared with those living in private rental housing. DIFFERENCES ACROSS THOSE LIVING IN SOCIAL HOUSING

MARKET TENANTS LIVING IN SOCIAL HOUSING IN GREATER VANCOUVER AND MARKETS LIVING IN METRO TORONTO COMPARED

### Were there differences between the market tenants living in social housing in the Vancouver-based context and the market tenants living in the Toronto-based context?

There were a number of differences between those living in social housing in the Vancouver-based context compared to those living in social housing in the Toronto-based context. These would include differences in:

- their socio-demographic and economic profile;
- their general levels of satisfaction;
- their general level of housing stability;
- their plans for the future plans;
- the importance that they place on community-building activities; and
- their level of interest in home ownership.

Each of these differences are discussed in more detail below.

### What were the differences in the socio-demographic and economic profile between the two groups?

The Vancouver-based sample tended to have more households with slightly higher incomes and tended to be more highly targeted to larger family households when compared to the Toronto-based sample. The Toronto-based sample, on the other hand, tended to more closely reflect the profile of the general renter population including a greater diversity in incomes and income sources as well as a higher prevalence of single person households. In both cases, there would appear to be a relatively high prevalence of single parent families when compared with the general renter population.

### What were the differences in the levels of satisfaction?

The Toronto-based sample tended to be more polarized in their responses with respect to certain aspects of their housing and the management of their housing. This would include issues related to management's response to problem tenants, responses to after-hours emergencies, security in their building and in some cases the size and layout of their unit. When compared with the Vancouver-based sample, the Toronto-based sample was also more likely to report higher levels of dissatisfaction with:

- crime in their neighbourhood;
- the affordability of their rent; and,
- the level of repairs and up-keep of other housing in their neighbourhood.

The Vancouver-based sample, on the other hand, was more likely to report higher levels of dissatisfaction with:

- Their freedom to decorate their unit;
- The level of security in their building; and
- The level of maintenance in their building.

In terms of general areas of satisfaction, the Vancouver-based sample tended to be more likely to report that they were satisfied or very satisfied with their current housing situation while those in the Toronto-based sample were more likely to provide a neutral or negative response.

### What were the differences in terms of their housing stability?

The study finding suggest that those in the Toronto-based sample were more likely to be on the waiting list for assisted housing when compared with the Vancouver-based sample. Across those who responded to the survey in Toronto, approximately 1 in 5 respondents reported that they were on a waiting list for assisted housing. In the Vancouver-based context, approximately 1 in 10 respondents reported this to be the case. Those in the Toronto-based sample were also more likely to report that they were uncertain about their future including their economic future when compared with those living in social housing in the Vancouverbased context.

#### What were the differences in attitudes toward community?

While there was no difference across the two groups in terms of their belief that it is important to talk to their neighbours and get to know them, there were differences in the extent to which individuals felt that this had happened. When compared with the Vancouver-based sample, the Toronto-based sample was less likely to report that they felt that their neighbours were friendly and less likely to report that they thought that they could rely on their neighbours in an emergency. At the same time, the Toronto-based sample was more likely to report higher levels of involvement in community activities and to place a greater emphasis on the importance of community-building activities.

### What were the differences in terms of home ownership?

While the study found that there were no real differences across the two groups in terms of their potential to achieve home ownership, the study did find that the Vancouver-based sample reported a higher level of interest in home ownership.

THE HOUSING SITUATION OF RENTERS AND THE ROLE OF MIXED INCOME HOUSING

## Did the study help to provide any insights into the housing situation of renters in general in Greater Vancouver?

Within the Greater Vancouver context, the study found that in general approximately 1 in 3 renters reported that *push-related factors* contributed to their decision to move from their previous housing with concerns about the affordability of their rent; the condition of their housing; and pressure from their landlord being among the main reasons that were cited.

Affordability concerns were also a major factor to emerge from the research. Based on the research findings:

- Approximately 1 in 10 respondents reported that the affordability of their rent or "economic eviction" would be a primary motivation for moving from their current housing – a finding that was true for both those living in social housing and those living in private rental housing;
- Approximately 1 in 10 renters also reported that they had moved from their previous housing because of concerns about the affordability of their rent.
- Approximately 1 in 4 renters living in private rental housing reported that they were dissatisfied with the amount of rent that they have to pay.

Landlord pressure was also identified as a concern for some with:

 Approximately 4% of the renters in the private rental market who responded to the survey reporting that *pressure from their landlord* would be a primary motivation for moving from their current housing; and, • Approximately 5% of respondents reporting that *pressure from their landlord* had been a leading factor in their decision to move from their previous housing.

## What insights did the study provide in terms of the role of mixed income housing?

The study findings suggest that access to mixed income housing has helped to provide a certain degree of housing stability for family households with low to moderate incomes including single parent families – a segment of the housing market that typically faces a significant number of housing challenges.

With tight rental housing markets in many communities, the lack of new rental housing construction, and the increasing residualization of many renter households, access to this housing has also provided households with low to moderate incomes with a greater degree of affordability and choice in terms of their range of available housing options.

### What insight does this study provide in terms of future housing research?

The study helps to provide insight into the challenges faced by many renter households with issues related to housing affordability and housing stability being some of the key challenges to emerge from the data. The study also reinforces the findings of other studies related to the diminishing opportunities for renter households with low to moderate incomes and draws attention to the need to continue to look for ways to continue to provide quality and choice for all Canadians.

### CONTEXTE

### Portée de l'étude

L'étude porte sur les différences entre les locataires payant le loyer du marché qui logent dans des logements sociaux et ceux qui logent dans des logements locatifs du marché dans la région métropolitaine de Vancouver. Elle avait pour but de mieux comprendre les différences entre ces deux groupes ainsi que les difficultés de logement auxquelles ils sont confrontés. L'étude dont il est question ici prend appui sur une étude précédente achevée à Toronto en 1998.

### Autour de quels enjeux l'étude s'articule-t-elle?

L'étude réalisée à Toronto a fait ressortir des écarts dans un certain nombre de domaines entre les deux groupes susmentionnés. La recherche actuelle doit déterminer dans quelle mesure les résultats obtenus dans la région métropolitaine de Vancouver sont similaires.

### L'étude est-elle importante?

En plus de fournir un aperçu des difficultés éprouvées par les locataires, l'étude nous renseigne sur les besoins auxquels répond le logement mixte ainsi que sur le rôle que joue ce genre de logement dans l'ensemble du marché locatif.

### Comment la recherche a-t-elle été effectuée?

La recherche a été réalisée par Community Focus avec le soutien financier de la Société canadienne d'hypothèques et de logement par l'entremise de son Programme de subvention de recherche. Le travail sur le terrain, effectué entre janvier et mars 2001 par Community Focus, comprenait l'envoi d'un questionnaire aux locataires non aidés habitant des logements sociaux ainsi qu'une enquête téléphonique auprès de locataires de collectifs d'habitation du marché. Le questionnaire utilisé lors de l'enquête est reproduit à l'annexe A.

### Quel niveau de fiabilité statistique les résultats atteignent-ils?

Au total, 332 réponses ont été reçues, ce qui comprend 82 locataires habitant des logements sociaux et 250 locataires habitant des logements du marché. Sur la foi des réponses reçues, la fiabilité des données est de  $\pm$  7 % dans 95 % des cas.

### Quels sont les différents aspects qui ont été examinés?

L'étude a porté sur les similitudes et les différences entre les locataires non aidés habitant, d'une part, des logements sociaux et, d'autre part, des logements locatifs du marché relativement à des aspects bien précis, à savoir :

(a) leur profil économique et socio-démographique;

- (b) leur situation de logement courante et antérieure;
- (c) leur niveau de satisfaction relatif à leur logement et à sa gestion;
- (d) leur esprit communautaire;
- (e) leurs plans d'avenir et les possibilités qu'ils deviennent propriétaire.

### Comment a-t-on déterminé les similitudes et les différences?

On a effectué des comparaisons entre les locataires habitant un logement social et ceux habitant un logement du marché dans la région métropolitaine de Vancouver afin d'en tirer les ressemblances et les dissimilitudes.

On a aussi comparé les réponses reçues des locataires non aidés habitant des logements sociaux à Vancouver avec celles des occupants des logements sociaux à Toronto. Des tests « khi carré » ont été réalisés afin de trouver des différences statistiquement significatives entre les deux groupes. Les résultats détaillés de cette analyse se trouvent à l'annexe C, tandis que les grandes lignes des résultats connexes sont données dans le rapport.

### DONNÉES DE VANCOUVER

LOCATAIRES NON AIDÉS HABITANT DES LOGEMENTS SOCIAUX PAR RAPPORT AUX LOCATAIRES HABITANT DES LOGEMENTS DU MARCHÉ

### Des différences socio-économiques significatives se dégagent-elles?

Lorsqu'ils ont comparé les personnes habitant des logements sociaux et celles occupant des logements du marché, les auteurs de l'étude ont trouvé que l'échantillon provenant du logement social affichait un nombre important de familles, y compris des familles monoparentales. L'échantillon provenant du marché privé de la location affichait, au contraire, un nombre plus important de jeunes personnes seules. Bien que bon nombre des différences observées cadrent avec les objectifs du programme, la fréquence élevée de familles monoparentales est intéressante du fait qu'elle est trois fois plus élevée que celle qu'on s'attendrait à trouver dans la population de locataires.

# La situation de logement des occupants a-t-elle changé comparativement à leur situation précédente?

Lorsque l'on compare les occupants des logements sociaux avec les occupants des logements du marché, il semblerait de manière générale que les premiers soient plus susceptibles d'avoir habité ailleurs dans la zone urbaine, y compris dans le quartier immédiat, alors que ce serait le contraire pour les locataires des logements du marché.

Généralement, il semblerait aussi que les personnes qui occupent un ensemble social sont plus susceptibles d'avoir habité précédemment dans un logement social, tandis que les personnes vivant dans des logements du marché seraient plus susceptibles de s'être logées chez des amis ou des parents. Dans les deux cas, certains facteurs incitatifs seraient à l'origine de leur décision de quitter leur logement. Parmi ces facteurs notons :

- le niveau du loyer;
- l'état du logement;
- les pressions exercées par le propriétaire.

# Existait-il des différences majeures par rapport à leur logement actuel?

Comparativement aux locataires de logements du marché, il semblait, en règle générale, que les locataires de logements sociaux aient habité plus longtemps dans leur logement actuel et afficheraient une plus grande stabilité dans leurs plans futurs de logement. On a aussi noté des écarts dans le niveau global de satisfaction.

### Quels sont les écarts entre les niveaux de satisfaction?

En règle générale, les locataires de logements sociaux étaient plus enclins à indiquer qu'ils sont satisfaits ou très satisfaits de leur logement et de sa gestion, tandis que les locataires de logements du marché étaient plus portés à donner des réponses neutres à cet égard.

En ce qui concerne les aspects précis de leur milieu d'habitation (bâtiment et équipements) et de sa gestion, on a découvert que les deux groupes présentaient très peu de différences dans un certain nombre de domaines liés à leur niveau déclaré de satisfaction. Un loyer à prix abordable constituait la préoccupation majeure des locataires de logements du marché, alors que pour les locataires de logements sociaux, il s'agirait plutôt du niveau de sécurité que présente leur immeuble.

### Leurs attitudes variaient-elles envers la communauté?

Les locataires de logements sociaux ont indiqué qu'ils ressentaient un plus grand sentiment d'appartenance à leur ensemble résidentiel et qu'ils vouaient une plus grande confiance à leurs voisins en cas d'urgence, comparativement aux occupants de logements du marché. Ces derniers, par contre, s'intéressaient davantage aux activités communautaires.

### Quelles différences affichent-ils au chapitre de leurs plans d'avenir?

Un plus grand pourcentage de locataires de logements sociaux ont indiqué qu'ils avaient l'intention de demeurer dans leur logement actuel pour les 3 à 5 prochaines années par rapport aux locataires de logements du marché. À prime abord, on peut donc croire que les ménages habitant des ensembles sociaux montrent une plus grande stabilité dans leur situation de logement que les locataires de logements du marché.

### Quelles sont les différences d'attitudes envers l'accession à la propriété?

Les ménages habitant les ensembles sociaux porteraient un intérêt plus grand à l'accession à la propriété que l'autre groupe. Au chapitre des possibilités d'accession à la propriété, toutefois, les réponses des deux groupes étaient similaires, en ce sens qu'ils s'attendaient à ce que cela leur prenne encore trois ans ou plus avant qu'ils soient en mesure de s'acheter une maison. En outre, l'étude révèle qu'environ 1 répondant sur 4 *ne sait pas* quand il sera en mesure d'acheter une maison, le niveau d'incertitude étant relativement constant dans un groupe comme dans l'autre.

### Quelles sont les différences quant aux perspectives d'avenir?

En règle générale, les locataires de logements sociaux à Vancouver avaient tendance à être plus optimistes quant à leur avenir que les locataires de logements du marché.

### DIFFÉRENCES ENTRE LES GROUPES DE LOCATAIRES DE LOGEMENTS SOCIAUX

Comparaison entre les locataires payant le loyer du marché dans des ensembles de logements sociaux de la région métropolitaine de Vancouver et ceux du Grand Toronto

# Les locataires de logements sociaux à Toronto diffèrent-ils de ceux de Vancouver?

On a découvert un bon nombre de différences dans les réponses des locataires vivant à Vancouver par rapport à ceux qui vivent à Toronto, dont :

- leur profil économique et socio-démographique;
- leur niveau global de satisfaction;
- le niveau général de stabilité de leur situation de logement;
- leurs projets d'avenir;
- l'importance accordée aux activités communautaires;
- leur intérêt quant à l'accession à la propriété.

On explique en détail chacune des ces différences ci-dessous.

# Quelles différences a-t-on trouvées entre les deux groupes quant à leur profil économique et socio-démographique?

L'échantillon provenant de Vancouver comportait généralement plus de ménages avec des revenus légèrement supérieurs et dont la taille est supérieure par rapport à ceux de l'échantillon de Toronto. Ces derniers, par contre, refléteraient mieux le profil de la population globale de locataires, y compris une plus grande diversité dans les revenus et les sources de revenus de même qu'une plus grande incidence de ménages composés d'une personne. Dans les deux cas, il semble y avoir un plus grand nombre de familles monoparentales que parmi la population de locataires en général.

### Comment les niveaux de satisfaction différaient-ils?

Les réponses provenant de l'échantillon de Toronto avaient tendance à être davantage polarisées en ce qui concerne certains aspects des logements et de leur gestion. C'est le cas notamment des enjeux comme la réaction des gestionnaires face aux locataires problématiques, la réponse aux urgences survenant après les heures normales de bureau, le niveau de sécurité dans l'immeuble et, dans quelques cas, la taille et l'aménagement du logement.

Comparativement à l'échantillon provenant de Vancouver, celui de Toronto présentait des niveaux plus élevés de mécontentement dans les domaines suivants :

- le niveau de criminalité dans le quartier;
- l'abordabilité du prix du loyer;
- la réparation et l'entretien des autres habitations du quartier.

Par ailleurs, l'échantillon provenant de Vancouver manifestait un niveau de mécontentement plus élevé dans des domaines comme :

- la liberté de décorer leur logement;
- la sécurité dans l'immeuble;
- l'entretien du bâtiment.

Au chapitre de la satisfaction globale, les réponses provenant de l'échantillon de Vancouver indiquent le plus souvent un niveau de satisfaction moyen ou élevé quant à leur situation de logement, alors que celles de Toronto avaient tendance à être neutres ou négatives.

# La stabilité de leur situation de logement différait-elle d'un groupe à l'autre?

L'étude porte à croire que les locataires de l'échantillon de Toronto étaient plus susceptibles de se trouver sur une liste d'attente pour un logement social que les locataires de Vancouver. Au sein même de l'échantillon de Toronto, 1 répondant sur 5 a indiqué qu'il était sur une liste d'attente pour un logement social, alors que ce rapport est de 1 sur 10 à Vancouver. Les réponses de l'échantillon de Toronto indiquent que ces locataires sont plus susceptibles d'être incertains de leur avenir, y compris leur avenir économique, que ceux de Vancouver.

### Quelles sont les différences d'attitudes envers la communauté?

Bien qu'il n'y ait pas de différence entre les deux groupes quant à l'importance de faire la connaissance des voisins et de leur parler, il y avait tout de même des différences de perception quant à cette éventualité. Comparativement à l'échantillon de Vancouver, celui de Toronto était moins susceptible d'indiquer que les voisins sont chaleureux et que l'on pourrait se fier à eux en cas d'urgence. En outre, les résultats de l'échantillon de

Toronto indiquent un niveau plus élevé de participation aux activités communautaires et un accent plus grand mis sur des activités favorisant le bon voisinage.

# Quelles sont les différences dans le domaine de l'accession à la propriété?

Bien que l'étude n'ait pas révélé de réelle différence entre les deux groupes au chapitre de leurs possibilités d'accession à la propriété, elle a néanmoins mis en lumière que l'intérêt pour l'accession à la propriété était plus élevé dans l'échantillon provenant de Vancouver.

*LA SITUATION DE LOGEMENT DES LOCATAIRES ET LE RÔLE JOUÉ PAR LES ENSEMBLES RÉSIDENTIELS FAVORISANT LA DIVERSITÉ DES REVENUS* 

# L'étude a-t-elle aidé à faire comprendre la situation globale des locataires dans la région métropolitaine de Vancouver?

Dans les limites de la région métropolitaine de Vancouver, l'étude révèle que ce sont les *facteurs incitatifs* qui ont contribué à amener environ 1 locataire sur 3 à déménager à cause, notamment, d'inquiétudes au sujet du niveau du loyer, de l'état de leur logement et de pressions exercées par le propriétaire.

La recherche a également mis au jour un autre facteur important - les inquiétudes au sujet de l'abordabilité. À partir de ces résultats, la recherche indique :

- qu'environ 1 répondant sur 10 a stipulé que c'est l'abordabilité du prix du logement, voire « l'éviction économique », qui motiverait le déménagement – un résultat partagé par les deux groupes, tant ceux habitant des logements sociaux que ceux habitant des logements du marché;
- qu'environ 1 locataire sur 10 a aussi indiqué qu'il avait quitté son logement précédent en raison du coût élevé du loyer;
- qu'environ 1 locataire sur 4 habitant un logement du marché était insatisfait du niveau de loyer qu'il devait payer.

Les pressions exercées par les propriétaires ont également suscité des inquiétudes :

- Environ 4 % des locataires de logements du marché ont répondu que les *pressions exercées par le propriétaire* constitueraient une des raisons principales motivant leur départ.
- Environ 5 % des répondants ont indiqué que les *pressions exercées par le propriétaire* avaient été un des facteurs clés motivant leur départ de leur logement antérieur.

