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External Research Program



Developing a Profile of Market Renters Living in Social Housing



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**DEVELOPING A
PROFILE OF MARKET
RENTERS LIVING
IN SOCIAL
HOUSING**

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Community Focus

May 1998

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Developing a Profile of Market Renters Living in Social Housing

FINAL DRAFT

May 1998

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This study sought to develop a profile of market renters living in social housing developed under the N.H.A. 56.1 program and to identify potential differences between market tenants living in social housing and market tenants living in comparable private rental buildings. Included in the analysis is an assessment of the differences across the two groups in terms of their: household characteristics, their current and previous housing situation, their perceptions of community, their support service requirements, their plans for the future including potential for home ownership and their overall satisfaction with their current housing situation. A total of 779 households were surveyed across private non-profit, municipal non-profit and private rental housing and the differences were analyzed to determine whether there were differences which could be considered to be statistically significant across the those living in social housing and those living in private rental housing.

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While the assistance and support along the way has been invaluable, it should be noted that the views expressed here are the personal views of the authors and that CMHC accepts no responsibility for them.

EXECUTIVE SUMMARY

Research Objectives:

This research report had three key objectives:

- (a) to develop a profile of market renters living in social housing;
- (b) to identify potential differences between market renters living in social housing and market renters living in private rental housing; and,
- (c) to determine the potential for home ownership among those living in social housing.

In conjunction to looking at the potential for home ownership, the study also sought to look at the potential for market units in social housing to “filter down” to other households which can not afford to purchase a home.

Who Are Market Renters Living in Social Housing?

The study found that there were many similarities between market renters in social housing and market renters in private rental housing. This would include similarities in terms of:

- ⇔ household characteristics and income;
- ⇔ the use of and need for community and social services;
- ⇔ levels of involvement in community activities;
- ⇔ satisfaction with their units and amenities;
- ⇔ satisfaction with the responsiveness of the landlord to day to day issues which arise; and,
- ⇔ interest in becoming home owners.

Where are the Differences?

The study found a number of areas of significant difference between those living in social housing and those living in private rental housing. This would include differences in:

- ⇨ the previous housing situation and reasons for moving;
- ⇨ satisfaction with their current situation; and,
- ⇨ attitudes toward community; and
- ⇨ potential for becoming home owners.

These differences which are discussed below were found to be statistically significant.

The previous housing situation:

A large percentage of those currently living in social housing (14%) had moved from their previous housing because of concerns about the affordability of their rent. Those living in private rental housing, on the other hand, gave *personal reasons* as their reason for moving.

Dissatisfaction with their current situation:

Those living in social housing were more likely to express negative attitudes about their current situation. Specifically, a greater percentage of those living in social housing had indicated that they were generally dissatisfied with being a renter and that they were generally not happy with their current housing situation. Those living in social housing were also less likely to indicate that *the affordability of the rent* or *the area where they lived* was an attribute of their current housing.

Attitudes toward community:

While those living in social housing were no more involved in community activities than those living in private rental housing, they tended to place a higher importance on having such activities available.

They also seemed to place a higher importance on talking to one's neighbour and getting to know them. Interestingly enough, while those living in social housing were more likely to feel that such "neighbouring activities" were important they were also less likely to feel that they could rely on their neighbour in an emergency.

Potential for home ownership:

The study found that while there was a high level of interest in home ownership among those living in social housing and those living in private rental housing (65%), only a small percentage of households in either group actually had the economic means to achieve home ownership. Based on the study findings:

- ⇒ 2 in 10 households had a down payment saved; while,
- ⇒ 3 in 10 households indicated that they could pay \$1,300 which would effectively represent the minimum payment which could be made to carry the cost of owning a house in Metro Toronto.

Time line for achieving home ownership:

When asked how long they thought it would take before they would be in a position to purchase a home, the majority of those living in social housing indicated that they felt that it would take them between 1 to 2 years while there was a greater percentage of those living in private rental housing who indicated that they thought that it would take them less than one year.

A similar pattern emerged among those households which indicated that they had already saved the necessary down payment. Among those living in social housing the anticipated time line was 1 to 2 years, while among those living in private rental housing, the time line was less than 1 year.

This accelerated time line for those living in private rental housing could potentially suggest that those living in private rental housing have a higher degree of confidence in their ability to become home owners when compared to those living in social housing.