# Quelles indications au sujet du rôle des ensembles résidentiels mixtes l'étude a-t-elle fournies?

Les résultats de l'étude portent à croire que l'accès à des ensembles résidentiels mixtes favorisent une certaine stabilité de la situation de logement des ménages familiaux à revenu bas et modeste, y compris les familles monoparentales – un groupe du marché de l'habitation qui doit composer avec un grand nombre de difficultés de logement.

Compte tenu des conditions serrées du marché locatif, de l'absence de nouveaux logements locatifs et de la résidualisation de nombreux ménages locataires, l'accès à ce type de logement a également fourni aux ménages à revenu bas ou modeste une meilleure abordabilité et plus d'options de logement.

### Quelles pistes de recherche future l'étude fournit-elle?

L'étude donne un aperçu des difficultés auxquelles sont confrontés de nombreux ménages locataires, telles que l'abordabilité et la stabilité du logement. L'étude vient étayer les résultats d'autres études relatives à la réduction des opportunités pour les ménages locataires à revenu bas et modeste et elle met en évidence le besoin d'élaborer des stratégies permettant de fournir aux Canadiens des choix de logement de qualité.



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### **Overview**:

This study looks at differences between market tenants living in social housing and market tenants living in private rental housing in the Greater Vancouver context in order to develop a better understanding of potential differences between the two groups.

This study also builds on work carried out in Toronto in 1998 by *Community Focus* through funding provided by Canada Mortgage and Housing Corporation (CMHC) under the external research grant program.

In the earlier Toronto-based study, market tenants living in social housing developed under the N.H.A. Section 95 program (formerly Section 56.1) were surveyed and the results were compared to a survey of market tenants living in comparable private rental housing.

The study found statistically significant differences between the two groups, most notably in terms of:

- Their previous housing situation;
- Their reasons for moving;
- Their satisfaction with their current housing situation;
- Their attitudes toward community;
- Their potential to become home owners; and,
- Their perceptions of the future.

The study also found that there was a greater likelihood for those living in social housing to be on the waiting list for assisted housing.

While there are important differences between the Toronto-based context and the Vancouver-based context, this study looks at the Vancouverbased context to determine the extent to which similar findings emerge. This study also seeks to learn more in general about the housing needs of renters in Greater Vancouver.

### The Study Objectives:

This study had three (3) key objectives:

- 1. To seek feedback from market tenants living in social housing to better understand the housing challenges that they face;
- 2. To identify potential differences between market tenants living in social housing and market tenants living in private rental housing; and,
- 3. To determine the extent to which the findings to emerge in the Vancouver-based context are comparable to the findings from the earlier Toronto-based study.

### **Structure of This Report:**

This report is divided into eight chapters. The first chapter looks more closely at the range of perspectives on income mixing and differences in the general approach between British Columbia and Ontario.

The second chapter provides an overview of the sampling framework that was developed. Included in this chapter is a discussion of the reliability of the findings and the level of statistical confidence obtained.

The third chapter looks more closely at the demographic profile of those living in social housing compared to those living in private rental housing and begins to highlight relevant differences.

The fourth chapter looks at the current and previous housing situation of those living in social housing compared to those living in private rental housing. This chapter helps to provide insight into the factors that both shape and constrain individual housing choices in Greater Vancouver.

The fifth chapter looks at the level of satisfaction across both groups both in terms of the quality of housing provided and in terms of the housing management. Also included in this chapter is a discussion of perceptions of community and the importance of community building activities. Differences in the attitudes toward community between those living in social housing and those living in private rental housing are explored as well as general levels of involvement in community activities. The sixth chapter looks at the plans for the future across the two groups and begins to explore the level of interest in home ownership. Also included in this chapter is a discussion of differences in perceptions of the future across the two groups.

Chapter seven looks more closely at similarities and differences between those living in social housing in the Vancouver-based context compared to the findings from the earlier Toronto-based study. Included in this chapter is a discussion of the differences in the socio-demographic and economic profile across the two groups as well as differences in their levels of satisfaction. This chapter also begins to explore more fully their level of interest in home ownership and their plans for the future.

Chapter eight provides a summary of the key research findings with an emphasis on those findings that were determined to be statistically significant when a Chi Square test was applied. Included in this chapter is a discussion of the implications of these findings and a discussion of next steps.

### **Overview:**

At the policy level there is an on-going debate about the merits of income mixing. However, at the community level and in the context of the delivery of housing programs, mixed income developments have been part of Canada's approach to the delivery of social housing since the early 1970's.

### The concept of income mixing:

Income mixing experienced a genesis with the creation of the first community-delivered non-profit housing program, largely in response to growing public concern and community resistance to the large-scale 100 per cent rent-geared-to-income public housing developments constructed in the 1960's and early1970's.

When income mixing was first introduced there was the belief that the introduction of " low end of market" units into social housing developments would help to avoid the ghettoization and stigmatization of the earlier housing programs and allow for housing developments to be better integrated with the broader community. This was to be accomplished by creating an income and social mix that was considered to be more representative of the broader community.

### Arguments for and against income mixing:

Supporters of income mixing would argue that there are a number of advantages to having mixed income communities. These would include:

- Success in countering the forces of NIMBY (not-in-my-backyard);
- The potential for the creation of more units with the same amount of public funding;
- Increased financial viability over the longer term with reduced subsidy requirements arising from higher tenant revenues; and,
- The ability for lower income residents to benefit from having exposure to the values and attitudes of their higher income neighbours.

Opponents of income mixing would argue, however, that:

- Scarce public resources should be directed to those in the greatest need;
- Communities with similar backgrounds are better able to provide each other with the necessary support network; and,

 Assumptions that lower income households will benefit from exposure to higher income households is both patronizing and demeaning with no real empirical evidence to support the belief that interactions between residents of different incomes will have a positive impact on the social environment or promote positive social relationships among tenants.

#### Empirical research on income mixing:

In terms of empirical research, most empirical research carried out on income mixing suggests that other dimensions of the social environment have greater potential for generating higher levels of satisfaction and positive community outcomes than differences in income. This would include considerations related to access to safe, secure and affordable housing as well as specific site and design features. (Vischer, 1986)

Researchers have also found that over time,

communities tend to become more homogeneous rather than heterogeneous as households seek to locate in areas which are compatible with their aspirations and their backgrounds (Vischer, 1986: 317)

and that deliberate attempts to promote interaction between residents of different incomes can have negative or unintended consequences. For example, Dansereau <u>et al</u>. (1997) in citing work by Gans argued that:

... far from enriching residents' lives and broadening their horizons, the experience of life in heterogenous neighbourhoods produced forced conformity and in some cases social isolation ...[as well as] endless bickering and feuds....

Such findings may suggest that the general policy directions and objectives associated with income mixing are to some extent contradictory to the natural forces associated with the evolution of communities. Therefore, while intuitively or for practical purposes income mixing may appear to represent a viable approach to the creation of healthy, active and inclusive communities, in an empirical sense there is still very little evidence that would support this.

## **Policy Implications:**

While the lack of empirical evidence continues to raise questions about the extent to which income mixing has a direct and practical benefit, in the context of the delivery of housing programs across Canada there have been a range of strategies and initiatives put into place that promote income mixing. These approaches are discussed below.

#### Income mixing in the context of federal housing policy:

In terms of federal housing policy, it is clear that the federal government played an important role in terms of introducing income mixing into social housing in Canada. At the time that the first non-profit housing program was introduced, there was a widely held belief that income mixing would avoid the stigma associated with the larger 100 per cent rent-geared-to-income public housing developments and the difficulties associated with large concentrations of low income households.

This belief was so strongly held that under earlier social housing programs such as the N.H.A. Section 95 (formerly 56.1) program only between 15 per cent to 25 per cent of all units were targeted to low income households. The remaining 75 per cent to 85 per cent of units were targeted to households with moderate incomes – an approach that was in place from the mid-1970's to the mid-1980's.

Following an extensive evaluation of the Section 95 (formerly 56.1) program by Canada Mortgage and Housing Corporation (CMHC) in the early 1980's, it was determined that from a policy standpoint, income mixing poses a number of challenges.

One of the greatest challenges identified through the evaluation was that public funds were not being used as effectively as possible, with only a small number of *needy* households actually realizing benefit. Based on the findings of the evaluation, had requirements related to income mixing not been part of the program criteria, it would have been possible to create an additional 13,000 units of housing for low income households at the same cost (CMHC, 1983:176).

In addition, the evaluation found that the introduction of market units resulted in significant issues related to *horizontal equity*—a situation where a large percentage of households in similar circumstances are unable to realize benefit from a program (CMHC: 1983:206).

Taking the constraints and challenges into consideration, the evaluation concluded that future federal programs should target public funds to those in the greatest need. Specifically, the Section 56.1 Evaluation (now referred to as Section 95) concluded that:

... while valuable social benefit may accrue through the mixing of low income family groups in projects, this approach has been criticized for being a poorly targeted and costly means of assisting those most in need. Does the avoidance of a concentration of low income households justify the cost associated with mixed income communities. (Canada Mortgage and Housing Corporation, 1983:18)

Therefore, following the Section 56.1 Evaluation, the federal government through CMHC announced that funding for subsequent housing programs would be structured in a way that would target federal funding to households in "core housing need"<sup>1</sup>.

#### Income mixing in the context of provincial and territorial policy:

While the provincial and territorial governments have always had an important role to play in the delivery of social housing programs, in 1985, the federal government sought to increase this role by transferring the responsibility for program delivery and administration to the provinces and territories.

With this transfer came greater responsibility in setting program directions and priorities in a manner which better responds to provincial needs with the only restriction being that federal social housing funding must be targeted to those households in core housing need.

In the context of policies related to income mixing, the province of Ontario had a long history of being a strong proponent of mixed income housing having participated actively in the early social housing programs.

In addition, even after the federal government announced that it would be abandoning income mixing as a general policy direction in post'86

<sup>&</sup>lt;sup>1</sup> In general, core need income thresholds identify the income level where a household would not be able to afford housing in their community that is suitable and in good repair without paying more than 30 per cent of their income on rent.

developments, the Province of Ontario continued to support income mixing as an important component of its social housing programs.

While income mixing may have remained an important policy objective, the Province of Ontario did acknowledge the importance of targeting housing assistance to those households in the greatest need. As a result, post '85 housing programs delivered by the Province of Ontario tended to support developments where a larger percentage of units were targeted to households in the greatest need while still allowing for a market component. In terms of the general policy directions adopted by the Province of Ontario it was believed that:

> ... the desirable income mix should be achieved while consuming a minimal share of social housing funds to attract households that are not in need of assistance (Ontario Ministry of Housing, 1994:12)

To support these general directions, the province of Ontario required housing providers to target a <u>minimum</u> of 40 per cent of their units to tenants who would be considered to be in "deep core need". Flexibility, in turn, was permitted in the selection of tenants for the remaining 60 per cent of units<sup>2</sup>.

#### The approach adopted in the Province of British Columbia

In contrast to the Province of Ontario, the Province of B.C. has tended to take a more conservative approach to the development of mixed income housing.<sup>3</sup> This would include the development of post'85 F/P units where the Provincial government tended to follow the lead of the federal government and target housing assistance to those households in the greatest need.

However, following the Federal government's decision in 1994 to withdraw funding support for the development of new social housing,

<sup>&</sup>lt;sup>2</sup> It was noted however in program materials developed by the Ministry of Housing that preference would be given to those housing providers who housed a larger percentage of subsidized tenants.

<sup>&</sup>lt;sup>3</sup> Under the N.H.A. Section 95 program approximately 3,000 units of mixed income housing were created in B.C. This is in sharp contrast to the Province of Ontario where more than 10,000 units of mixed income housing were created under this program, the majority of which can be found in Metro Toronto.

the province of B.C. created HOMES BC –a unilaterally funded housing program. Under this program, the province of B.C. has placed a greater emphasis on the development of mixed income housing with 40 per cent of all units being targeted to "low end of market" households. Since the program was first introduced in 1994, a total of 74 mixed income developments have been created with almost 1,000 units of low end of market housing being added to the Provincial housing stock.

#### **Next Steps:**

Research has shown that over the past two decades there has been an increasing "residualization"<sup>4</sup> among renter households including a widening income gap between those who rent and those who own. Research has also shown significant changes in the socio-demographic and economic profile of renters with an increasing prevalence of households in the lowest income band. (Pomeroy, 1998: 11).

Systemic and structural changes within the economy including an increase in the prevalence of part-time employment as well as an increase in low pay and low skill jobs have been identified as some of the factors contributing to the changes in the profile of renter households. These changes have resulted in greater demands being placed on governments at all levels to find new ways to preserve and expand the supply of affordable rental housing.

In looking for ways to effectively respond to the on-going need for affordable housing, research of this nature has an important role to play. Through this study, it is possible to develop a better understanding of the needs that are being met through mixed income housing and the role that this housing plays within the broader rental housing market.

<sup>&</sup>lt;sup>4</sup> Research carried out for the BC Non-Profit Housing Association (BCNPHA) by Steve Pomeroy <u>et al.</u> found that many renter households that have no effective demand or ability to exercise any choice in their tenure.... tenure may be a choice for some but for others it is a default. Some households are simply unable to access ownership tenure primarily as a result of their low income" (Pomery, 1998:3)

#### **Overview:**

This chapter provides an overview of the general research approach that was adopted including the sampling framework that was created.

## **Research Approach:**

The research steps included:

- 1. The development of an appropriate sampling strategy including the identification of an appropriate sample of social housing developments and private market units to be surveyed;
- 2. The collection of background information from local housing providers about their portfolio and tenant selection practices;
- 3. The administration of a survey to "market" tenants living in social housing as well as a phone survey of tenants living in private rental housing; and,
- 4. The analysis and discussion of the research findings including a comparison of the findings to emerge from this study with the findings from the earlier Toronto-based study.

## About the Sampling Strategy:

In keeping with the directions adopted under the previous study, the focus of this research was on social housing developments targeted to family households. This meant that housing targeted to those with special needs and/or seniors' housing was excluded.

Housing co-ops were also eliminated from the sample given the distinctive manner in which co-op housing is managed and the fact that residents living in co-op housing often tend to view themselves more as shareholders than as tenants.

#### About the Social Housing Universe:

In setting up the research design, the survey universe included all nonprofit *family* developments in the Greater Vancouver area with a mixed income component.

Excluding co-op housing developments, there were 16 family housing developments in the Greater Vancouver area that met the criteria. This would include four (4) developments in Vancouver, five (5) developments in Surrey and five (5) developments in Burnaby. It also included one development in Maple Ridge and one development in Port Coquitlam. All of these developments were built under HOMES BC-- the province's comprehensive social housing program first introduced in 1994.

Across the 16 developments there were a total of 657 units of which 252 were market units. The overall, rent-geared-to-income/market ratio for these developments was 60:40 in keeping with the requirements of the HOMES BC program.

The Social Housing Universe	Assisted Units	Market Units	Total Units
Surrey	139	84	223
Vancouver	120	77	197
Burnaby	102	62	164
Maple Ridge	25	16	41
Port Coquitlam	19	13	32
Total	405	252	657

Table 2-1

#### **General Rental Market Characteristics:**

Table 2-2, on the following page, provides an overview of some of the potential differences in the general rental market characteristics across the five communities where the social housing was located.

# Chapter 2 The Research Approach

General Rental Market Characteristics	Burnaby	Vancouver	Surrey	Maple Ridge	Port Coquitlam
Total renter households	30,590	126,010	29,750	4,780	4,070
Prevalence of renters	44%	58%	29%	24%	26%
Family renters	15,210	44,685	18,710	2,670	2,610
Families as a percentage of all renters	50%	35%	63%	56%	64%
Average income across families who rent	\$35,494	\$35,072	\$34,045	\$30,027	\$36,862
Number of family households with affordability problems <sup>5</sup>	6,155	18,115	9,215	1,340	1,125
% of family households with affordability problems	40.4%	40.5%	49.3%	50.2%	43.1%
Number of family households with extreme affordability problems <sup>6</sup>	3,280	8,815	4,825	665	560
% of family households with extreme affordability problems	21.6%	19.7%	25.8%	24.9%	21.5%

Table 2-2

In looking at the general rental market characteristics a decision was made to eliminate the social housing developments in Maple Ridge and Port Coquitlam in order to create a sharper focus for the study and to minimize as much as possible the potential for confounding influences arising from differences in community contexts.

## Defining the Social Housing Sample:

With the elimination of the developments in Maple Ridge and Port Coquitlam, the final social housing sample included 223 market units across 14 developments including 77 units in Vancouver, 62 units in Burnaby and 84 units in Surrey.

<sup>&</sup>lt;sup>5</sup> Defined as families paying > 30 per cent or more of their income on rent.

<sup>&</sup>lt;sup>6</sup> Defined as families paying > 50 per cent or more of their income on rent.

#### Non-Participants:

At the outset of the study, a letter was sent to the eight (8) different housing providers responsible for the management of the 14 different developments. The letter outlined the research objectives and the importance of this initiative in terms of better understanding individual housing needs.

There were seven (7) housing providers who agreed to participate in the study and one housing provider which declined to participate.

Excluding the one non-participant, the final sample consisted of 168 market units across 12 developments. Of these, 50% of the units were in located in Surrey, 27% were located in Burnaby, and 23% were located in Vancouver. Table 2-3 provides an overview of the final distribution of units across housing providers.

Distribution of Housing Providers	Total Units	%
Affordable Housing Society	28	16.6%
BC Housing Foundation	11	6.5%
CBA Housing Society	18	10.7%
LTD Homes	52	31%
New Vista Society	30	17.9%
SPAHS (1997) Society	21	12.5%
West Coast Community Homes	8	4.8%
Total	168	100%

Table 2-3.

#### Survey Design:

The survey that was used in the Toronto-based research study formed the basis for this study with a copy of the survey being included in Appendix A. In general, the survey included questions about:

- 1. General household characteristics;
- 2. The current and previous housing situation of respondents;
- 3. General satisfaction levels;
- 4. Plans for the future; and,
- 5. Interest in home ownership.

The survey also included open-ended and closed-ended questions in order to allow for qualitative and quantitative information to be collected.

#### **Survey Administration:**

To generate the highest possible response rate, the following steps were taken:

- 1. The property manager/housing administrators for each of the buildings was approached at the outset and the research objectives were discussed.
- 2. Building managers were asked to distribute the surveys to residents<sup>7</sup> and encourage residents to complete the survey.
- 3. A covering letter was prepared by Community Focus explaining the research objectives and providing a contact name and phone number should residents have any questions.
- 4. Tenants were given the assurance that any information that they provide would be completely confidential.
- 5. For those tenants who wanted to learn more about the study results, the survey included a place where they could provide their name and address.

<sup>&</sup>lt;sup>7</sup> There were some slight differences in the approach adopted based on the preferences of the individual housing providers.

## **Response Rate: Market Tenants in Social Housing**

All of the tenants living in the 168 units that were included in the final sample were contacted and asked to participate in the study. Out of the total of 168 households, 82 responses were received with the overall distribution of responses across housing providers ranging from 25% of the total of all units managed by a particular housing provider to 70% of all units. Table 2-4 shows the distribution of responses across housing providers with an overall response rate 49%.

Distribution of Responses	Total Number of Units	%	Responses Received	%
Affordable Housing Society	28	16.6%	7	25%
BC Housing Foundation	11	6.5%	6	55%
CBA Housing Society	18	10.7%	8	44%
LTD Homes	52	31%	22	42%
New Vista Society	30	17.9%	21	70%
SPAHS (1997) Society	21	12.5%	13	62%
West Coast Community Homes	8	4.8%	5	63%
Total	168	100%	82	49%

Table 2-4

#### About the Private Market Sample:

The collection of information from individuals living in private rental housing was somewhat different from the approach used in the Toronto-based study.

In the Toronto-based study, the private buildings that were selected for inclusion in the study were comparable in terms of age, size, amenities and geographic location when compared to the social housing developments.

In the context of this current study, it was not possible to identify a comparable selection of buildings with two of the greatest constraints being the age and structure of the developments.

#### Lack of comparability in terms of age:

The majority of social housing developments with market units were constructed within the last five years under the HOMES BC program while the majority of private rental housing was built prior to 1981. As a result, it was difficult to find comparable private market developments in terms of age.

#### Lack of comparability in terms of the type of structure:

Likewise, a large percentage of the social housing developments targeted to family households tended to be in townhouse developments, making it difficult to find a comparable sample in terms of structure type. In general, the majority of households living in private rental housing live in high-rise or low-rise developments with an increasing percentage living in condo units or garden suites.

#### Using a random sample:

To deal with the constraints identified it was determined that a random phone survey of individuals living in private rental housing would generate the most reliable results. As a result, 830 individuals living in private rental housing in Vancouver, Burnaby and Surrey were contacted by phone with 250 individuals agreeing to participate in the study. This represents a response rate of approximately 30%.

## Level of Confidence in the Research Findings:

The goal was to have a confidence level of 95% with a level of precision of  $\pm 5$  per cent for any of the reported data. Based on the responses received, the level of precision is  $\pm 7\%$  for all reported data. This would be true for those living in social housing as well as those living in private rental housing.

Confidence Level	Responses Received	Confidence Levels	Sampling Error
Tenants living in social housing	82	95%	+ 7%
Tenants living in private rental housing	250	95%	<u>+</u> 7%

Table 2-5

#### **Post Survey Analysis:**

Responses received from tenants living in the private rental market were compared to the general characteristics of renters living in Vancouver, Burnaby and Surrey in order to ensure that a representative sample had been obtained. In comparing the two groups, the goal was to identify areas where the private market sample might be *over-represented* or *under-represented* in terms of responses from a particular group and to take these differences into consideration when drawing conclusions.

The following provides an overview of the results that emerged from the post survey analysis:

#### Under-representation within the private market sample:

In comparing the survey responses with the general characteristics of renters living in Vancouver, Burnaby, and Surrey, it would appear that the private market sample is *under-represented* in terms of:

- The percentage of respondents living in bachelor/studio units<sup>8</sup>;
- The percentage of households with incomes of less than \$20,000<sup>9</sup>; and,
- The percentage of non-family households<sup>10</sup>.

#### Over-representation within the private market sample:

Likewise, it would appear that the private market sample is *overrepresented* in terms of:

The percentage of households living in 2-bed units<sup>11</sup>;

<sup>&</sup>lt;sup>8</sup> According to the 1996 Census, approximately 22% of all renters living in Vancouver, Burnaby or Surrey reported that they lived in a bachelor or studio unit while this was the case for only 3% of those who responded to the survey.

<sup>&</sup>lt;sup>9</sup> According to the 1996 Census, approximately 38% of all renters living in Vancouver, Burnaby or Surrey reported that they had incomes of less than \$20,000 while this was the case for 21% of the private market renters who responded to the survey.

<sup>&</sup>lt;sup>10</sup> According to the 1996 Census, approximately 56.4% of all renters living in Vancouver, Burnaby or Surrey were single person or non-family households while this was the case for 31% of the private market renters who responded to the survey.

<sup>&</sup>lt;sup>11</sup> According to the 1996 Census, approximately 24.6% of all renters living in Vancouver, Burnaby or Surrey reported that they lived in a 2-bed unit. Across the sample of tenants living in the private rental market who responded to the survey approximately 38.4% reported this to be the case.

- The percentage of households with incomes between \$20,000 and \$40,000<sup>12</sup>; and,
- The percentage of two-parent families or couples with children<sup>13</sup>.

Appendix B provides a more detailed summary of the key differences between the two groups. In terms of this particular study and the emphasis on family housing, it is important to note that some of the differences that have been identified are favourable in that there is greater comparability between the private market sample and the social housing sample. At the same time, it should be recognized that the needs of singles and lower income households including those without phones are not as well represented.

<sup>&</sup>lt;sup>12</sup> According to the 1996 Census, approximately 29.5 % of all renters living in Vancouver, Burnaby or Surrey reported that they had incomes of between \$20,000 and \$40,000. Across the sample of tenants living in the private rental market who responded to the survey approximately 44% reported this to be the case.

<sup>&</sup>lt;sup>13</sup> According to the 1996 Census, approximately 15.4% of all renters living in Vancouver, Burnaby or Surrey were two parent families or couples with no children. Across the sample of tenants living in the private rental market who responded to the survey approximately 28% reported this to be the case.

#### **Highlights: Household Characteristics**

This chapter looks more closely at the general household characteristics of renters living in the Vancouver-based context and highlights the differences to emerge in terms of the general socio-demographic profile of market tenants living in social housing and market tenants living in private rental housing. The following are some of the major findings:

- Two parent families make up the majority of households living in social housing with 60% of all respondents reporting this to be the case. Across those living in private rental housing, there is a higher prevalence of single person/non-family households.
- Approximately 1 in 3 families living in social housing are single parent families – a finding that is significantly higher than the private market sample where approximately 11% of all households reported this to be the case.
- There was a higher prevalence of larger family households living in social housing with 44% of all respondents reporting that their household included 4 or more people.
- The average household size for tenants living in social housing was 3.1 while the average household size for those living in private rental housing was 2.3.
- Those living in private rental housing were more likely to fall in the < 30 age cohort while those living in social housing were more were likely to be over 30.
- The majority of those living in social housing reported that they received income from employment (94%). Across those living in private rental housing, 86% reported this to be the case.
- Those living in private rental housing were more likely to report incomes of less than \$25,000 while those living in social housing were more likely to report incomes of between \$25,000 and \$40,000.
- Statistically significant differences could be found between those living in social housing and those living in private rental housing in terms of the *age* of the household head, the source of income, the average income range, and the prevalence of single parent families.

These findings are discussed in more detail in this chapter.

This chapter looks more closely at household characteristics across market tenants living in social housing and market tenants living in private rental housing. Included in this chapter is an examination of the differences in the household composition, the household size, and the age of the household head. Differences in income and income sources are also considered.

## **Household Composition:**

In terms of household composition, there is a higher prevalence of family households living in social housing including a higher prevalence of single parent families. While some of the differences can be attributed to the fact that the social housing that was surveyed was specifically targeted to family households, the prevalence of single parent families living in social housing is important to note. In particular, the percentage of single parent families living in social housing is almost 2.5 times higher than what one would expect to find in the general renter population for Vancouver, Burnaby and Surrey – a finding that is statistically significant when a Chi Square test is applied.

Household Type	Tenants Living in Social Housing	Tenants Living in Private Rental Housing	Renter Households in Vancouver, Burnaby and Surrey
Single person/non-family household	4%	31.2%	56.4%
2 parent family households	60%	28%	15.4%
Couples without children	7%	21.2%	15.6%
Single parent families	28%	6.8%	11.1%
Other	1%	12.8%	1.3%
Total	100%	100%	100%

Table 3-1

## Household Size:

The average household size for tenants living in social housing was 3.1 while the average household size for those living in private rental housing was 2.3. In terms of the general distribution of households living in social housing there would appear to be a higher prevalence of larger households living in social housing with 44% of all respondents reporting that their household consisted of 4 or more persons.

To a large extent, this difference can be explained by the fact that the social housing program has been designed to respond to gaps in the private rental market including the provision of housing that is affordable for larger families. Likewise, the private rental sample would reflect a higher prevalence of single person/non-family households-- a trend that has become increasingly prevalent in the past decade. The differences in terms of household size are found to be statistically significant when a Chi Square test is applied.

Household Size	Tenants Living in Social Housing	Tenants Living in Private Rental Housing	General Distribution of Renter Households in Vancouver, Burnaby and Surrey
Single person households	3%	31%	31.2%
2 person households	26%	33%	33.2%
3 person households	26%	17%	16.8%
Households of 4 or more	44%	19%	18.8%
Total	100%	100%	100%

Table 3-2

## Age of the Household Head:

In terms of the general age distribution across those living in social housing and those living in private rental housing, the majority of respondents were under the age of 40 years while less than 10% were over the age of 60.

In looking at the age distribution across the two groups, there would be a higher prevalence of those over 30 living in social housing while there

was a higher prevalence of those under 30 living in private rental housing. These differences were found to be statistically significant when a Chi Square test was applied. Table 3-3 provides an overview of the general age distribution across the two groups.

Age of Household Head	Social Housing Tenants	%	Tenants Living in Private Rental Housing	%
< 20 years	1	1%	6	2.4%
21-29 years	17	21%	90	36%
30 to 39 years	32	39%	85	34%
40 to 49 years	22	27%	45	18%
50 to 59 years	4	5%	7	3%
60+	6	7%	14	6%
N/A	-	-	3	1%
Total	82	100%	250	100%

Table 3-3

## **Employment Situation:**

The majority of respondents across both groups reported that at least one person in their household was employed. This was true for 94% of those living in social housing and 86% of those living in private rental housing.

Employment Situation	Social Housing Tenants	%	Tenants Living in Private Rental Housing	%
One or more persons employed	77	94%	215	86%
No one employed	5	6%	34	14%
N/A	-	-	1	0%
Total	82	100%	250	100%

Table 3-4

#### Sources of Income:

The majority of respondents across both groups indicated that their primary source of income was from employment. There was however a higher prevalence of individuals living in private rental housing who reported a primary source of income other than employment income. This would include approximately 1 in 10 who reported that their primary source of income was either employment insurance or social assistance—a difference that was found to be statistically significant when a Chi Square test was applied.

Income Sources	Social Housing Tenants	%	Private Tenants	%
Income from employment	72	88%	202	80.8%
Income from social assistance	0	0%	20	8%
Income from employment insurance	0	0%	6	2.4%
Pension income	3	4%	12	4.8%
Other	4	5%	7	2.8%
No Response/N/A	3	4%	3	1.2%
Total	82	100%	250	100%

Table 3-5

## **Household Income:**

Approximately 1 in 10 market tenants living in social housing who responded to the survey reported that their income was less than \$20,000 while this was the case for approximately 1 in 5 renters living in private rental housing.

Among those living in social housing, only 2% of all individuals who responded to the survey reported that they had an income of between \$20,000 to \$25,000 while approximately 14% of those living in private rental housing reported this to be the case.

More than half of all renters living in social housing (52%) reported that they had incomes of between \$25,000 and \$40,000 while only 30% of those living in private rental housing reported this to be the case.

Across both groups, approximately 1 in 3 households reported incomes of greater than \$40,000.

The differences in the income ranges across the two groups were determined to be statistically significant when a Chi Square test was applied with those living in private rental housing being more likely to report lower incomes.

Income Range	Social Housing Tenants	%	Tenants Living in Private Rental Housing	%
Less than \$14,999	6	7%	18	7.2%
\$15,000 to \$19,999	3	4%	35	14%
\$20,000 to \$24,999	2	2%	36	14.4%
\$25,000 to \$29,999	4	5%	22	8.8%
\$30,000 to \$34,999	20	24%	24	9.6%
\$35,000 to \$39,999	19	23%	28	11.2%
\$40,000 to \$44,999	11	13%	37	14.8%
\$45,000 +	13	16%	43	17.2%
No response/N/A	4	5%	7	2.8%
Total	82	100%	250	100%

Table 3-6

#### Highlights: Current and Previous Housing Situation

This chapter looks at differences in the current and previous housing situation of those living in social housing compared to those living in private rental housing. In terms of the differences across the two groups, the following results emerged:

- The majority of respondents across both groups reported that they had lived in their unit for less than two years. Across those living in social housing, almost 77% reported this to be the case compared to 79% of those living in private rental housing who responded to the survey.
- Those living in social housing were more likely to report that they had previously lived in the same neighbourhood or elsewhere in Greater Vancouver, while those living in private rental housing were more likely to report that they had previously lived elsewhere in B.C. or elsewhere in Canada.
- Those living in social housing were more likely to report that they had previously lived in public housing or other social housing when compared with those living in private rental housing who responded to the survey.
- Those living in private rental housing were more likely to report that they were sharing with family or friends.
- Approximately 34% of those living in social housing and 28% of those living in private rental housing cited *push-related factors* as their primary reason for moving from their previous housing. This would include factors such as an *inability to afford the rent; concerns about the condition of their housing; concerns about the safety of their neighbourhood; and, pressure from their landlord.*
- In terms of the current and previous housing situation, statistically significant differences could be found between those living in social housing and those living in private rental housing in terms of *their previous place of residence*, and in terms of *their previous type of housing*.
- In terms of the *length of tenure* or *reasons for moving from their previous housing* there were no significant differences between the two groups.

These findings are discussed in more detail in this chapter.

This chapter looks at differences in the current and previous housing situation of those living in social housing and those living in private rental housing including differences in terms of their length of tenure; the type and location of their previous housing; and, their reasons for moving. Also included in this chapter is a discussion of the impact of push-related factors in terms of individual housing choices.

## Length of tenure:

Respondents were asked to indicate how long they had been living at their current address. The majority of those living in social housing reported that they had lived in their current housing for two years or less while approximately 23% reported that they had lived in their current unit for three years or more. A similar pattern could be found across those living in private rental housing with Table 4-1 showing the general distribution of responses across the two groups.

Length of Tenure	Social Housing Tenants	%	Tenants Living in Private Rental Housing	%
Less than 6 months	9	11.0%	29	11.6%
6 months to 1 year	13	15.9%	52	20.8%
1 to 2 years	41	50.0%	117	46.8%
3 to 5 years	18	22.0%	39	15.6%
5+ years	1	1.2%	13	5.2%
No response/N/A	-	-	0	0%
Total	82	100%	250	100%

Table 4-1

## **Previous Place of Residence:**

Respondents were also asked to indicate where they had lived prior to moving to their current address. The choices ranged from the same neighbourhood to elsewhere in Greater Vancouver or the Province. The choices also included elsewhere in Canada and another country. Table 4-2 shows the distribution of responses.

## Current and Previous Housing Situation

In general, those living in social housing were more likely to report that they had previously lived in the same neighbourhood or elsewhere in Greater Vancouver while those living in private rental housing were more likely to report that they had previously lived elsewhere in B.C. or elsewhere in Canada—differences that were found to be statistically significant when a Chi Square test was applied.

Location of Previous Housing	Social Housing Tenants	<u>%</u>	Tenants Living in Private Rental Housing	%
Same neighbourhood	33	40%	96	38.4%
Elsewhere in Greater Vancouver	42	51%	105	42%
Elsewhere in British Columbia	3	4%	24	9.6%
Elsewhere in Canada	3	4%	16	6.4%
Another country	0	0%	9	3.6%
Other	0	0%	0	0
No response/N/A	1	1%	0	0
Total	82	100%	250	100%

Table 4-2

## **Previous Type of Housing:**

Respondents were also asked to indicate where they had lived previously in terms of the type of housing that they lived in. Table 4-3 shows the distribution of responses across those living in social housing and those living in private rental housing.

In general, those living in social housing were more likely to report that they had previously lived in public housing or other social housing when compared to those living in private rental housing. Those living in private rental housing, on the other hand, were more likely to report that they were sharing with family or friends. These differences were found to be statistically significant when a Chi Square test was applied.

To some extent, these findings would be consistent with what one would expect with those currently living in social housing being more familiar with the potential range of housing options as well as the application process.

Previous Type of Housing	Social Housing Tenants	%	Private Renters	%
Public housing	4	5%	0	0%
Social housing including non- profit or co-op housing	6	7%	3	1.2%
Private rental housing	56	68%	154	61.6%
Housing owned by family and/or self	10	12%	39	15.6%
Housing owned by friends	3	4%	9	3.6%
Shared living arrangement with family or friends	1	1%	40	16%
Other	1	1%	5	2%
No response/N/A	1	1%	0	0%
Total	82	100%	250	100%

#### Table 4-3

#### **Reasons for moving:**

There are a number of reasons why people move. They include personal reasons such as the desire to be closer to family or friends or the desire for a different unit. In some cases, however, decisions to move are based on factors other than the wants and preferences of an individual. For example, it might be concerns about the affordability of the rent or concerns about the level of maintenance or safety of their current housing that would prompt an individual to move. Table 4-4 provides an overview of the range of reasons that were given by survey respondents when asked about the factors that prompted them to move from their previous housing.

## Chapter 4 Current and Previous Housing Situation

Reasons for Moving	Social Housing Tenants	%	Tenants Living in Private Rental Housing	%
Different size or better unit	22	26.8%	48	19.2%
Closer to employment or other opportunities	12	14.6%	54	21.6%
Change in family status	12	14.6%	52	20.8%
Closer to family or friends	4	4.9%	2	.8%
Moving away from home or desire for own place	1	1.2%	17	6.8%
Could no longer afford the rent	10	12.2%	37	14.8%
Previous place in poor conditions	9	11.0%	15	6.0%
Building or neighbourhood not safe	4	4.9%	4	1.6%
Forced by landlord to move	5	6.1%	13	5.2%
Other personal factors	3	3.6%	8	3.2%
Total	82	100%	250	100%

Table 4-4

## **Push-related factors:**

Table 4-5 provides an overview of the *push-related factors* that were given. Push-related factors would include an *inability to afford the rent*, concerns about the condition of the housing, concerns about the safety of the neighbourhood, and pressure from their landlord.

Across those living in social housing, approximately 34% identified pushrelated factors as their primary motivation for moving from their previous housing while approximately 28% of those living in private rental housing reported this to be the case.