Other Findings:

The study also found that:

- ⇒ there was a higher prevalence of market tenants living in social housing on waiting lists for assisted units; and,
- ⇒ a higher level of uncertainty with respect to future plans among those living in social housing;

General Conclusions:

In general the study found that market units in social housing have been beneficial in responding to the needs of families and individuals with low and moderate incomes and that there are important social benefits being met from having market units in social housing.

This is especially true given the increasing numbers of households in Metro Toronto facing significant affordability problems and the fact that based on the findings in this study, those living in social housing would appear to have:

- ⇒ *greater problems with affordability;*
- ⇒ *a higher degree of instability with respect to their future plans and future options;*
- ⇒ *a higher level of dissatisfaction with their current situation; and,*
- ⇒ *a longer time line for achieving home ownership.*

Some key policy challenges which were also identified relate to:

- ⇒ the need to introduce practices which would help to ensure that the rents remain as affordable as possible to prevent situations where tenants are forced to move because they can no longer afford to pay the rent; and,
- ⇒ to develop fair and consistent policies related to accessing market units.

RÉSUMÉ

Objectifs de l'étude

Cette étude visait l'atteinte de trois objectifs principaux :

- (a) établir un profil des locataires non aidés vivant dans des logements sociaux,
- (b) cerner les différences, si elles existent, entre les locataires non aidés des logements sociaux et des logements locatifs privés et
- (c) déterminer si des locataires non aidés occupant des logements sociaux peuvent accéder à la propriété.

En plus d'examiner la possibilité d'accéder à la propriété, l'étude devait établir si les logements du marché dans le secteur du logement social pourraient être accessibles aux ménages qui ne peuvent se procurer une maison.

Qui sont ces locataires non aidés qui vivent dans des logements sociaux?

L'étude révèle qu'il y a beaucoup de similitudes entre les locataires non aidés des logements sociaux et ceux des logements locatifs privés, notamment :

- ⇒ les caractéristiques et le revenu du ménage,
- ⇒ l'utilisation des services communautaires et sociaux,
- ⇒ les niveaux de participation aux activités communautaires,
- ⇒ la satisfaction à l'égard du logement et des équipements,
- ⇒ la satisfaction en ce qui concerne la sensibilité du propriétaire à l'égard des problèmes quotidiens et
- ⇒ l'intention de devenir propriétaire.

Où se trouvent les différences?

D'après l'étude, les locataires des logements sociaux ne vivent pas du tout les mêmes situations que les locataires des logements locatifs privés. Les différences les plus flagrantes sont les suivantes :

- ⇒ le type de logement occupé précédemment et les motifs du déménagement,
- ⇒ la satisfaction quant à la situation actuelle,
- ⇒ les attitudes à l'égard de la communauté et
- ⇒ la possibilité d'accéder à la propriété.

Ces sujets, qui ont été trouvés statistiquement significatifs, sont approfondis ci-dessous.

La situation du logement précédent

Un grand nombre d'occupants de logements sociaux (14 %) y ont emménagé parce qu'ils s'inquiétaient de l'abordabilité du loyer précédent. Cependant, les occupants de logements locatifs privés disent qu'ils y ont emménagé pour des *raisons personnelles*.

Insatisfaction par rapport à la situation actuelle

Les personnes occupant des logements sociaux étaient plus susceptibles d'avoir une attitude négative à l'égard de leur situation actuelle. Plus précisément, un plus grand pourcentage des occupants de logements sociaux ont indiqué que, dans l'ensemble, ils étaient mécontents d'être locataires et qu'ils n'étaient pas tellement heureux de leur logement actuel. Les occupants des logements sociaux étaient aussi moins portés à dire que l'*abordabilité du loyer* ou la *région où ils habitent* étaient des attributs de leur logement.

Attitudes à l'égard de la communauté

Même si les locataires des logements sociaux n'étaient pas plus actifs dans leur communauté que ceux des logements locatifs privés, c'est eux qui accordent la plus grande importance à ces activités.

Les relations avec les voisins semblent aussi revêtir une grande importance pour eux. Or, fait intéressant, plus de locataires de logements locatifs privés que de locataires de logements sociaux pensent pouvoir se fier à leur voisin en cas d'urgence.

Accession à la propriété

L'étude révèle que même si l'accession à la propriété intéresse beaucoup de locataires de logements sociaux et de logements locatifs privés (65 %), seul un faible pourcentage des ménages dans un ou l'autre groupe avaient les moyens financiers d'acquérir une propriété. D'après les résultats :

- ⇒ 2 ménages sur 10 avaient épargné une mise de fonds tandis que
- ⇒ 3 ménages sur 10 pouvaient payer le versement minimum évalué à 1 300 \$, pour pouvoir devenir propriétaire dans le Grand Toronto.