## Chapter 4 Current and Previous Housing Situation

Push-related factors	Social Housing Tenants	%	Tenants Living in Private Rental Housing	%
Could no longer afford the rent	10	12.2%	37	14.8%
Previous place in poor condition	9	11.0%	15	6.0%
Building or neighbourhood not safe	4	4.9%	4	1.6%
Forced by landlord to move	5	6.1%	13	5.2%
Total	28	34.1%	69	27.6%

Table 4-5

#### **Personal Factors:**

In terms of *personal factors* approximately 66% of those living in social housing and 72% of those living in private rental housing reported that personal factors contributed to their decision to move from their previous housing. The range of personal factors that were given included: *the desire for a different/bigger/better unit; the desire to be closer to employment or other opportunities; changes in family status; the desire to be closer to be closer to friends or family; and, the desire to move away from home or have a place of their own.* 

Personal reasons	Social Housing Tenants	%	Tenants Living in Private Rental Housing	%
Different size or better unit	22	26.8%	48	19.2%
Closer to employment or other opportunities	12	14.6%	54	21.6%
Change in family status	12	14.6%	52	20.8%
Closer to family or friends	4	4.9%	2	.8%
Moving away from home or desire for own place	1	1.2%	17	6.8%
Other personal factors	3	3.6%	8	3.2%
Total	54	65.8%	181	72.4%

Table 4-6

#### **Highlights: Satisfaction Levels**

This chapter looks at differences in the level of satisfaction across those living in social housing and those living in private rental housing. This would include measures of satisfaction related to their personal situation, the housing environment (building and amenities) and the management of the housing. Differences in terms of attitudes toward community are also explored in this chapter.

 Those living in social housing were more likely to report higher levels of satisfaction with their housing environment and with the management of their housing when compared to those living in the private rental market. Those living in housing in the private rental market, on the other hand, were more likely to report higher levels of satisfaction with being a renter and a greater degree of satisfaction with their current housing situation when compared with those living in social housing.

In general those living in social housing were more likely to indicate that they were satisfied or very satisfied with:

- The general size and layout of their unit;
- Their level of privacy from their neighbours;
- The level of crime in their neighbourhood;
- The level of maintenance and repairs in their building; and,
- The affordability of their rent.

Those living in private rental housing, on the other hand, were more likely to indicate that they were satisfied or very satisfied with:

- The level of security of their building;
- Their freedom to decorate their unit and make it their home; and,
- The level of repairs and up-keep of the housing in their neighbourhood.

When a Chi Square test was applied, there would appear to be statistically significant differences between the responses of the two groups in terms of their satisfaction with:

- The level of security in their building;
- The affordability of their rent; and,
- The level of freedom to decorate their unit.

In terms of these differences, those living in private rental housing were more likely to report higher levels of satisfaction with *the level of security of their building* and *their level of freedom to decorate their unit* while those living in social housing were more likely to report higher levels of satisfaction with the *affordability of their rent*.

#### Highlights: Satisfaction Levels (continued)

In general, there did not appear to be statistically significant differences between the two groups in terms of their levels of satisfaction with:

- The size and layout of their unit;
- The level of privacy from their neighbours;
- The condition of their building;
- The level of maintenance and repairs in their building; and,
- The repairs and up-keep of the housing in their neighbourhood.

In general, those living in social housing were more likely to indicate that they were satisfied or very satisfied with all aspects of building management when compared with those living in private rental housing. The one exception was building security where those in the private rental housing market tended to report higher levels of satisfaction.

When a Chi Square test was applied, statistically significant differences were found between the two groups in terms of their level of satisfaction with *repairs* to their unit and in terms of management's response to security problems.

Those living in social housing were also more likely to report that they were satisfied or very satisfied with *repairs to their unit*. Those living in private rental housing were more likely to report that they were satisfied or very satisfied with *management's response to security problems*.

Attitudes toward community are also examined in this chapter. In general, those living in social housing were more likely to report that:

- Their building was friendly;
- They could rely on their neighbours in an emergency;
- It is important to talk to one's neighbours and get to know them; and,
- There should be more community building activities.

Those in private rental housing, on the other hand, were more likely to report that they were involved in community activities.

When a Chi Square test was applied, statistically significant differences were found between the responses of the two groups in terms of the perceived level of friendliness of their building and their ability to rely on their neighbours in an emergency.

These findings are discussed more fully in this chapter.

This chapter looks at the general levels of satisfaction across those living in social housing and those living in private rental housing along a number of different dimensions. This would include factors related to satisfaction with the housing environment (building and amenities), the management of the housing and their general sense of community.

## Satisfaction with the current housing situation:

When respondents were asked to rate their satisfaction with their current housing situation, those living in social housing were more likely to report that they were satisfied or very satisfied with their current housing situation while those living in private rental housing were more likely to report that they were dissatisfied. This difference was found to be statistically significant when a Chi Square test was applied.

Level of Satisfaction: Housing Situation	Social Housing Tenants	%	Tenants Living in Private Rental Housing	%
Very satisfied	28	34%	79	31.6%
Somewhat satisfied	41	50%	89	35.6%
Neutral	5	6.1%	46	18.4%
Dissatisfied	7	8.5%	21	8.4%
Very Dissatisfied	1	1.2%	14	5.6%
No response/N/A			1	.4%
Total	82	100%	250	100%

Table 5-1

## Satisfaction with the current landlord/property management:

Those living in social housing were also more likely to report that they were satisfied or very satisfied with the management of their housing when compared with those in the private rental market who were more likely to be neutral or to express dissatisfaction. These differences were found to be statistically significant when a Chi Square test was applied.

# Chapter 5 Satisfaction Levels

Level of Satisfaction: Housing Management	Social Housing Tenants	%	Tenants Living in Private Rental Housing	%
Very satisfied	36	43.9%	63	25.2%
Somewhat satisfied	30	36.6%	64	25.6%
Neutral	8	9.8%	80	32%
Dissatisfied	4	4.9%	31	12.4%
Very Dissatisfied	3	3.7%	10	4%
No response/N/A	1	1.2%	2	.8%
Total	82	100%	250	100%

Table 5-2

#### General satisfaction with current situation:

When asked to rate their general level of happiness with their current situation both groups expressed a certain degree of satisfaction or happiness. In general, those living in private rental housing were more likely to indicate that they were *very happy* with their current situation compared to those living in social housing who were more likely to indicate that they were *somewhat happy*. This difference was found to be statistically significant when the Chi Square test was applied.

General satisfaction with current situation	Social Housing Tenants	%	Tenants Living in Private Rental Housing	%
Very happy	16	19.5%	116	46.4%
Somewhat happy	38	46.3%	55	22%
Neither happy nor unhappy	12	14.6%	43	17.2%
Somewhat unhappy	12	14.6%	19	7.6%
Very unhappy	3	3.7%	13	5.2%
No response	1	1.2%	4	1.6%
Total	82	100%	250	100%

#### Satisfaction with being a renter:

Respondents were also asked to rate their general level of happiness with being a renter. In general, those living in private rental housing were more likely to report that they were *very happy* with being a renter while those living in social housing were more likely to report that they were only *somewhat happy*. These differences were found to be statistically significant when a Chi Square test was applied.

Satisfaction with being a renter	Social Housing Tenants	%	Tenants Living in Private Rental Housing	%
Very happy being a renter	4	4.9%	92	36.4%
Somewhat happy being a renter	40	48.8%	70	28%
Indifferent	9	11.0%	42	16.8%
Somewhat unhappy being a renter	17	20.7%	30	12%
Very unhappy being a renter	9	11.0%	14	5.6%
Don't know	2	2.4%	0	0%
No response	1	1.2%	3	1.2%
Total	82	100%	250	100%

#### Table 5-4

#### General levels of satisfaction with building and amenities:

Respondents were also asked to indicate their general level of satisfaction with various features of their current housing environment including:

- The general size and layout of their unit;
- The level of security in their building;
- Privacy from their neighbours;
- The level of crime in their neighbourhood;
- The level of maintenance and repairs in their building;
- The affordability of their rent;
- Their freedom to decorate their unit and make it their home; and,
- The level of repairs and up-keep of the housing in their neighbourhood.

Table 5-5 provides an overview of the responses received. In general those living in social housing were more likely to indicate that they were satisfied or very satisfied with:

- The general size and layout of their unit;
- The level of crime in their neighbourhood;
- The level of maintenance and repairs in their building; and,
- The affordability of their rent.

Those living in private rental housing, on the other hand, were more likely to indicate that they were satisfied or very satisfied with:

- The level of security of their building;
- The level of privacy from their neighbours;
- Their freedom to decorate their unit and make it their home; and,
- The repairs and up-keep of the housing in their neighbourhood.

When a Chi Square test was applied, there would appear to be statistically significant differences in the responses between the two groups in terms of their satisfaction with:

- The level of security in their building;
- The affordability of their rent; and,
- Their freedom to decorate their unit.

Those living in social housing were more likely to report that they were satisfied or very satisfied with the *affordability of their rent* while those living in private rental housing were more likely to report that they were satisfied or very satisfied with *the level of security in their building* and *their freedom to decorate their unit*.

There were no differences between the two groups in terms of their reported levels of satisfaction with:

- The size and layout of their unit;
- Their level of privacy from neighbours;
- The condition of their building;
- The level of maintenance and repairs in their building; and,
- The repairs and up-keep of housing in the neighbourhood.

# Chapter 5 Satisfaction Levels

Satisfaction Levels With Building and Amenities: Social and Private Housing Compared	Social Housing	Private Rental Housing	Social Housing	Private Rental Housing	Social Housing	Private Rental Housing
	SATISF	IED	NEUT	RAL	DISSA	TISFIED
The size and layout of your apartment	65%	58%	20%	20%	13%	22%
The level of security in your building	48%	74%	25%	13%	25%	13%
Privacy from your neighbours	54%	61%	22%	17%	22%	22%
The level of crime in your neighbourhood	41%	36%	32%	29%	25%	34%
The condition of your building (i.e. the level of up-keep and repairs)	73%	63%	14%	18%	11%	19%
The amount of rent you paid	66%	44%	22%	32%	10%	24%
The level of maintenance and repairs done in your building	67%	54%	17%	28%	15%	17%
Your freedom to decorate your unit and make it your home	50%	68%	26%	14%	32%	18%
The level of repairs and up-keep of housing in your neighbourhood	59%	67%	24%	23%	12%	8%

## **Responsiveness of building management:**

Those who responded to the survey were also asked to indicate their general level of satisfaction with different aspects of the management of their housing including:

- Repairs in their building;
- Repairs in their unit;
- The responsiveness of management to security problems;
- The responsiveness of management to problem tenants; and,
- The responsiveness of management to after-hours emergencies.

Table 5-6 provides an overview of the responses received. In general those living in social housing were more likely to indicate that they were satisfied or very satisfied with all aspects of building management with the exception of security problems where those living in private rental housing were more likely to report this to be the case. When a Chi Square test is applied to the responses, there would appear to be statistically significant differences between the two groups in terms of *their satisfaction with repairs to their unit* and in terms of *security problems*. In general, those living in private rental housing were more likely to report higher levels of satisfaction in terms of *management's response to security problems* while those living in social housing were more likely to report higher levels of satisfaction with *repairs to their unit*.

Satisfaction With Building Management: Social and Private Housing Compared	Social Housing	Private Rental Housing	Social Housing	Private Rental Housing	Social Housing	Private Rental Housing
	SATISF	IED	NEUTI	RAL	DISS	ATISFIED
Repairs in the building	70%	56%	16%	25%	9%	17%
Unit repairs	73%	43%	11%	22%	12%	23%
Security problems	45%	71%	26%	11%	20%	22%
Problem tenants in the building	51%	46%	29%	20%	13%	16%
After hours emergencies	37%	27%	34%	21%	11%	7%

#### **Attitudes Toward Community:**

Respondents were also asked a series of questions designed to measure their attitudes toward community and their general sense of community. This included questions related to:

- The sense of friendliness of their building;
- Their ability to rely on their neighbours in an emergency;
- The importance they place on talking to their neighbours;
- Their level of involvement in community activities; and,
- The importance they place on community building activities.

Table 5-7 provides an overview of the responses received. In all cases, with the exception of *involvement in community activities*, those living in social housing were more likely to respond positively to the different questions related to community when compared with those living in private rental housing. In looking at the differences in the responses across the two groups, the *level of friendliness of others in their building* and their *ability to rely on neighbours in an emergency* were found to be statistically significant when a Chi Square test was applied.

Attitudes Toward Community	Social Housing Tenants	%	Tenants Living in Private Rental Housing	%
Sense of friendliness	64	78%	126	50.4%
Ability to rely on neighbours	47	57.3%	81	32.4%
Importance of talking to neighbours	61	74.4%	167	66.8%
Involvement in community activities	20	24.4%	93	37.2%
Importance of community building activities	18	22.2%	38	15.2%

#### **Highlights: Future Plans**

This chapter looks more closely at the future plans across the two groups and the potential for home ownership:

- In general, those living in social housing were more likely to have longer term plans for their current housing and a greater degree of housing stability with 34% reporting that they expected to live in their current housing for 3 years or more. Across those living in private rental housing approximately 21% reported that they expected to move within the next year while only 26% reported that they expected to remain in their current housing for 3 years or more.
- When asked what factors would prompt a decision to move, approximately 1 in 5 respondents cited *push-related factors* as their primary motivation for moving with concerns about the affordability of their rent being most frequently cited by both groups.
- When asked about their available housing options, approximately 78% of all respondents reported that they would move to other rental housing either in the private rental market or non-profit or co-op housing while approximately 1 in 10 respondents reported that they would purchase a home.
- In terms of their expected timeframe for achieving home ownership, respondents were asked to indicate when they thought that they would be in a position to purchase a home. Of those who responded to the survey, approximately 5% reported that they had already saved a down payment while 11% reported that they expected that it would take them between 1 to 2 years before they would be in a position to purchase a home.
- While those living in social housing would appear to be in a slightly better position to move into home ownership when compared to those living in private rental housing with approximately 1 in 10 respondents reporting that they had saved the necessary down payment, the majority of respondents were more likely to report that they thought that it would take them 5 years or longer before they would be in a position to purchase a home. Similarly, approximately 1 in 4 respondents indicated that they did not know when they would be in a position to purchase a home.
- Approximately 1 in 10 respondents reported that they had applied for assisted housing – a finding that was consistent across both groups.

These findings are discussed in more detail in this chapter.

This chapter looks more closely at the plans for the future across those living in social housing and those living in private rental housing. This would include their level of interest in home ownership as well as other potential housing options available to them. Also included in this chapter is a discussion of their perceptions of the future.

### Plans to remain at current address:

Respondents were asked to indicate how much longer they saw themselves living at their current address. Table 6-1 provides an overview of the responses that were received. In general, it would appear that those living in housing in the private rental market were more likely to report that they expected to move within the next year when compared with those living in social housing. Those living in social housing, on the other hand, were more likely to report that they expected to remain at their current address for three years or more. These differences were found to be statistically significant when a Chi Square test was applied.

Plans to remain at current address	Social Housing Tenants	%	Private Market Tenants	%
Less than 1 year	8	9.8%	53	21.2%
ikss than 1 year	-   - <u>-</u>			21.270
1 to 2 years	24	29.3%	76	30.4%
3 to 5 years	20	24.4%	28	11.2%
5+ years	8	9.8%	27	14.8%
Unsure	21	25.6%	54	21.6%
No response	1	1.2%	2	.8%
Total	82	100%	250	100%

Table 6-1

## Factors that would prompt a decision to move:

Respondents were also asked through an open-ended question to indicate what *would prompt them to move*. Table 6-2 shows the distribution of the responses that were received grouped by different themes or categories.

# Chapter 6 Future Plans

Factors prompting a decision to move	Social Housing Tenants	%	Private Market Tenants	%
Desire for change or a bigger home	11	13.4%	75	30%
Purchase a home	26	31.7%	25	10%
Can no longer afford the rent	8	9.7%	23	9.2%
Unhappy in current housing	5	6.0%	22	8.8%
Change in family status	10	12.1%	16	6.4%
Move to another city	4	4.8%	12	4.8%
Closer to employment or family	6	7.3%	10	4.0%
Pressured by landlord to move	0	0%	9	3.6%
Move to social housing	0	0%	6	2.4%
Health-related factors	0	0%	4	1.6%
Safety of the neighbourhood	2	2.4%	1	0.4%
Other	0	0%	26	10.4%
No response	10	12.2%	21	8.4%
Total	82	100%	250	100%

Table 6-2

## **Primary Motivation for Moving: Push-related factors:**

In keeping with the approach adopted earlier, it is interesting to note that approximately 1 in 5 respondents cited *push-related* factors as their primary motivation for moving from their current housing with concerns about the affordability of the rent being the most frequently cited factor across both groups. Table 6-3 provides an overview of the range of pushrelated factors that were cited.

Push-related factors	Social Housing Tenants	%	Private Market Tenants	%
Can no longer afford the rent	8	9.7%	23	9.2%
Unhappy in current housing	5	6.0%	22	8.8%
Pressured by landlord to move	0	0%	9	3.6%
Safety of the neighbourhood	2	2.4%	1	0.4%
Total	15	18.3%	55	22%

Table 6-3

## **Primary Motivation for Moving: Personal factors:**

Both groups cited personal factors more frequently. Among those living in social housing, the decision to purchase a home was the most frequently cited factor while the desire for change or a bigger unit was most commonly reported among those living in private rental housing.

Personal Factors	Social Housing Tenants	%	Private Market Tenats	%
Desire for change or a bigger home	11	13.4%	75	30%
Purchase a home	26	31.7%	25	10%
Change in family status	10	12.1%	16	6.4%
Move to another city	4	4.8%	12	4.8%
Move to social housing	0	0%	6	2.4%
Closer to employment or family	6	7.3%	10	4.0%
Total	57	69.5%	170	68%

Table 6-4

## Available housing options:

Respondents were also asked to indicate *where* they would move if they were decided to move. Of those who responded to this question, approximately 78% reported that they would move to other rental housing either in the private rental market or non-profit or co-op housing while approximately 1 in 10 reported that they would purchase a home.

Those living in social housing were more likely to report that they would move elsewhere in the province or elsewhere in Canada, while those living in private rental housing were more likely to report that they would move to other rental housing. Both observations were found to be statistically significant when a Chi Square test was applied.

Approximately 1 in 10 respondents across both groups reported that they would move to social housing. This was true for those already living in social housing as well as those living in private rental housing.

# Chapter 6 Future Plans

Available housing options	Social Housing Tenants	%	Tenants Living in Private Rental Housing	%
Other Rental Housing	31	37.8%	170	68.0%
Social Housing (Non-Profit or Co-op)	8	9.8%	23	9.2%
Purchase a home	9	11.0%	24	9.6%
Move back with family	0	0%	7	2.8%
Move elsewhere in the Province	15	18.3%	4	1.6%
Move elsewhere in Canada	7	8.5%	5	2.0%
Move to another country	2	2.4%	4	1.6%
Other	2	2.4%		
Unsure	1	1.2%	5 ,	2.0%
No response	7	8.5%	8	3.2%
Total	82	100%	250	100%

Table 6-5

## Waiting list for assisted housing:

Respondents were also asked to indicate whether they had applied for assisted housing. Of those who responded to the survey, approximately 1 in 10 reported that they had applied for assisted housing while approximately 85% reported that this was not the case. This was true across those living in social housing as well as those living in private rental housing. Table 6-6 shows the distribution of the responses received.