Délai pour accéder à une propriété

Lorsqu'on leur demande combien de temps ils devraient attendre avant de pouvoir acheter une maison, la majorité des personnes qui occupent un logement social ont répondu entre un an et deux ans. Un plus grand pourcentage d'occupants de logements locatifs privés ont affirmé avoir besoin de moins d'un an.

On obtient des réponses similaires des ménages qui avaient déjà la somme nécessaire à la mise de fonds. Parmi les occupants de logements sociaux, le délai était d'un an ou deux tandis que les occupants des logements locatifs privés prévoyaient prendre moins d'un an. Ce délai moindre chez les occupants de logements locatifs privés porte à croire qu'ils ont plus de confiance en leur capacité de devenir propriétaires que les occupants des logements sociaux.

Autres résultats

D'après l'étude :

- ⇒ davantage de locataires non aidés occupant des logements sociaux sont en attente de logements aidés et
- ⇒ les occupants des logements sociaux ressentent une plus grande incertitude quant à l'avenir.

Conclusions générales

En général, l'étude révèle que les logements du marché dans le secteur des logements sociaux sont d'une grande aide aux familles et aux personnes au revenu faible à modéré et qu'ils répondent à d'importants besoins sociaux.

Cela est d'autant plus vrai que le nombre de ménages éprouvant des problèmes considérables en matière d'abordabilité augmente dans le Grand Toronto et que l'étude fait ressortir que les locataires des logements sociaux :

- ⇒ éprouvent de plus grands problèmes d'abordabilité,
- ⇒ ressentent un plus haut degré d'instabilité quant à leur avenir,
- ⇒ expriment un plus fort niveau de mécontentement par rapport à la situation actuelle et
- ⇒ nécessitent plus de temps pour accéder à la propriété.

L'étude a aussi permis de cerner quelques problèmes importants qui touchent les politiques, notamment :

- ⇒ l'importance de se doter de pratiques qui aideraient à maintenir les loyers aussi abordables que possible. Ainsi, moins de locataires seraient obligés de déménager à cause d'un loyer trop élevé;
- ⇒ la mise en oeuvre de politiques justes et conformes à l'égard de l'accession aux logements du marché.



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Introduction

Developing a Profile of Market Renters in Social Housing

This research report examines differences between market renters living in social housing developed under the N.H.A. 56.1 program and market renters living in comparable private rental buildings. Included in the analysis is an assessment of the differences across the two groups in terms of: their household characteristics, their perceptions of community, their support service requirements, their plans for the future including their potential to become home owners and their overall satisfaction with their current situation.

Structure of this Report:

This report is divided into eight chapters. The first chapter looks at the evolution of social housing and introduction of the concept of mixed income communities.

The second chapter outlines the research method which was used and provides a detailed outline of the sampling framework which was developed. The initial research hypothesis which is being tested is the *null hypothesis* which would suggest that there is no reason to believe that there would be differences in terms of the *household characteristics, levels of satisfaction, community and service support requirements, and/or plans for the future* between those living in market units in social housing and those living in market units in the private rental housing.

The third chapter looks at this research question and begins to make comparisons between the two groups in terms of their socio-demographic and economic characteristics.

The fourth chapter looks at the current and previous housing situation of the two groups and identifies key factors which have helped to shape individual housing choices. In this chapter, consideration is given to differences in the length of tenure across the two groups as well as factors which may have contributed to an individual's decision to move.

The fifth chapter looks at the overall level of satisfaction across the two groups in terms of their current housing situation as well as their satisfaction with the responsiveness of building management to specific day to day issues common to residential tenancies.

The sixth chapter looks at the specific community and support requirements of the two groups. It also looks at the individual perceptions with respect to community and the perceived importance of community building activities.

The seventh chapter looks at the plans for the future across the two groups including the potential for home ownership. This chapter also looks more closely at the housing market in Metro Toronto and begins to draw some general conclusions about the potential for market units in social housing to “filter down” to other moderate income households who can not afford home ownership and who need decent, affordable rental accommodation.

The final chapter presents a summary of the research findings as they relate to the Metro Toronto housing context and highlights the key differences which emerge. The policy implications of the research findings are also briefly discussed in this Chapter and areas of further research are identified.