Waiting for rent- geared-to-income housing	Social Housing Tenants	%	Tenants Living in Private Rental Housing	%
Yes	7	8.5%	29	11.6%
No	69	84.1%	212	84.8%
Unsure	5	6.1%	8	3.2%
No response	1	1.2%	1	.4%
Total	82	100%	250	100%

Table 6-6

## Interest in home ownership:

Respondents were also asked to indicate whether they would like to own a home someday. In general, those living in social housing expressed a higher level of interest in home ownership when compared to those living in private rental housing (84% compared to 71.2%) – a finding that was found to be statistically significant based on the application of a Chi Square test.

Interest in home ownership	Social Housing Tenants	%	Private Rental Housing	%
Yes	69	84%	178	71.2%
No	7	9%	50	20%
Unsure	5	6%	21	8.4%
No response	1	1%	1	0.4%
Total	82	100%	250	100%

Table 6-7

## Potential for home ownership:

In terms of the greatest barrier to home ownership, economic reasons were the most frequently cited factors by both groups. This would include *difficulty in saving the down payment, an inability to afford the monthly payments,* and *an inability to find housing that is suitable at a price that they can afford.* Across those living in social housing, 83% of those who responded to the survey cited economic factors while this was the case for 75% of those living in private rental housing.

It is interesting to note that across both groups, between 3% and 4% of all respondents reported that they did not face any specific barriers to home ownership.

Similarly, 7% of those living in social housing and 18% of those living in private rental housing reported that they were not interested in home ownership or that renting better suited their lifestyle.

Between the two groups, those living in social housing were more likely to report that they would have *difficulties in saving the necessary down payment*. Those living in private rental housing, on the other hand, were

Factors preventing home ownership	Social Housing Tenants	%	Tenants Living in Private Rental Housing	%
Previously owned and prefers to rent	1	1%	11	4.4%
Not interested in home ownership	2	2%	19	7.6%
Lifestyle is better suited to renting	3	4%	14	5.6%
Difficult to save the down payment	42	51%	9	3.6%
Unable to afford the monthly payments	15	18%	57	22.8%
The type of housing that is affordable is not suitable	8	10%	63	25.2%
Single income and unaffordable	3	4%	59	23.6%
There are no current barriers to home ownership	2	3%	10	4%
Other	6	7%	8	3.2%
Total	82	100%	250	100%

more likely to report that they had a single income and could not afford to purchase a home.

Table 6-8

### Expected time frame for achieving home ownership:

In terms of their expected timeframe for achieving home ownership, respondents were asked to indicate when they thought that they would be in a position to purchase a home. Of those who responded to the survey, approximately 5% reported that they had already saved a down payment while 11% reported that they expected that it would take them between 1 to 2 years before they would be in a position to purchase a home.

The majority of respondents were more likely to report that they thought that it would take them five years or longer before they would be in a position to purchase a home. Approximately 1 in 4 respondents also reported that they did not know when they would be in a position to purchase a home.

In terms of the differences across the two groups, it would appear that a small minority of tenants living in social housing (approximately 1 in 10) had already saved a down payment compared to those living in private

rental housing. This difference was found to be statistically significant	
when a Chi Square test was applied.	

Time frame for achieving home ownership	Social Housing Tenants	%	Private Market Tenants	%
Already saved	11	13.4%	7	2.4%
Less than 1 year	_	-	9	3.6%
1 to 2 years	10	12.2%	16	6.4%
3 to 5 years	14	17.1%	51	20.4%
More than 5 years	23	28.0%	95	38%
Unsure	22	26.8%	66	26.4%
No response	2	2.4%	6	2.4%
Total	82	100%	250	100%

### Table 6-9

### Perceptions of the future:

Respondents were also asked whether they felt that their future would be *better, worse,* or *much the same.* The majority of respondents reported that they thought that their future would be better (45%) with those living in social housing being much more likely to report this to be the case. This difference was found to be statistically significant when a Chi Square test was applied.

Perceptions of the future	Social Housing Tenants	%	Private Market Tenants	%
Better	51	62.2%	98	39.2%
Worse	1	1.2%	3	1.2%
Much the same	10	12.2%	104	41.6%
Uncertain	15	18.3%	39	15.6%
Don't Know	4	4.9%	6	2.4%
No response	1	1.2%	_	-
Total	82	100%	250	100%

Table 6-10

### Perceptions of the economic future:

Respondents were also asked whether they thought that their economic future would be *better*, *worse*, or *much the same*. Again, the majority of respondents reported that they thought that their economic future would be better (44%) with those living in social housing being much more likely to report this to be the case. Table 6-11 shows the distribution of responses across the two groups. Once again, this difference was found to be statistically significant when a Chi Square test was applied.

Perceptions of the economic future	Social Housing Tenants	%	Tenants Living in Private Rental Housing	%
Better	46	56.1%	100	40%
Worse	4	4.9%	4	1.6%
Much the same	16	19.5%	95	38%
Uncertain	11	13.4%	45	18%
Don't Know	5	6.1%	6	2.4%
No Response	-	-	-	-
Total	82	100%	250	100%

Table 6-11

## Greater Vancouver and Metro Toronto Compared

### Highlights: Greater Vancouver and Metro Toronto compared

This chapter looks at similarities and differences between those living in social housing in the Vancouver-based context compared to those living in social housing in the Toronto-based context.

#### The socio-demographic and economic profile:

The were a number of differences to emerge in terms of the socio-demographic and economic profile:

- The Vancouver-based sample tended to have more households with slightly higher incomes and tended to be more highly targeted to larger family households when compared to the Toronto-based sample.
- The Toronto-based sample, on the other hand, tended to more closely reflect the profile of the general renter population including a greater diversity in incomes and income sources as well as a higher prevalence of single person households.
- In both cases, there would appear to be a relatively high prevalence of single parent families when compared with the general renter population.

#### The current and previous housing situation:

- In general, there would appear to be a number of similarities in terms of their previous housing situation including the location of their previous housing (elsewhere in the urban area) and the type of housing (other rental).
- There were also similarities in terms of their reasons for moving from their previous housing with *push-related factors* being commonly cited by respondents in both groups.
- Respondents in the Toronto-based sample were much more likely to have applied for assisted housing when compared to the Vancouver-based sample with approximately 1 in 5 respondents in the Toronto-based sample reporting this to be the case.

#### **Reported satisfaction levels:**

There were a number of differences to emerge in terms of the reported satisfaction level:

 In general, the Toronto-based sample tended to be more polarized in their responses with respect to certain aspects of their housing while the Vancouver-based sample tended to have higher general levels of satisfaction.

#### Highlights: Greater Vancouver and Metro Toronto compared (continued) Reported satisfaction levels (continued):

- When compared with the Vancouver-based sample, the Toronto-based sample was also more likely to report higher levels of dissatisfaction with:
  - Crime in their neighbourhood;
  - The affordability of their rent; and,
  - The level of repairs and up-keep of other housing in their neighbourhood.
- The Vancouver-based sample, on the other hand, was more likely to report higher levels of dissatisfaction with:
  - Their freedom to decorate their unit;
  - The level of security in their building; and
  - The level of maintenance in their building.

#### Attitudes toward community:

There was no difference across the groups in terms of their belief that it is important to talk to their neighbours and get to know them. However, there were differences in the extent to which individuals felt that this had happened. Those in the Vancouver-based context were more likely to report that they felt a sense of neighbourliness in their buildings. They were also more likely to report that they felt that they could rely on their neighbours in an emergency. Those in the Torontobased sample, on the other hand, were more likely to place a greater emphasis on the importance of community building activities and were more likely to report higher levels of involvement.

#### Potential for home ownership and plans for the future:

In general, there was a wide range of responses received in terms of future housing options, with a high level of interest in home ownership being expressed among both groups. In general the Toronto-based sample tended to be slightly more polarized in their response both in terms of their level of interest in home ownership and in terms of their projected timeframe for achieving home ownership. The Vancouver-based sample tended to have a larger percentage of respondents reporting that they were interested in home ownership. A number of respondents in the Vancouver-based sample also reported a greater degree of uncertainty as to when they would be in a position to purchase a home.

#### Perceptions of the future:

In looking at differences in the responses across the two groups it would appear that while there was some level of uncertainty reported, in general, the Vancouverbased sample was more likely to report higher levels of optimism in general in terms of their future including their economic future. The Toronto-based sample, on the other hand, was more likely to report higher levels of pessimism in terms of their future and a greater degree of uncertainty in terms of their economic future.

This chapter looks more closely at market tenants living in social housing in the Toronto-based context compared to market tenants living in social housing in the Vancouver-based context in order to begin to identify similarities and differences across the two group in terms of:

- their general socio-demographic and economic profile;
- their current and previous housing situation;
- their general levels of satisfaction;
- their plans for the future; and,
- their potential for home ownership.

### The Vancouver-based/Toronto-based contexts:

The Toronto-based data was collected through a comparable study that was carried out by *Community Focus* in 1998. At that time, responses were received from a total of 507 market tenants living in social housing.

The Vancouver-based results focus on the 82 responses received across market tenants living in social housing developments in Vancouver, Burnaby and Surrey.

In both cases, the focus of the study is on family housing developments while housing targeted to seniors, those with special needs or housing co-ops were not included in the sample.

### **Response Rates and Confidence Levels:**

In terms of the responses received, the Toronto-based sample represents approximately 25% of all market units developed in Metro Toronto under the N.H.A. Section 95 program that were targeted to family households. Likewise, the Vancouver-based sample represented approximately 33% of all market units targeted to family households in Greater Vancouver.

In terms of the level of confidence, based on the responses received the confidence level is  $\pm$  95% with a level of precision of  $\pm$  7% for the Vancouver-based sample and a level of precision of  $\pm$  5% for the Toronto-based sample.

## Greater Vancouver and Metro Toronto Compared

#### Similarities and differences in the socio-demographic profile

This section looks more closely at similarities and differences in the sociodemographic and economic profile of those living in social housing in the Vancouver-based context compared to the Toronto-based context. In looking at the findings across the two groups, there would appear to be significant differences in terms of their general household characteristics.

In particular, the Toronto-based sample would appear to have:

- a larger percentage of single person/non-family households;
- a larger percentage of households with household heads under 30;
- a larger percentage of households with incomes <\$20,000</li>
- a larger percentage of households receiving income from sources other than employment;

The Vancouver-based sample, on the other hand, included:

- a larger percentage of family households including single parent families;
- a larger percentage of larger households (4+ persons);
- a larger percentage of households with household heads 40+;
- a larger percentage of households with incomes > \$30,000; and,
- a larger percentage of households reporting that their primary source of income was from employment.

In both cases, the study found that there is a higher prevalence of single parent families living in social housing when compared to the general rental market characteristics – a difference that is found to be statistically significant.

The differences in the socio-demographic and economic profile are discussed in more detail in the following section.

### Differences in the socio-demographic profile:

There were a number of important differences in terms of the sociodemographic and economic profile of market tenants living in social housing in the Vancouver-based context compared to market tenants living in social housing in the Toronto-based context. This section of the report looks more closely at these differences including differences in:

- household composition;
- household size;
- the age of the household head;
- their employment situation;
- their income source; and,
- their income range

### Household Composition Compared:

In general, the Toronto-based sample included a higher prevalence of single person or non-family households when compared to the Vancouver-based sample.

Across those surveyed in the Metro-Toronto context almost 1 in 3 renters were single person or non-family households. As well, there was a higher prevalence of couples without children.

The Vancouver-based sample, on the other hand, included a higher prevalence of two parent and single parent families.

Household Type Compared	Social Housing Sample Greater Vancouver	Social Housing Sample Metro Toronto
Single person/non-family household	4%	31%
2 parent family households	60%	36%
Couples without children	7%	12%
Single parent families	28%	20%
Other	1%	1%
Total	100%	100%

Table 7-1

### Household Size Compared:

In terms of household size, the Toronto-based sample also had a higher prevalence of smaller households when compared to the Vancouverbased sample. The Vancouver-based sample, on the other hand, included a higher prevalence of households with 4 or more members.

To some extent, the differences that have been identified could be a function of the unit mix with a higher prevalence of larger 3-bed units being found in the Vancouver-based sample and a higher prevalence of bachelor units being found in the Toronto-based stock.

It could also be a function of the program objectives with the HOMES BC program being structured in a way which recognizes the challenges that

Household Size Compared	Social Housing Sample Greater Vancouver	Social Housing Sample Metro Toronto
Single person households	3%	18%
2 person households	26%	25%
3 person households	26%	22%
Households of 4 or more	44%	25%
No response		10%
Total	100%	100%

larger family households face in finding housing in the private rental market that meets their needs and that is affordable.

Table 7-2

## Age of the Household Head Compared:

The age profile across those living in social housing would appear to be relatively consistent across the two groups, with the largest percentage being in the 30-39 age cohort. In general, however, those in the Vancouver-based sample would appear to be older than the Torontobased sample, with a larger percentage of respondents in the Torontobased sample being less than 30 and a larger percentage of respondents in the Vancouver-based sample being over 30. These differences were found to be statistically significant when a Chi Square test was applied.

Age of Household Head Compared	Social Housing Sample Greater Vancouver	Social Housing Sample Metro Toronto
< 20 years	1%	2.4%
21-29 years	21%	36%
30 to 39 years	39%	34%
40 to 49 years	27%	18%
50 to 59 years	5%	3%
60+	7%	6%
N/A	-	1%
Total	100%	100%

### **Employment Situation Compared:**

In terms of their employment situation, in both the Vancouver-based context and the Toronto-based context, the majority of respondents reported that at least one member of their household was employed with the Vancouver-based sample reporting a slightly higher rate of employment when compared to the Toronto-based sample.

Employment Situation Compared	Social Housing Sample Greater Vancouver	Social Housing Sample Metro Toronto
One or more persons employed	94%	89%
No one employed	6%	11%
N/A	-	-
Total	100%	100%

Table 7-4

### **Income Sources Compared:**

Similar findings emerged in terms of income sources. While the majority of respondents reported that they received income from employment, the Toronto-based study captured a larger percentage of individuals reporting income from other sources including employment insurance and/or social assistance—a difference that was found to be statistically significant when a Chi Square test was applied.

Income Sources Compared		
	Social Housing Sample Greater Vancouver	Social Housing Sample Metro Toronto
Income from employment	88%	69%
Income from social assistance	0%	14%
Income from employment insurance	0%	1%
Pension income	4%	6%
Other	5%	7%
No Response/N/A	4%	3%
Total	100%	100%

## Income Range Compared:

In looking at differences in terms of the average incomes, in general, the incomes of the Toronto-based tenants tended to be lower. Based on the findings reported, approximately 28% of the Toronto-based sample reported that they had incomes of less than \$20,000 compared to 11% of the Vancouver-based sample.

In the Vancouver-based context, almost half of all respondents reported that they had an annual income of between \$30,000 and \$40,000. This difference that was found to be statistically significant when a Chi Square test was applied.

Across both groups, between 26% and 29% of all respondents reported that they had an annual household income of greater than \$40,000.

Income Range Compared	Social Housing Sample Greater Vancouver	Social Housing Sample Metro Toronto
Less than \$14,999	7%	16%
\$15,000 to \$19,999	4%	12%
\$20,000 to \$29,999	7%	21%
\$30,000 to \$39,999	47%	18%
\$40,000+	29%	26%
No response/N/A	5%	7%
Total	100%	100%

Greater Vancouver and Metro Toronto Compared

#### Similarities and differences: current and previous housing situation

This section looks more closely at similarities and differences across the two groups in terms of their current and previous housing situation including their general level of housing stability:

Current Housing Situation and Housing Stability:

- In general, the Toronto-based sample captured a larger percentage of households who had lived in their unit for 5 years or more when compared to the Vancouver-based sample.
- The Vancouver-based sample, on the other hand, had a larger percentage of respondents reporting that they expected to remain in their current housing for a longer period of time.
- Both of these differences were found to be statistically significant when a Chi Square test was applied.

Previous Housing Situation:

- In general, there would appear to be a number of similarities in terms of their previous housing situation including the location of their previous housing (elsewhere in the urban area) and the type of housing (other rental).
- It is interesting to note that in both cases, approximately 1 in 10 respondents reported that they had previously lived in public housing or other social housing.
- It is also interesting to note that push-related factors were commonly cited by both groups as contributing to their decision to move from their previous housing. This was true for approximately 1 in 3 respondents across both groups.

### Length of Tenure Compared:

In terms of their general length of tenure, the Toronto-based sample captured a larger percentage of households who had lived in their unit for 5 years or more while the majority of respondents from Vancouver-based sample reported that they had lived in their unit for between 1 to 2 years<sup>14</sup>. This difference was found to be statistically significant when a Chi Square test was applied.

<sup>&</sup>lt;sup>14</sup> To some extent, these findings could be skewed by the fact that the majority of developments that were surveyed in the Vancouverbased context had been constructed within the last five years with some having an even shorter operating history The Toronto-based sample on the other hand was housing that had been constructed under a much earlier program.

Length of Tenure Compared	Social Housing Sample Greater Vancouver	Social Housing Sample Metro Toronto
Less than 6 months	11.0%	11%
6 months to 1 year	15.9%	11%
1 to 2 years	50.0%	20%
3 to 5 years	22.0%	27%
5+ years	1.2%	30%
No response/N/A	-	0
Total	100%	100%

Table 7-7

## Plans to Remain at Current Address Compared:

It is interesting to note that the Vancouver-based sample had a larger percentage of respondents reporting that they expected to remain at their current address for three years or more when compared to the Torontobased sample. In general approximately 34% of all market tenants living in social housing in the Vancouver-based context reported that they expected to remain in their current housing for at least three years. Across those living in the Toronto-based sample approximately 1 in 5 respondents reported this to be the case. This difference was found to be statistically significant when a Chi Square test was applied.

Plans to remain at current address compared	Social Housing Greater Vancouver	Social Housing Metro Toronto
Less than 1 year	9.8%	15%
1 to 2 years	29.3%	21%
3 to 5 years	24.4%	12%
5+ years	9.8%	10%
Unsure	25.6%	42%
No response	1.2%	
Total	100%	100%

## Location of Previous Housing Compared:

In looking at the differences across the two groups, it would appear that a larger percentage of tenants living in social housing in the Vancouverbased context reported that they had previously lived in the same neighbourhood<sup>15</sup> when compared with the Metro Toronto sample. Those living in Metro Toronto, on the other hand, were more likely to report that they had previously lived *elsewhere in the province, elsewhere in Canada* or *another country.* 

Location of Previous Housing Compared	Social Housing Sample Greater Vancouver	Social Housing Sample Metro Toronto
Same neighbourhood	40%	26%
Elsewhere in Regional Municipality	51%	56%
Elsewhere in the Province	4%	9%
Elsewhere in Canada	4%	2%
Another country	0%	5%
Other	0%	0%
No response/N/A	1%	2%
Total	100%	100%

Table 7-9

## **Previous Type of Housing Compared:**

In terms of their previous housing, it would appear that in general across both groups, the majority of respondents had previously lived in private rental housing with 63% of respondents in the Toronto-based study and 68% of respondents in the Vancouver-based study reporting this to be the case. Likewise, approximately 1 in 10 respondents reported that they had previously lived in public housing or other social housing while approximately 1 in 8 reported that they had previously lived in housing that they had owned or that was owned by family.