Chapter 1

The Evolution of Mixed Income Housing

This chapter provides an overview of the study objectives and looks more closely at the evolution of the concept of mixed income communities. Included in this chapter is a discussion of some of the key policy questions which have arisen as a result of income mixing and a discussion of some of the original policy objectives which prompted the introduction of market units in social housing.

Background:

This study had three key objectives:

- a. To develop a profile of market renters living in social housing;
- b. To identify potential differences between market renters living in social housing and market renters living in private rental housing to in terms of their:
 - household characteristics;
 - levels of satisfaction;
 - support service requirements;
 - sense of community; and,
 - plans for the future;
- c. To determine the potential for home ownership among those living in social housing, resulting in units becoming available to other moderate income households requiring decent housing.

To begin to address these research questions, the chapter will look at the following:

- a. the original assumptions which helped to inform the evolution of the notion of income mixing and which resulted in the introduction of market units in social housing;
- b. the literature related to the effects of income and social mixing and some of the key implications with respect to this policy direction; and,
- c. general housing patterns across Metro Toronto and some of the practical benefits which have resulted from having market units in social housing.

The Introduction of Market Units

In order to begin to explore the research question which has been posed and to develop a better understanding of the market units in social housing, it makes sense to begin to look at the original policy decision and the rationale which was put forward at the time when market units were first introduced into social housing.

Effectively, this change in policy direction came about in the mid-1970's with the creation of the first non-profit program. One of the primary factors contributing to the introduction of market units was the growing public concerns and community resistance to the development of large 100% rent-geared-to-income public housing developments which had been constructed in the 1960's and early 1970's.

At the time that the non-profit housing program was first introduced, there was the sense that the introduction of "market rent units" would help to avoid the ghettoization and stigmatization of the earlier housing programs and that "income mixing" would help to ensure that the housing which was developed more closely reflected the income and social mix of the surrounding community.

Income Mix Requirements:

The requirements for income mixing varied from program to program. Under the first

non-profit program (Section 15.1¹ and CSHP²) the income mix was established at 25%; meaning that 25% of all of the units in a given development were to be targeted to low income households requiring RGI assistance, while the remaining 75% of the units were targeted to households paying an economic rent.³

Under the first non-profit program (Section 15.1) the income mix could vary from building to building depending on local planning objectives and the income mix of the surrounding community. For example, depending on the specific needs of a given community,⁴ some developments could have as much as 50% to 75% of their units targeted to households requiring RGI assistance.

In 1978, however, a new non-profit housing program was established (Section 56.1). Unlike the previous program (Section 15.1), which was based on economic rents, the 56.1 Program used "low end of market rents" (LEMRS) as a basis for establishing project rents.

The LEMRS were set using comparable rents from the private sector and by taking into account adjustments for differences in unit size and amenities. This program also established that between 15% to 25% of all units would be targeted to low income households while the remaining units were targeted to moderate income families and individuals.

The Key Program Objectives:

As outlined in the CMHC Section 56.1 Evaluation, one of the explicit program objectives of the N.H.A. 56.1 was to:

provide modest, affordable housing appropriate to the needs of low and moderate income families and individuals (CMHC Section 56.1 Evaluation, 1983:5)

This in turn was accomplished by having a certain percentage of the units in a given development targeted to low income households and a certain percentage of the units in a given development targeted to families or individuals with *moderate incomes*.

While this was the stated program objective, it has been suggested that an additional aim as implied by the program design was to

promote the integration of a mix of different households and income groups and to help increase the overall community acceptance of social housing developments (CMHC Section 56.1 Evaluation, 1983:53).

This idea was further supported by CMHC's 1978 Annual Report which stated that:

... the phasing out of the old public housing program which tended to isolate low-income people in favour of the privately financed non-profit housing and co-operative programs allows for a more acceptable blending of population groups and are more responsive to the plans and priorities of local governments (as noted in the CMHC Section 56.1 Evaluation, 1983:54).

The Change in Policy Direction

The change in policy direction from targeting funding toward public housing programs which responded to the most *needy* in society to the creation of a program which promoted mixed income communities created tension among those who felt that public funding should be targeted to those in greatest need and those who felt that there were other "social benefits" which could accrue from income mixing.

Specifically, at the time that the non-profit program was first introduced, there was a widely held belief that income mixing would avoid the stigma associated with the large public housing projects and the perceived difficulties associated with large concentrations of low income households.