These findings would appear to be relatively consistent across the two groups.

<sup>&</sup>lt;sup>15</sup> To some extent, this difference could be attributed to the fact that the housing constructed under the HOMES BC program is new, having been constructed within the last 4-5 years. It is possible that individuals already living in the neighbourhood would have seen the housing being constructed and applied to move into the housing.

Previous Type of Housing Compared	Social Housing Sample Greater Vancouver	Social Housing Sample Metro Toronto
Public housing	5%	4%
Social housing including non-profit of co- op housing	7%	6%
Private rental housing	68%	63%
Housing owned by family and/or self	12%	15%
Housing owned by friends	4%	2%
Shared living arrangement with family or friends	1%	
Other	1%	9%
No response/N/A	1%	0
Total	100%	100%

Table 7-10

## **Reasons for Moving from Previous Housing Compared:**

Respondents were asked to indicate their reasons for moving from their previous housing. In keeping with the approach that was adopted earlier, the reasons for moving were divided into *push-related factors* and *personal factors*.

In general, approximately 1 in 3 respondents in both groups cited *push-related factors* as their primary motivation for moving from their previous housing with the distribution of responses being relatively consistent across the two groups.

It is interesting to note that those in the Vancouver-based sample were more likely to report that *pressure from their landlord* was a factor while this did not emerge as a factor in the Toronto-based study.

Table 7-11 provides an overview of the full range of *push-related factors* while Table 7-12 provides an overview of the full range of *personal factors*.

## Greater Vancouver and Metro Toronto Compared

Push-related Factors Compared	Social Housing Sample Greater Vancouver	Social Housing Sample Metro Toronto
Could no longer afford the rent	12.2%	14%
Previous place in poor condition	11.0%	1%
Neighbourhood not safe	2.4%	3%
Building or neighbourhood not safe	4.9%	8%
Forced by landlord to move	6.1%	N/A
Other	3.6%	
Total	34.1%	29%

Table 7-11

Personal Reasons Compared	Social Housing Sample Greater Vancouver	Social Housing Sample Metro Toronto
Need for a different size or better unit	26.8%	19%
Closer to employment or other opportunities	14.6%	12%
Change in family status	14.6%	12%
Closer to family or friends	4.9%	4%
Moving away from home or desire for own place	1.2%	4%
Other		19%
Total	65.8%	70%

### **Reported Satisfaction Levels:**

This section of the report looks more closely at similarities and differences across market tenants living in social housing in the Metro Toronto context compared to the Vancouver-based context in terms of their reported satisfaction levels with different aspects of their housing. This would include differences in their satisfaction with their housing environment (building and amenities), the management of their housing, as well as differences in their level of satisfaction with being a renter.

In general, the following results emerge:

The Vancouver-based sample was:

- More likely to express higher levels of satisfaction with their current housing situation when compared to the Toronto-based sample;
- More likely to express a higher levels of satisfaction with being a renter;
- More likely to express higher levels of satisfaction with the affordability of their rent; and,
- More likely to report higher levels of satisfaction with the management of their housing.

The Toronto-based sample was:

- More likely to express higher levels of satisfaction with their level of privacy;
- More likely to express higher levels of satisfaction with their freedom to decorate their unit; and,
- More likely to express higher levels of satisfaction with the level of repairs and up-keep of the housing in their neighbourhood.

The Toronto-based sample was also more likely to be polarized in terms of their levels of satisfaction with the:

- Security in their building;
- Repairs in their building; and,
- The condition of their building.

Both groups appeared to be equally concerned about the level of crime in their neighbourhood with approximately 1 in 4 respondents reporting that they were dissatisfied or very dissatisfied with this aspect of their housing.

All of the differences cited were found to be statistically significant when a Chi Square test was applied.

### Satisfaction with Current Housing Situation Compared:

In general, the Vancouver-based sample was more likely to express higher levels of satisfaction with their housing when compared to the Toronto-based sample. Among those living in Vancouver, 84% reported that they were satisfied or very satisfied with their housing compared to 71% of respondents in the Toronto-based sample.

Social Housing Sample Greater Vancouver	Social Housing Sample Metro Toronto
34.1%	31%
50%	40%
6.1%	13%
8.5%	9%
1.2%	8%
	3%
100%	100%
	Sample Greater           Vancouver           34.1%           50%           6.1%           8.5%           1.2%

Table 7-13

### General Satisfaction with Being a Renter Compared:

The Vancouver-based sample was also more likely to express higher levels of satisfaction with being a renter when compared to the Toronto-based sample. Across the Toronto-based sample, 53.7% of all respondents reported that they were *very happy* or *somewhat happy* being renters compared to 39% of those who responded to the Toronto-based survey.

4.9%	4%
40.00/	
48.8%	35%
11.0%	11%
20.7%	21%
11.0%	14%
2.4%	0%
1.2%	1.2%
100%	100%
	11.0%         20.7%         11.0%         2.4%         1.2%

### Satisfaction: Building and Amenities Compared:

Respondents were asked to indicate their level of satisfaction with various aspects of their housing situation including:

- The size and layout of their apartment,
- The level of security in the building,
- Privacy from the neighbours,
- Crime in the neighbourhood,
- The condition of the building,
- The affordability of their rent,
- Their freedom to decorate their unit and make it their home, and,
- The repair and up-keep of housing in the neighbourhood.

#### Table 7-15 provides an overview of the responses received.

Satisfaction with building and amenities	Greater Vancouver Sample	Metro Toronto Sample	Greater Vancouver Samnle	Metro Toronto Sample	Greater Vancouver Sample	Metro Toronto Sample
	SATISF	IED	NEUTI	RAL	DISSAT	ISFIED
The size and layout of your apartment	65%	79%	20%	3%	13%	18%
The level of security in your building	48%	59%	25%	14%	25%	26%
Privacy from neighbours	54%	80%	22%	5%	22%	12%
The level of crime in neighbourhood	41%	40%	32%	7%	25%	26%
The condition of the building	73%	74%	14%	5%	11%	21%
The amount of rent paid	66%	47%	22%	3%	10%	50%
The level of maintenance and repairs done in your building	67%	79%	17%	4%	15%	17%
Your freedom to decorate your unit and make it your home	50%	81%	26%	9%	32%	10%
The repairs and up-keep of housing in your neighbourhood	59%	82%	24%	7%	12%	12%

Greater Vancouver and Metro Toronto Compared

### Satisfaction with Building Management Compared:

Respondents were also asked to indicate their level of satisfaction with the management of their housing including:

- Repairs in their building;
- Repairs in their unit;
- Management response to security problems;
- Management response to problem-tenants; and,
- Management response to after-hours emergencies.

In general, those in the Vancouver-based context were more likely to report that they were *satisfied* or *very satisfied* with the management of their housing in terms of:

- Repairs in their building;
- Repairs in their unit; and,
- Management's response to problem tenants.

Those in the Toronto-based sample, on the other hand, were more likely to report higher levels of satisfaction with management's response to *securityrelated problems* and to *after-hours emergencies*. In both cases, however, there would appear to be a significant degree of polarization in the Toronto-based responses. Those in the Vancouver-based sample, on the other hand, were more likely to be satisfied or neutral in terms of their responses. Table 7-16 provides an overview of the responses received.

Satisfaction with Building Management Compared	Greater Vancouver	Metro Toronto	Greater Vancouver	Mertro Toronto	Greater Vancouver	Metro Toronto
	SATISF	IED	NEUTI	RAL	DISS	ATISFIED
Repairs in the building	70%	68%	16%	12%	9%	20%
Unit repairs	73%	71%	11%	12%	12%	20%
Security problems	45%	49%	26%	17%	20%	29%
Problem tenants in the building	51%	47%	29%	24%	13%	29%
After hours emergencies	37%	50%	34%	25%	11%	25%

In terms of differences that were noted, the differences in terms of the levels of satisfaction reported with respect to *management's response to problem tenants* and *management's response to after-hours emergencies* were found to be statistically significant when a Chi Square test was applied.

#### Attitudes toward community

This section of the report looks more closely at similarities and differences across the two groups in terms of their attitudes toward community and the general sense of community in their buildings. In looking at the differences across the two groups, the following results emerge:

- There was no difference across the groups in terms of their belief that it is important to talk to their neighbours and get to know them. However, there were differences in the extent to which individuals felt that this had happened:
  - Those in the Vancouver-based context were more likely to report that they felt a greater sense of neighbourliness in their buildings. They were also more likely to report that they felt that they could rely on their neighbours in an emergency.
  - Those in the Toronto-based sample were more likely to place a greater emphasis on the importance of community building activities and were more likely to report higher levels of involvement in community activities.

Attitudes Toward Community	Social Housing Greater Vancouver	Social Housing Metro Toronto
Sense of friendliness	78%	60%
Ability to rely on neighbours	57.3%	33%
Importance of talking to neighbours	74.4%	69%
Involvement in community activities	24.4%	10%
Importance of community building activities	22.2%	34%

Table 7-17 provides an overview of the responses received.

#### Future plans, home ownership and available housing options

This section of the report looks more closely at similarities and differences across the two groups in terms of their available housing options, their plans for the future and their potential for home ownership.

- In general, there was a wide range of responses received in terms of future housing options with a high level of interest in home ownership being expressed among both groups.
- When asked where they would move should they decide to move from their current housing, other rental housing was the most commonly cited response among those living in social housing in the Vancouver-based context while home ownership was the most commonly cited response among those in the Toronto-based context
- There were significant differences across the two groups in terms of their levels of interest in home ownership and their potential to become home owners. While the Vancouver-based sample expressed a greater interest in home ownership, they also expressed a higher degree of uncertainty as to when they would be in a position to achieved home ownership. The Torontobased sample, on the other hand, tended to be more polarized in their responses both in terms of their level of interest in home ownership and in terms of their projected timeframe for achieving home ownership. Approximately 1 in 5 respondents projected a reasonably short time frame (less than 1 year) for achieving home ownership while 41% of all respondents reported indicated that it would be more than five years before they would be in a position to purchase a home.
- When asked what was the single greatest factor preventing home ownership, approximately 83% of the Vancouver-based sample cited economic factors. These include: an inability to save the necessary down payment; an inability to make the monthly payments; an inability to finding housing that is suitable and that is affordable. Across the Toronto-based sample, only 48% of all respondents cited economic factors with those in the Toronto-based sample being more likely to indicate that they were not interested in home ownership or that renting suited their lifestyle better.
- A significantly larger percentage of respondents in the Toronto-based sample had applied for assisted housing when compared to the Vancouver-based sample. Across the Toronto-based sample, approximately 1 in 5 respondents reported that they were on a waiting list for assisted housing while this was the case for approximately 1 in 10 respondents in the Vancouver-based sample.

### **Available Housing Options Compared:**

Table 7-18 provides an overview of the responses received across those living in social housing in terms of their available housing options. In general, it would appear that those in the Toronto-based sample were more likely to report that they would purchase a home should they decide to move while those in the Vancouver-based sample were more likely to report that they would move to other rental housing including other social housing. Approximately 1 in 5 respondents in the Toronto-based sample reported that they were unsure where they would move while those in the Vancouver-based sample were more likely to report a range of other options including moving elsewhere in the Province or elsewhere in Canada.

Available housing options compared	Social Housing Sample Greater Vancouver	Social Housing Metro Toronto
Other Rental Housing	37.8%	15%
Social Housing Units (Non-Profit or Co-op)	9.8%	15%
Purchase a home	11.0%	39%
No Plans to Move	0%	10%
Other	31.7%	
Unsure	1.2%	19%
No response	8.5%	3%
Total	100%	100%

Table 7-18

## Waiting List for Assisted Housing Compared:

In general, those living in the Toronto-based context were more likely to report that they had applied for assisted housing when compared to the Vancouverbased sample. Across the Toronto-based sample, approximately 1 in 5 respondents reported that they were on a waiting list for assisted housing while this was the case for approximately 1 in 10 respondents in the Vancouver-based context. This difference was found to be statistically significant when a Chi Square test was applied.

## Greater Vancouver and Metro Toronto Compared

Waiting for rent-geared-to- income housing	Social Housing Sample Greater Vancouver	Social Housing Sample Metro Toronto
Yes	8.5%	20%
No	84.1%	75%
Unsure	6.1%	5%
No response	1.2%	
Total	100%	100%

Table 7-19

### Interest in Home Ownership Compared:

Both groups expressed a relatively high level of interest in home ownership, however in general the level of interest in home ownership was slightly higher among those in the Vancouver-based sample. Among the Toronto-based sample, there was a larger percentage of respondents reporting that they were not interested in home ownership and/or that they were unsure as to whether they were interested. These differences were found to be statistically significant when a Chi Square test was applied.

Interest in home ownership compared	Social Housing Sample Greater Vancouver	Social Housing Sample Metro Toronto
Yes	84%	70%
No	9%	12%
Unsure	6%	18%
No response	1%	
Total	100%	100%

Table 7-20

## Timeframe for Achieving Home Ownership Compared:

There were significant differences across the two groups in terms of their time frame for achieving home ownership.

### The Vancouver-based sample:

Within the Vancouver-based sample, approximately 28% of all respondents reported that it would be five years or more before they would be in a position to purchase a home while approximately 27% of all respondents reported that they were uncertain as to the time frame. Approximately 13% of all respondents reported that they had already saved a down payment while approximately 39%

## Greater Vancouver and Metro Toronto Compared

of all respondents reported that they expected to purchase a home within the next 1 to 5 years.

#### The Toronto-based sample:

Compared to the Vancouver-based sample, a larger percentage of respondents reported that they expected to move into home ownership within the next year. Across those who responded to the survey approximately 18% of all respondents reported this to be the case. There would also appear to be a slightly lower degree of uncertainty among respondents in Toronto-based context in terms of their timeframe for achieving home ownership. It should be noted however that across all groups, the majority of respondents reported that it would take them five years or more before they would be in a position to purchase a home.

Time frame for achieving home ownership compared	Social Housing Sample Greater Vancouver	Social Housing Sample Metro Toronto
Already saved	13.4%	2.7%
Less than 1 year	-	17.9%
1 to 2 years	12.2%	16.9%
3 to 5 years	17.1%	9.4%
More than 5 years	28.0%	40.8%
Unsure	26.8%	12.3%
No response	2.4%	0%
Total	100%	100%

Table 7-21

It is interesting to note that approximately 27% of all respondents in the Vancouver-based context and 12.3% of all respondents in the Toronto-based context reported that they were *unsure* when they would be in a position to purchase a home. These differences were found to be statistically significant when a Chi Square test was applied.

### **Factors Preventing Home Ownership Compared:**

When asked what was the single greatest factor preventing home ownership, approximately 83% of the Vancouver-based sample cited *economic factors*. These would include: *an inability to save the necessary down payment; an inability to* 

Greater Vancouver and Metro Toronto Compared

make the monthly payments; an inability to finding housing that is suitable and that is affordable.

Across the Toronto-based sample, only 48% of all respondents cited *economic factors* with those in the Toronto-based sample being more likely to indicate that they were *not interested in home ownership* or that *renting suited their life style better*. Across the Toronto-based sample, approximately 37% of all respondents reported this to be the case compared to 7% of all respondents in the Vancouver-based sample.

Difficulties in saving the necessary down payment was the most frequently cited factor among the Vancouver-based sample, while difficulties in finding suitable housing was the most frequently cited factor in the Toronto-based context.

Factors preventing home ownership compared	Social Housing Sample Greater Vancouver	Social Housing Sample Metro Toronto
Previously owned and prefers to rent	1%	
Not interested in home ownership	2%	23%
Lifestyle is better suited to renting	4%	14%
Difficult to save the down payment	51%	17%
Unable to afford the monthly payments	18%	12%
The type of housing that is affordable is not suitable	10%	19%
Single income and unaffordable	4%	
There are no current barriers to home ownership	3%	
Other/No Response	7%	15%
Total	100%	100%

Table 7-22 provides an overview of the responses received:

### Perceptions of the Future Compared:

This section of the report looks more closely at similarities and differences across the two groups in terms of their perceptions of their future. This would include their future in general as well as their economic future.

### Perceptions of the future

In looking at differences in the responses received across the two groups it would appear that while there was some level of uncertainty reported, in general, the Vancouver-based sample was more likely to report higher levels of optimism in terms of their future including their economic future. The Torontobased sample, on the other hand, was more likely to report higher levels of pessimism in terms of their future and a greater degree of uncertainty in terms of their economic future.

### **General Perceptions of the Future Compared:**

In general, there were significant differences in terms of the perceptions of the future reported across the two groups. The Vancouver-based sample for example tended to report a higher level of optimism when compared with the Toronto-based sample. There was, however, a certain amount of uncertainty that was also expressed. A larger percentage of respondents within the Toronto-based sample also reported a greater degree of pessimism with respect to their future when compared with the Vancouver-based sample. These differences were found to be statistically significant when a Chi Square test was applied.

Perceptions of the future compared	Social Housing Greater Vancouver	Social Housing Metro Toronto
Better	62.2%	54%
Worse	1.2%	10%
Much the same	12.2%	20%
Uncertain	18.3%	4%
Don't Know/No Response	6.1%	11%
Total	100%	100%

## Perceptions of their Economic Future Compared:

In looking at their economic future, across both groups, the level of optimism was slightly lower than in the previous question with a larger percentage of respondents in the Vancouver-based context reporting that they thought that their economic future would be much the same or worse. In the Toronto-based context there was a greater degree of uncertainty expressed by respondents with approximately 1 in 4 respondents reporting that they were uncertain about their economic future.

Perceptions of the economic future compared	Social Housing Greater Vancouver	Social Housing Metro Toronto
Better	56.1%	40%
Worse	4.9%	7%
Much the same	19.5%	16%
Uncertain	13.4%	24%
Don't Know/No Response	6.1%	12%
Total	100%	100%

### Summary of Key Findings:

This chapter summarizes some of the key similarities and differences to emerge across market tenants living in social housing in Greater Toronto compared to market tenants living in social housing in Greater Vancouver. It also looks at how these findings differ in terms of renters living in private rental housing.

### Socio-demographic and economic differences:

- Social housing would appear to be better at meeting the needs of family households including single parent families. This would be true for both the Vancouver-based sample and the Toronto-based sample.
- The Vancouver-based sample would appear to be more highly targeted to larger family households when compared to the Toronto-based sample while the Toronto-based sample would appear to be more reflective of the profile of the general renter population.

### Differences in the current and previous housing situation:

- Those living in social housing tend to have a longer housing history at their current address and a potentially higher degree of housing stability in terms of their future plans when compared to those living in private rental housing.
- Those living in social housing were more likely to have previously lived in other social housing and were more likely to have lived in the local urban area.
- Push-related factors were commonly cited by all groups as contributing to their decision to move from their previous housing. This would include concerns about the affordability of their rent; the condition of their housing and pressure from their landlord.

### Differences in reported satisfaction levels:

- A number of factors related to their housing environment (building and amenities) and the management of their housing tended to generate *no difference* in the levels of satisfaction reported across the three groups.
- Mixed responses were received across the three groups in terms of factors like: their freedom to decorate their unit; the level of crime in their neighbourhood; the affordability of their rent; the level of maintenance in their building; and the level of repairs and upkeep of housing in the neighbourhood.
- Security-related concerns tended to be greater among those living in social housing with those in the Vancouver-based context reporting the highest level of concern in this area.
- The Toronto-based sample tended to be more polarized in their responses with respect to certain aspects of their housing and the management of their housing.
- In general, those living in social housing tended to report higher levels of satisfaction with repairs to their unit when compared with those living in private rental housing.

### Summary of Key Findings:

### Differences in reported satisfaction levels (continued):

 Those living in social housing were also more likely to report lower levels of satisfaction with their general situation (not necessarily related to the housing environment and management) and with being a renter.

### **Differences in Attitudes Toward Community:**

In general, in looking at the responses received across the three groups, it would appear that their attitudes toward community and the level of involvement in community activities were in many ways as diverse as the individual respondents and the communities themselves. There was no difference across the groups in terms of their belief that it is important to talk to their neighbours and get to know them. However, there were differences in the extent to which individuals felt that this had happened. The Toronto-based sample was less likely to report that they felt that their neighbours were friendly and less likely to report that they thought that they could rely on their neighbours in an emergency when compared to the Vancouver-based sample. However, they were more likely to report that they thought that community building activities were important. Those living in private rental housing were more likely to report that they in activities in their community.

#### Future plans, housing stability and potential for home ownership:

- There were some differences noted in the level of interest in home ownership with those in the Vancouver-based sample reporting the highest level of interest, however, there were no real differences in terms of the projected timeframes for achieving home ownership.
- In terms of their future prospects, the Vancouver-based sample was more likely to report higher levels of optimism in terms of their future including their economic future while the Toronto-based sample was more likely to express higher levels of uncertainty.
- The private market sample tended to be more likely to report that they thought that their future including their economic future would be much the same.

#### **Conclusions:**

The study findings suggest that access to mixed income housing has helped to provide a certain degree of housing stability to family households with low to moderate incomes and has helped to respond to the specific housing needs of single parent families. With tight rental housing markets in many communities, the lack of new rental housing construction, and the increasing residualization of renter households, it is clear that this housing plays an important role in Canada's housing programs. It is also clear that many tenant households with low to moderate incomes would have <u>fewer</u> and <u>less</u> <u>affordable</u> housing options without this housing. This chapter summarizes some of the key similarities and differences to emerge across market tenants living in social housing in Greater Toronto compared to market tenants living in social housing in Greater Vancouver. It also looks at how these findings differ in terms of renters living in private rental housing<sup>16</sup>.

In terms of the similarities and differences to be discussed in this chapter, the discussion will focus on:

- (a) The socio-demographic and economic profile of the three groups;
- (b) Their current and previous housing situation;
- (c) Their general level of satisfaction with their housing and the management of their housing;
- (d) Their sense of community; and,
- (e) Their future plans, sense of housing stability and potential for home ownership.

Where differences are noted between the groups, these differences are based on Chi Square tests that have been carried out on each of the variables. A complete summary of the differences to emerge with respect to the Chi Square tests can be found in Appendix C with the findings to emerge being discussed in more detail in this section.

### Socio-demographic and economic differences:

Table 8-1 shows the similarities and differences to emerge across those living in social housing and those living in private rental housing in terms of their socio-demographic and economic profile. In looking at the findings to emerge from the Toronto-based study carried out in 1998 and the Vancouver-based study, the following results emerge:

 Social housing would appear to be better at meeting the needs of family households including single parent families. This would be true for both the Vancouver-based sample and the Toronto-based sample.

<sup>&</sup>lt;sup>16</sup> The private renter sample is based on the Vancouver-based sample given differences in methodology. The Vancouver-based sample is a randomly generated sample while the Toronto-based sample was selected for its comparability to the specific housing developments under study. Given the differences in methodology it is expected that the findings generated in the Vancouver-based context are more reliable and generalizable for comparison purposes.

 The Vancouver-based sample would appear to be more highly targeted to larger family households when compared to the Toronto-based sample while the Toronto-based sample would appear to be more reflective of the profile of the general renter population. This would include greater diversity in income, income sources and a higher prevalence of single person households.

General HouseholdPrivate MarketCharacteristicsSample		Toronto-based sample	Vancouver- based sample	
Single person households	Higher	Higher	Lower	
2 parent family households	Lower	Lower	Higher	
Couples without children Higher		No difference	No difference	
Single parent families	Lower	No difference	No difference	
Household size	Smaller households	Smaller households	Larger households	
Household age	More likely to be younger	More likely to be younger (< 30)	More likely to be older (>30)	
Income source and range	Lower incomes/ more diverse sources	Lower incomes/more diverse sources	Slightly higher incomes/more likely to have income from employment	

Table 8-1

### Differences in the Current and Previous Housing Situation:

Table 8-2 shows some of the similarities and differences to emerge in terms of the current and previous housing situation of the different groups. In general it would appear that:

(a) Those living in social housing tend to have a longer housing history at their current address and a potentially higher degree of housing stability in terms of their future plans when compared to those living in private rental housing.

- (b) Those living in social housing were more likely to have previously lived elsewhere in the local urban area while those living in private rental housing were also more likely to have lived elsewhere including outside of the urban area.
- (c) Those living in social housing were more likely to have previously lived in other social housing while those living in private rental housing were more likely to have shared with family and friends.
- Push-related factors were commonly cited by all groups as contributing to their decision to move from their previous housing. This would include concerns about the affordability of their rent, the condition of their housing, and pressure from their landlord.

Current and Previous Housing Situation	Private Market Sample	Toronto-based sample	Vancouver- based sample
General length of tenure	Shorter <sup>17</sup>	Longer	Shorter <sup>18</sup>
Previous place of residence	Elsewhere <i>outside</i> urban area	Elsewhere in urban area	Elsewhere in urban area
Previous type of housing	Other rental including sharing	Other rental including other social housing	Other rental including other social housing
Reasons for moving from previous housing including <i>push-related factors</i>	No difference	No difference	No difference

Table 8-2

### Differences in general satisfaction levels:

Table 8-3 and 8-4 show the differences across the three groups in terms of their general level of satisfaction with their housing environment

<sup>&</sup>lt;sup>17</sup> There were some limitations in the context of the Toronto-based private market sample in that only a selected number of buildings were used. It is believed that the random sample collected in the Vancouver-based study allows for more meaningful comparisons to be made.

<sup>&</sup>lt;sup>18</sup> The relative "newness" of the HOMES BC program has resulted in situations where housing developments do not have a five year operating history as a result it is difficult to get a sense of the overall level of housing stability in the Greater Vancouver-context. The findings that have been reported are based on the findings to emerge from the Toronto-based study.

(building and amenities) and the management of their housing. In general the following results emerge:

- A number of factors tended to generate no difference in the satisfaction levels reported across the three groups in terms of their housing environment (building and amenities) and in terms of the management of their housing. This would include factors like the level of repairs in their building; their privacy from their neighbours; and the condition of their building;
- Mixed responses were received across the three groups in terms of factors like: their freedom to decorate their unit; the level of crime in their neighbourhood; the affordability of their rent; the level of maintenance in their building; and the level of repairs and upkeep of housing in the neighbourhood;
- Security-related concerns tended to be greater among those living in social housing with those in the Vancouver-based context reporting the highest levels of concern in this area;
- The Toronto-based sample tended to be more polarized<sup>19</sup> in their responses with respect to certain aspects of their housing and the management of their housing. This would include issues related to management's response to problem tenants, responses to after-hours emergencies, security and in some cases the size and layout of their unit;
- In general, those living in social housing tended to report higher levels of satisfaction with repairs to their unit when compared with those living in private rental housing; and,
- Those living in social housing were also more likely to report lower levels of satisfaction with their general situation (not necessarily related to the housing environment and management) and with being a renter.

<sup>&</sup>lt;sup>19</sup> This would include a relatively large percentage of respondents reporting that they were satisfied or very satisfied and an equally large percentage of respondents reporting that they were dissatisfied or very dissatisfied.

### Chapter 8 Conclusions and Summary of Key Findings

General Satisfaction Levels: Housing Management	Private Market Sample	Toronto- based sample	Vancouver- based sample
Freedom to decorate	Higher satisfaction	Higher satisfaction	Lower satisfaction
Repairs in the building	No difference	No difference	No difference
Repairs to unit	Lower satisfaction	Higher satisfaction	Higher satisfaction
Responsiveness to security problems	Higher satisfaction	Lower satisfaction	Lower satisfaction
Dealing with problem tenants	No difference	Polarized	No difference
Response to after-hours emergencies	No difference	Polarized	No difference

Table 8-3

General Satisfaction Levels: Buildings and Amenities	Private Market Sample	Toronto- based sample	Vancouver- based sample
Satisfaction with being a renter	Higher satisfaction	Lower satisfaction	Lower satisfaction
Size and layout	No difference	Polarized	No difference
Security	Higher satisfaction	Polarized	Lower satisfaction
Privacy from neighbours	No difference	No difference	No difference
Crime in the neighbourhood	Higher satisfaction	Higher satisfaction	Lower satisfaction
Condition of the building	No difference	No difference	No difference
The rent	Lower satisfaction	Lower satisfaction	Higher satisfaction
Maintenance in the building	No difference	Higher satisfaction	No difference
Repairs and up-keep of the housing in the neighhbourhood	No difference	Higher satisfaction	No difference

Table 8-4

### **Differences in Attitudes Toward Community:**

In general, in looking at the responses received across the three groups, it would appear that their attitudes toward community and the level of involvement in community activities were in many ways as diverse as the individual respondents and the communities themselves. To some extent, these findings reflect the patterns that one would expect in the general population. In particular,

- (a) There was no difference across the groups in terms of their belief that it is important to talk to their neighbours and get to know them. However, there were differences in the extent to which individuals felt that this had happened with those in the Vancouver-based context being the most likely to report that they felt a sense of neighbourliness in their buildings and felt that they could rely on their neighbours in an emergency.
- (b) The Toronto-based sample was less likely to report that they felt that their neighbours were friendly and less likely to report that they thought that they could rely on their neighbours in an emergency. At the same time, they were more likely to report that they thought that community building activities were important.
- (c) In general, those living in private rental housing were more likely to report that they were involved in activities in their community.

Attitudes Toward Community	Private Market Sample	Toronto-based sample	Vancouver- based sample
Sense of friendliness	Lower likelihood Lower likelihood		Higher likelihood
Ability to rely on neighbours	Lower likelihood	Lower likelihood	Higher likelihood
Importance placed on talking to neighbours	No difference	No difference	No difference
Involvement in community activities	Higher likelihood	Higher likelihood	Lower likelihood
Belief in the importance of community building activities	No difference	Higher likelihood	No difference

Table 8-5

# Future plans, housing stability and potential for home ownership:

Table 8-6 shows the differences to emerge across the three groups in terms of their future plans, their general level of housing stability and their potential for home ownership. In general in looking at the findings to emerge, it would appear that:

- (a) There were some differences noted in the level of interest in home ownership with those in the Vancouver-based sample reporting the highest level of interest.
- (b) In terms of their potential for home ownership, or the timeframe for achieving home ownership, there did not appear to be any real differences among the three different groups. Based on the findings to emerge from the study, the majority of respondents reported that they expected that it would take them 5 years or more before they would be in a position to achieve home ownership<sup>20</sup>.
- (c) In terms of their future prospects, the Vancouver-based sample was more likely to report higher levels of optimism in terms of their future including their economic future while the Toronto-based sample was more likely to express higher levels of uncertainty.
- (d) The private market sample tended to be more likely to report that they thought that their future including their economic future would be much the same.
- (e) In terms of the need for assisted housing approximately 1 in 10 respondents in the Vancouver-based context reported that they had applied to live in assisted housing while this was the case for approximately 1 in 5 respondents in the Toronto-based sample.

<sup>&</sup>lt;sup>20</sup> The Vancouver-based sample also had a larger percentage of respondents reporting that they were *uncertain* as to when they would be in a position to achieve home ownership.

### Chapter 8 Conclusions and Summary of Key Findings

Future plans, housing stability and potential for home ownership	Private Market Sample	Toronto- based sample	Vancouver- based sample
Plans to remain at current address	Less likely	More likely	More likely
Interest in home ownership	Lower interest	Lower interest	Higher interest
Time frame for home ownership	No difference	No difference	No difference
Waiting list for assisted housing	No difference	Higher likelihood	No difference
Perceptions of the future	Same	Worse	Better
Perceptions of the economic future	Same	Uncertain	Better

Table 8-6

#### **Final Observations and Conclusions:**

In addition to providing insight into the similarities and differences between those living in social housing and those living in private rental housing, the study also helped to provide insight into the housing challenges that many renters face. In this sense, the study also reinforces the findings of other studies related to the diminishing opportunities for renters with low to moderate incomes.

While important questions about the extent to which housing funding should be targeted to those households *in the greatest need* remain relevant, the findings from this study have helped to highlight the importance of mixed income housing as it relates to the changing needs of renter households. The study findings suggest that access to this housing has helped to provide a certain degree of housing stability to family households with low to moderate incomes including a large number of single parent families – a segment of the rental housing market that typically faces significant housing challenges.

With tight rental housing markets in many communities, the lack of new rental housing construction, and the increasing residualization of renter households, it is clear that this housing plays an important role in Canada's housing programs. It is also clear that many tenant households with low to moderate incomes would have <u>fewer</u> and <u>less affordable</u> housing options without this housing.

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### Developing a Profile of Market Tenants in Social Housing

#### Instructions for completing the survey:

Please follow the instructions that are written in CAPITAL LETTERS beside each question. In most cases we ask that you place a ( $\checkmark$ ) beside the response that best describes your situation.

#### Section 1: Tell us a bit about where you currently live

- 1. What type of housing unit do you live in now? PLEASE CHECK ONE ( $\checkmark$ ).
  - **1**-bed apartment
  - **D** 2-bed apartment
  - **3**-bed apartment
  - **4**-bed apartment
  - other –PLEASE SPECIFY \_\_\_\_\_\_
- 2. How long have you lived at your current address? PLEASE CHECK ONE ( $\checkmark$ ).
  - **□** Less than 6 months
  - **G** 6 months to 1 year
  - $\Box$  between 1 and 2 years
  - **D** between 3 and 5 years
  - $\Box$  more than 5 years
- Is the amount of rent you pay geared to your income? PLEASE CHECK ONE (✓).
  - 🛛 yes
  - 🗖 no
  - 🗖 I don't know
- 4. What do you like <u>best</u> about where you are living now? PLEASE CHECK THE <u>MOST</u> IMPORTANT REASON (✓).
  - **The rent is affordable**
  - **The neighbourhood**
  - **D** My neighbours
  - □ It is close to my friends and family
  - $\Box$  It is a safe area
  - □ It is close to services (ie. schools, transit, shops, recreation)
  - **D** The landlord or property management is very good.
  - I don't really like where I am living.
  - Other Please specify \_\_\_\_\_

### Appendix A

### The Survey Instrument

#### Section 2: Please tell us about your previous home.

- 5. Where was your previous home? PLEASE CHECK ONE ( $\checkmark$ ).
  - **I** In the same neighbourhood
  - **D** Elsewhere in Greater Vancouver
  - **D** Elsewhere in B.C.
  - **D** Elsewhere in Canada
  - Another country Please specify \_\_\_\_\_\_
- 6. What type of housing did you live in before you moved to your current address PLEASE CHECK ONE (✓).
  - **I** Housing operated by a government organization.
  - Housing owned by a non-profit society or housing co-op.
  - **Housing rented from a private landlord.**
  - Housing owned by you or your family.
  - **Housing owned by friends**.
  - Housing that I shared with my family or my friends.
  - Other Please specify \_\_\_\_\_\_
- 7. What was the <u>main</u> reason for moving from your previous home? PLEASE CHECK ONE  $(\checkmark)$ .
  - **I** Moved to be near work/employment
  - **D** Moved to be near friends or family
  - Change in family status (married, divorced, had children)
  - **D** Moved away from home and parents
  - **D** Previous place was in poor condition and needed repairs
  - □ Needed a bigger apartment
  - □ Needed a smaller apartment
  - **D** The rent was too much money
  - **The neighbourhood was not safe**
  - **D** The building was not safe.
  - Other please specify \_\_\_\_\_
- 8. Do you think that your current housing situation is better than your previous housing situation? PLEASE CHECK ONE ( $\checkmark$ ).
  - **D** Yes, it is a lot better.
  - □ Yes, it is somewhat better.
  - $\square$  It is about the same.
  - **I** It is worse than my previous situation.
  - **I** It is a lot worse than my previous situation.
  - 🖸 I don't know

- 9. Are you on any waiting lists for rent-geared-to-income housing? PLEASE CHECK (✓) <u>ALL</u> THAT APPLY.
  - □ Yes, I am on BC Housing's applicant registry.
  - □ Yes, I have applied with different non-profit housing societies.
  - □ Yes, I have applied with different co-op housing societies.
  - □ No, I have not applied for assisted housing.
  - I don't know.

#### Section 3:

Please tell us about your satisfaction with your current home.

- 10. Overall how would you rate your satisfaction with your current housing? PLEASE CHECK ONE (✓).
  - **U** Very satisfied
  - □ Somewhat satisfied
  - Neither satisfied nor dissatisfied
  - □ Somewhat dissatisfied
  - **O** Very dissatisfied
- 11. Overall, how would you rate your satisfaction with your current landlord or property manager? PLEASE CHECK ONE (✓).
  - **D** Very satisfied
  - □ Somewhat satisfied
  - Neither satisfied nor dissatisfied
  - □ Somewhat dissatisfied
  - **D** Very dissatisfied

#### Section 4:

Please tell us a bit about your satisfaction with the different aspects of your current housing.

12. Please indicate your level of satisfaction with the different aspects of your current housing.

		Level of Satisfaction					
		Very satisfied	Satisfied	Neutral	Dissatisfied	Very Dissatisfied	N/A
a.	The size and layout of your apartment						
b.	b. The level of security in your building				D		
c.	Privacy from your neighbours						
d.	The level of crime in your neighbourhood						
e.	The condition of your building (i.e. the level of up-keep and repairs)				٥		٦
f.	The amount of rent you pay						
g.	The level of maintenance and repairs done in your building						
h.	Your freedom to decorate your unit and make it your home						
i.	The level of repairs and up-keep of housing in your neighbourhood						

Section 5:

Please tell us a bit about how you feel about the management of your building.