Furthermore, there was the sense that income mixing would help to “open up the channels of communication between households of different classes” and would help to reduce social tensions (Lapointe, 1991:14).

Research has shown however that there is no reason to believe that the interaction between residents of different incomes will help to promote the social relationships which were originally envisioned. Rather, there was the sense that the social environment (safe, secure, affordable) and the specific design features of a given development have a greater role to play in helping to create and sustain *healthy tenant communities* (Dansereau *et al.*, 1997; Lapointe, 1991; Vischer, 1986; and Saldov, 1981). As summarized by Jacqueline Vischer (1986) in her research on the False Creek redevelopment in Vancouver it was noted that:

“social mix was not a high priority to residents, either as a source of concern or as a source of satisfaction (Vischer as cited by Lapointe, 1991: 19).

Therefore, while it is important to avoid the ghettoization and stigmatization of low income households which resulted from large-scale public housing developments, the greatest challenge is to find the right balance between serving households which do not have the economic means to afford suitable housing in the private rental market and the creation of “healthy” mixed income communities. The pivotal question however which tends to continue to reappear in the literature related to income and social mix is “what constitutes the right balance?”

Based on research carried out by Morris Saldov in public housing developments, (1991), it was found that

“residential satisfaction is far more related to the need for a safe, controlled, and private place to live than any consideration of social mix...” (1981:42-44 as cited by Lapointe, 1991:19).

Furthermore, Saldov also found that:

residential satisfaction is also tied to living in a relatively homogeneous community (1981:42-44 as cited by Lapointe, 1991:19).

This is also a view which is held by Jacqueline Vischer (1986) who noted in her research that:

“communities tend to be homogeneous over time rather than heterogeneous as households seek to locate in areas which are compatible with their aspirations and background (Vischer, 1986:317).

The work of Herbert Gans (1961) has actually noted that the preoccupation with friendship and neighbourly relations as tools for the attainment of wider social goals often has a negative impact on residents and that in some cases it can actually have the potential to exacerbate social differences as opposed to help to alleviate them.

As outlined in a recent review of utopian ideas of social mix, Dansereau *et al.* in citing work by Gans argued that:

*far from enriching residents' lives and broadening their horizons, the experience of life in heterogeneous neighbourhoods produced forced conformity and in some cases social isolation... [not to mention] endless bickering and unsettled feuds (Dansereau *et al.* 1997:1).*

The CMHC Evaluation of the Section 56.1 Program (1985) was also unable to generate any evidence which would suggest that the social benefits of income mixing were significant enough to continue with the policy of targeting public funding to "low and moderate income households". Specifically, the study found that there did not seem to be strong scientific nor practical evidence to support the notion of income mixing. As a result, the Federal government 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 a 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? (CMHC, 1983:18).

Furthermore, in 1985, the Federal government announced that it be targeting all future funding for social housing to households in "core housing need"⁵.

The Provincial Position

In response to the Federal changes which were announced, the Provincial government in Ontario also announced that it would be making changes to the way in which social housing would be delivered. However, the Provincial government in Ontario continued to support the idea of income mixing. Specifically, the Provincial government maintained that a mix of incomes helps to:

"improve the 'health' or quality of life in the community .. (Ministry of Housing, 1991:12).

While the Province of Ontario was the only Province to continue to support income mixing once the Federal government had abandoned this policy approach, the Provincial government acknowledged 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..." (Ministry of Housing, 1990:12).

Furthermore, the Provincial government undertook a series of initiatives to increase the level of RGI assistance in many housing developments, thereby redirecting some public funding to assist those households in the greatest need.

Among the Provincial initiatives which were introduced were “portable subsidies” (P2500) which were designed to allow housing providers to increase the RGI levels in existing housing developments, and the introduction of targeting plans for new housing programs whereby housing providers were required to house a minimum of 40% deep core need tenants. Furthermore, while there was some flexibility permitted in the selection of the remaining 60% of tenant households⁶, developments which included higher RGI ratios were looked upon more favourably in terms of funding.

Key Policy Challenges

The Section 56.1 Evaluation carried out by CMHC in 1983 highlighted some key policy challenges which relate not only to the 56.1 Program but also to the provision of market units in social housing. These challenges would include:

- ⇒ whether the current practice is the most effective use of public funds;
- ⇒ whether the current practice is fair;
- ⇒ whether there is the potential for “private benefit” to accrue to certain households.

Each of these issues are discussed in more detail in the following section.