14. Please indicate your current level of satisfaction with the responsiveness of your landlord or property manager in terms of the following:

		Level of Satisfaction					
		Very satisfied	Satisfied	Neutral	Dissatisfied	Very Dissatisfied	N/A
a.	Repairs in the building	٦					σ
b.	Repairs in your unit						
c.	Security problems						
d.	Problem tenants in the building		٦	σ			
e.	Parking concerns						
f.	The amount of rent that is paid						
g.	After hours emergencies						

#### Section 6:

## Please tell us a bit about the sense of community in your building and your overall sense of well being.

15.Do you feel that your neighbours are friendly? PLEASE CHECK ONE (✓).

- yes
  no
  I don't know
- 16. Do you feel that you can rely on your neighbours in an emergency? PLEASE CHECK ONE (✓).
  - yes
    no
    I don't know
- 17. Do you feel that it is important to talk to your neighbours and get to know them? PLEASE CHECK ONE ( $\checkmark$ ).
  - yes
    no
    I don't know
- 18. Are you involved in any neighbourhood or community activities? PLEASE CHECK ONE (✓).
  - 🗖 yes
  - 🗖 no
  - 🗖 I don't know
  - 18 (a) If you answered YES to Question 18. PLEASE INDICATE BELOW THE TYPES OF ACTIVITIES THAT YOU ARE INVOLVED IN.

a		
b		
c		

- 19. Do you think there should be more neighbourhood or community building activities? PLEASE CHECK ONE (✓).
  - yesnoI don't know
  - 19 (a) If you answered YES to Question 19. PLEASE INDICATE BELOW THE TYPES OF ACTIVITIES THAT YOU FEEL ARE NEEDED.
  - a.\_\_\_\_\_ b.\_\_\_\_\_
  - c.\_\_\_\_

Section 7: Please tell us a bit about your plans for the future?

- 20. How much longer do you see yourself or your family continuing to live at your current address? PLEASE CHECK ONE (✓).
  - Less than 1 year
  - 1 to 2 years
  - $\Box$  3 to 5 years
  - $\Box$  more than 5 years
  - □ I don't know or not applicable
- 21. If you decide to move, what would be your main reason for moving? PLEASE LIST YOUR REASON BELOW:

22. If you move, where do you think you will move to?

**O** Other rental housing in this neighbourhood

□ A social housing development (non-profit or co-op)

- Other rental housing in Greater Vancouver
- **D** Elsewhere in the Province
- **D** Elsewhere in Canada
- Another country Please specify \_\_\_\_\_

- 23. Would you like to own your own home some day in the future? PLEASE CHECK ONE ( $\checkmark$ ).
  - □ yes
  - **n**o
  - 🗖 I don't know
- 24. Is there anything that is currently preventing you from becoming a home owner (PLEASE CHECK(✓) THE MOST APPROPRIATE RESPONSE).
  - □ I previously owned a home and I prefer renting.
  - I do not want to own a home
  - **D** Renting suits my lifestyle better
  - $\Box$  It is hard to save enough money for the down payment
  - **The monthly payments would be too high.**
  - The type of housing I could afford to own would not be suitable for my family.
  - $\Box$  I live alone and can not afford it
  - **I** There is nothing preventing me from home ownership?
  - □ Other (please specify)\_
- 25. How long do you think that it would take you to save a 5% down payment to purchase a home? PLEASE CHECK ONE ( $\checkmark$ ).
  - □ I already have it saved
  - **D** Less than 1 year
  - **1**-2 years
  - **3**-5 years
  - □ More than 5 years
  - 🗖 I don't know
- 26. Overall, how satisfied are you with being a renter? PLEASE CHECK ONE ( $\checkmark$ ).
  - □ I really like being a renter
  - **D** Being a renter is ok
  - I am indifferent
  - □ I don't like being a renter
  - I really don't like being a renter
  - 🗖 I don't know

- 27. Overall, how happy are you with your general situation? PLEASE CHECK ONE (✓).
  - I am very happy
  - I am somewhat happy
  - I am neither happy nor unhappy
  - □ I am somewhat unhappy
  - I am quite unhappy
  - 🗖 I don't know
- 28. Overall, how do you see the future? PLEASE CHECK ONE ( $\checkmark$ ).
  - **I** I think the future will be better
  - **I** I think the future will be worse
  - **I** think the future will be much the same
  - □ I am uncertain about the future
  - 🖸 I don't know
- 29. Overall, how do you see your economic situation in the future? PLEASE CHECK ONE (✓).
  - **I** think it will be better
  - **I** I think it will be worse
  - $\Box$  I think it will be much the same
  - **I** am uncertain about the future
  - 🗖 I don't know

Section 8: Please tell us a bit about your household

30. Which best describes your household? PLEASE CHECK ONE ( $\checkmark$ )

- □ Single person
- □ Single parent with child/children
- **D** Couple with no children
- **Couple with children**
- **Friends/unrelated individuals living together**

31. How many people are there in your household?

32 How	old is	the	head	of	vour	household?	PLEASE	CHECK	ONE (	<li></li>	,
02.110.	010 10	CTTC.	mouu	01	Jour	moutoria.		OTHOR	OUT (		1

	16 or younger	<b>d</b> 35-39					
	□ 17-20	<b>1</b> 40-49					
	□ 21-24	<b>D</b> 50-59					
	<b>D</b> 25-29	<b>D</b> 60-65					
	<b>D</b> 30-34	$\Box$ 66 or older					
34.	<ul> <li>33. How many members in your household are employed?</li> <li>34. Over the past year, what was the main source of income for your household? PLEASE CHECK ONE (✓).</li> <li>□ Income from employment</li> <li>□ Employment insurance</li> <li>□ Social assistance</li> <li>□ Government pensions</li> <li>□ Other pensions/retirement income</li> <li>□ Other (please specify)</li></ul>						
35.	How much rent did you pay last month?	\$					
	36. Please indicate if you pay extra for any of the services listed below CHECK <u>ALL</u> THAT APPLY:						
:	<u>ALL</u> THAT APPLY:						
:	ALL THAT APPLY:						
37.	<ul> <li>Heat</li> <li>Hydro</li> <li>Cable</li> <li>Parking</li> <li>What was your approximate gross house</li> </ul>						
37.	<ul> <li>Heat</li> <li>Hydro</li> <li>Cable</li> <li>Parking</li> </ul>						
37.	☐ Heat ☐ Hydro ☐ Cable ☐ Parking What was your approximate gross house CHECK ONE (✓).	hold income last year? PLEASE					
37.	<ul> <li>☐ Heat</li> <li>☐ Hydro</li> <li>☐ Cable</li> <li>☐ Parking</li> <li>What was your approximate gross house CHECK ONE (✓).</li> <li>☐ Less than \$14,999</li> </ul>	hold income last year? PLEASE \$30,000 to \$34,999					

Appendix A

**Thank you for taking the time to complete the survey.** If you would like to receive a copy of the results, please print your name and address below:

Research of this nature plays an important role in helping to raise awareness of the importance of access to decent, stable, affordable rental housing and helps to draw attention to the challenges that many individuals face in finding suitable housing.

Over the course of this study we will be asking for feedback from over 500 tenants. Your responses will be combined with the responses of other tenants and submitted as a report to Canada Mortgage and Housing Corporation to help inform future housing policy decisions. Any information that you provide will remain <u>confidential.</u>

Responses received from tenants living in the private rental market were compared to the general characteristics of renters living in Vancouver, Burnaby and Surrey in order to ensure that a representative sample had been obtained.

The following tables provide an overview of some of the similarities and differences to emerge between the responses received from those living in private rental housing who responded to the survey compared to the general profile of renter households to emerge from the information contained in the 1996 Census.

In general, in looking at the distribution of responses across the two groups, it would appear that a reasonably representative sample of response has been obtained

Distribution of Renter Households	Renter Households	%	Private Market Sample	%
Surrey	31,120	16.5%	61	24.4%
Vancouver	127,060	67.5%	135	54%
Burnaby	29,910	16%	47	18.8%
Unknown			7	2.8%
Total	188,091	100%	250	100%

Table B-1

Unit Mix	General Renter Profile	%	Private Market Sample	%
Bachelor/Studio	41,350	22%	8	3.2%
1-bed	67,760	36%	90	36%
2-bed	45,840	24.6%	96	38.4%
3-bed	33,115	17.6%	51	20.4%
Other	0	0%	5	2%
Total	188,065	100%	250	100%

Table B-2

## Appendix B Post Survey Analysis

Average Rent by Unit Type	Private Market Sample	Average Rents Based on CMHC's Rental Market Survey
Bachelor	\$534	
1-bed	\$717	\$624 <sup>21</sup>
2-bed	\$904	\$977
3-bed	\$1,049	\$1,075
4+ bed	\$1,201	\$1004

Table B-3

Household Income	General Renter Households	%	Private Market Sample	%
< \$20,000	71,516	38.1%	53	21.2%
\$20,000 to \$29,999	29,445	15.6%	58	23.2%
\$30,000 to \$39,999	26,265	13.9%	52	20.8%
\$40,000+ \$49,999	60,845	32.4%	80	32%
Unknown	-	-	7	2.8%
Total	188,090	100%	250	100%

Table B-4

<sup>&</sup>lt;sup>21</sup> This includes units which are 1-bed or smaller (i.e. studio units and bachelor units).

Variable	x2	x2(crit)	Social Housing	Private Rental
Prevalence of single person households	25.3926	3.841	Lower prevalence in social housing	Higher prevalence in private rental housing
Prevalence of 2 parent households	27.0782	3.841	Higher prevalence in social housing	Lower prevalence in private rental housing
Prevalence of couples without children	8.1440	3.841	Lower prevalence in social housing	Higher prevalence in private rental housing
Prevalence of single parent households	39.4091	3.841	Higher prevalence in social housing	Lower prevalence in private rental housing
Prevalence of 2-3 person households	.1469	3.841	No difference	No difference
Prevalence of 4+ person households	19.9361	3.841	Higher prevalence in social housing	Lower prevalence in private rental housing
Household age	7.7795	5.991	More likely to be in the 40-49 age cohort	More likely to be in the <29 age cohort
Employment situation	3.389	3.841	No difference	No difference
Income source	8.21989		More likely to earn income from employment	More likely to earn income from employment insurance or social assistance
Income range	20.208		More likely to report incomes >\$25,000	More likely to report incomes of <\$25,000
Length of tenure	0.9127	5.991	No difference	No difference
Previous place of residence	6.565		More likely to live in the same neighbourhood or elsewhere in Greater Vancouver	More likely to come from elsewhere in the Province or elsewhere in Canada
Previous type of housing	17.0365		More likely to have lived in social housing	More likely to have shared with family or friends
Reasons for moving (push- related)	1.2795	3.841	No difference	No difference
Satisfaction with housing situation	19.44031		More likely to be satisfied or very satisfied	More likely to be neutral or dissatisfied
Satisfaction with management	23.5782		More likely to be satisfied or very satisfied	More likely to be neutral or dissatisfied
Satisfaction with current situation	24.7055		current situation	More likely to be happy with their current situation.
Satisfaction with being a renter	8.5022		Less likely to be happy being a renter	More likely to be happy with being a renter
Size and layout	2.5641	5.991	No difference	No difference
Security	16.9116		More likely to express concern about this aspect of their housing	More likely to express higher levels of satisfaction with this aspect of their housing
Privacy from neighbours	1.3198	5.991	No difference	No difference
Crime in the neighbourhood		]	More likely to express higher levels of satisfaction about this aspect of their housing	More likely to express lower levels of satisfaction with this aspect of their housing

Variable	x2	x2(crit)	Social Housing	Private Rental
Condition of the building	4.1477	5.991	No difference	No difference
Rent	13.6374	5.991	More likely to express higher levels of satisfaction with this aspect of their housing	More likely to express lower levels of satisfaction with this aspect of their housing
Maintenance in the building	5.0129	5.991	No difference	No difference
Freedom to decorate	8.3981	5.991	More likely to express lower levels of satisfaction with this aspect of their housing	More likely to express higher levels of satisfaction with this aspect of their housing
Repairs and up-keep of housing in neighbourhood	1.9172	5.991	No difference	No difference
Management willingness to undertake repairs in the building	5.8699	5.991	No difference	No difference
Management willingness to undertake repairs in unit	17.9067	5.991	More likely to express higher levels of satisfaction with this aspect of the management of their housing	More likely to express lower levels of satisfaction with this aspect of the management of their housing
Management responsiveness to security problems	16.0441		More likely to express lower levels of satisfaction with this aspect of the management of their housing	More likely to express higher levels of satisfaction with this aspect of the management of their housing
Management responsiveness to problem tenants in the building	1.9097	5.991	No difference	No difference
General response to after hours emergencies	0.3255	5.991	No difference	No difference
Sense of friendliness of the neighbours	19.2842		More likely to report that they thought that their building was friendly	Less likely to report this to be the case
Reliance on neighbours	16.1825		More likely to report that they thought that they could rely on their neighbours in an emergency	Less likely to report that they thought that they could rely on their neighbours in an emergency
Importance of talking to neighbours	1.6536	3.841	No difference	No difference
Involvement in community activities	4.5129	,	Less likely to report that they were involved in community activities	More likely to report that they were involved in community activities
Importance of community building	2.0071	3.841	No difference	No difference
Plans to remain at current address	8.0938		More likely to have longer term plans in their current housing	Less likely to have longer term plans in their current housing
Move to other rental	23.5667	, ]	More likely to indicate that they would move elsewhere in the Province should they leave their current housing	More likely to indicate that other rental housing would be their most likely housing option should they move from their current housing

Variable	x2	x2(crit) Social Housing	Private Rental
Waiting list for assisted housing	1.8651	5.991 No difference	No difference
Interest in home ownership	6.5585	5.991 More likely to be interested in home ownership compared to those living in private rental housing	Less likely to be interested in home ownership compared to those living in social housing
Potential for home ownership	5.2361	5.991 No difference	No difference
Time line to achieve home ownership	5.6104	5.991 No difference	No difference
Perceptions of the future	23.482	5.991 More likely to believe that their future will be better	More likely to believe that their future will be much the same
Perceptions of the economic future	12.6277	5.991 More likely to believe that their economic future will be better	More likely to believe that their economic future will be much the same

Variable	x2	x2(crit)	Vancouver-based social housing sample (n=82)	Toronto-based social housing sample (n=507)
Prevalence of single person households	26.6034	3.841	Lower prevalence in the Vancouver-based context	Higher prevalence in the Toronto- based context
Prevalence of 2 parent households	16.5525	3.841	Higher prevalence in the Vancouver-based context	Lower prevalence in the Toronto- based context
Prevalence of couples without children	1.5561	3.841	No difference	No difference
Prevalence of single parent households	2.8054	3.841	No difference	No difference
Household size	18.9021	5.991	Higher prevalence of larger households (4+ persons)	Higher prevalence of single person households
Household age	9.3519	5.991	More likely to be > 30	More likely to be in the <30
Employment situation	1.8612	3.841	No difference	No difference
Income source	15.1584	5.991	More likely to earn income from employment	More likely to earn income from employment insurance or social assistance
Income range	19.1985	5.991	More likely to report incomes >\$25,000	More likely to report incomes of <\$25,000
Length of tenure	42.3242		More likely to have lived in current housing for a shorter period of time	More likely to have lived in current housing for 5+ years
Previous place of residence	5.1670	5.991	No difference	No difference
Previous type of housing	2.7287	5.991	No difference	No difference
Reasons for moving (push- related)	.89721	3.841	No difference	No difference
Satisfaction with housing situation	6.815 <b>6</b> 9		More likely to be satisfied or very satisfied	More likely to be neutral or dissatisfied
Satisfaction with being a center	2.5892	5.991	No difference	No difference
Size and layout	40.1714		More likely to be satisfied or neutral	More likely to be polarized in their response.
Security	81.5253		More likely to express lower levels of satisfaction	More likely to express higher levels of satisfaction with this aspect of their housing
Privacy from neighbours	39.4812	]	More likely to express lower levels of satisfaction with this aspect of their housing	More likely to express higher levels of satisfaction about this aspect of their housing
Crime in the neighbourhood	29.1445	]	evels of satisfaction with this	More likely to express lower levels of satisfaction with this aspect of their housing
Condition of the building	14.2492	5.991	No difference	No difference

Variable	x2	x2(crit)	Vancouver-based	Toronto-based social
			social housing sample	housing sample
Rent	77.6968	5.991	More likely to express higher levels of satisfaction with this aspect of their housing	More likely to express lower levels o satisfaction with this aspect of their housing
Maintenance in the building	22.8130	5.991	More likely to express lower levels of satisfaction with this aspect of their housing	More likely to express higher levels of satisfaction with this aspect of their housing
Freedom to decorate	48.3674	5.991	More likely to express lower levels of satisfaction with this aspect of their housing	More likely to express higher levels of satisfaction with this aspect of their housing
Repairs and up-keep of housing in neighbourhood	29.0679	5.991	More likely to express lower levels of satisfaction with this aspect of their housing	More likely to express higher levels of satisfaction with this aspect of their housing
Repairs in the building	5.8287	5.991	No difference	No difference
Repairs in unit	2.1459	5.991	No difference	No difference
Response to security	5.4423	5.991	No difference	No difference
Response to problem tenants in the building	7.5012		More likely to be neutral or not respond	More likely to have a higher degree of polarization in the response given
Response to after hours emergencies	9.8666		More likely to express higher levels of satisfaction and/or neutrality	More likely to have a higher degree of polarization in the response given
Sense of friendliness of the neighbours	9,8512		More likely to report that they thought that their building was friendly	Less likely to report this to be the case
Reliance on neighbours	18.1347		More likely to report that they thought that they could rely on their neighbours in an emergency	Less likely to report that they thought that they could rely on their neighbours in an emergency
Importance of talking to neighbours	.9604	3.841	No difference	No difference
Involvement in community activities	13.6743		Less likely to report that they were involved in community activities	More likely to report that they were involved in community activities
Importance of community ouilding	4.6310	1	Less likely to report that they thought community building activities were importance	More likely to report that community building activities are important
Plans to remain at current address	3.1292	5.991	No difference	No difference
Available housing options	39.4038			More likely to report that they would purchase a home
Vaiting list for assisted nousing	6.10939			More likely to be waiting for assisted housing

Variable	x2	x2(crit)	Vancouver-based social housing sample	Toronto-based social housing sample
Interest in home ownership	6.9849	3.841	More likely to be interested in home ownership	More likely to prefer being a renter
Time line to achieve home ownership	10.987	5.991	More likely to be <i>unsure</i> about when home ownership would be attainable	More likely to report that they would expect it to be 5 years or more before they would be in a position to achieve home ownership
Perceptions of the future	9.4370	5.991	More likely to believe that their future will be <i>better</i> or to be <i>uncertain</i> about their future	More likely to believe that their future will be <i>worse</i> or <i>much the</i> <i>same</i>
Perceptions of the economic future	7.9059		More likely to believe that their economic future will be <i>better</i> or <i>much the same</i>	More likely to be <i>uncertain</i> about their economic future.