The Effectiveness of the Program

In terms of the issues related to the effectiveness of the program, the debate focused on the overall efficacy of a program in which only a small number of needy households actually realized benefit from public funding, with the primary concern being that public funding was not being targeted as effectively as possible.

Among those advocating for change were groups such as the Association of Municipalities of Ontario (AMO) and the Social Planning and Research Council of Metropolitan Toronto which felt that given the shortage of affordable rental accommodation, policies related to income mixing should be reviewed and specific requirements should be relaxed in order to house as many needy households as possible (Saldivo, 1991:24).

Furthermore, based on the findings of the CMHC Evaluation of the N.H.A. 56.1 Program it was determined that if requirements related to income mixing were not part of the program criteria, then it would have been possible to create 13,294 additional units for low income households for the same cost (CMHC, 1983:176).

Furthermore, the CMHC Evaluation also found that given the design of the Program, not all of the subsidies were going to RGI households. Rather under this particular program, market households were also receiving a subsidy (CMHC, 1983:304). Specifically, the study has raised important

concerns about whether public funds were being spent as effectively as possible and brought into question many common and conflicting issues which arise in the delivery of the social services. Specifically, some of the key questions to be considered were:

- ⇒ should the services and funding be targeted to those most in *need*?
- ⇒ is there a way to maximize the level of benefit which would accrue to the poor?
- ⇒ is the existing approach equitable?
- ⇒ does it make sense to be providing a subsidy to market tenants?

Consideration will be given to these questions in the following section.

Is it Fair?

In the social services a commonly held belief is that services should be delivered in a way which is equitable and which reduces the inequalities among people (Lucy, 1988:186).

As outlined in the CMHC Evaluation, the idea of "*horizontal equity*" refers to the equal treatment of all households in a similar circumstance (CMHC Evaluation, 1985:200). According to the findings of the CMHC Evaluation, one of the most significant problems of introducing market units into

social housing was that the introduction of market units did not really respond to those in the greatest need, or necessarily provide increased choice for low income households.

According to the findings of the CMHC Evaluation of the Section 56.1 Program, there is "a problem of horizontal equity in that a large percentage of households [in similar circumstances] are not able to benefit from this program" (CMHC, 1983:206).

Furthermore, the CMHC Evaluation found that given the structure of the Program, and the fact that a relatively small percentage of units were targeted to low income households in any given development (between 15 to 25 per cent), in any given year, only a very small percentage of the overall level of need would be addressed (CMHC Evaluation, 1983:8).

Private or Public Benefit?

The study also found that given the way in which the funding for the program was structured, without placing some restrictions on access to market units, or targeting the units to specific income categories there was the potential for some higher income households to actually receive a subsidy.

This is particularly true in larger urban centres where one of the problems which has emerged is that the market rents, which are based on neighbourhood averages, are less than the economic rent or the cost to build a rental

housing unit. As a result, government funding is required to offset the difference. Based on data generated by Cityhome, in 1990, the average difference between the market rent and the economic rent was approximately \$375 per unit per month for developments building under the 56.1 Program and \$659 per unit per month for newer developments.

In addition, the CMHC Evaluation found that in close to 50% of the cases examined the market rents which had been established were less than 85% of the comparable private market rents with the implication being that non-income tested tenants living in these units could be receiving a benefit (CMHC, 1983:175).

According to Schedule B of the Section 56.1 Operating Agreement, there are no special eligibility requirements for the market rent component. As a general rule, the Agreement requires the Owner to "give preference to persons of low or modest incomes". However, there are no specific provisions which would ensure that groups will act upon this.

Because there are no provision in place which would require that market tenants living in social housing should be income-tested, there is the potential for higher income households which may be living in these units to be realizing a benefit not available to low or moderate income households. This, in turn, raises important questions about the overall equity of the approach.

The Practical Benefits of Market Units

While there are important equity issues to take into consideration, it should be noted that since the CMHC Evaluation of the program was completed in 1983, a number of important steps were taken to respond to some of the issues which were identified. This would include the steps which were taken by the Ontario government to increase the number of RGI units in existing developments through the introduction of 2,500 additional rent supplement units across the Province.

As well, it should be noted that while there is the potential for higher income households to be realizing a "private benefit" based on data collected by co-op housing groups and non-profit housing agencies, it would appear that market units in social housing for the most part tend to be occupied by low and moderate income households as established by the program objectives.

Based on the *Annual Statistical Monitoring Report* prepared by Cityhome (1997), the median household income for market tenants in the Cityhome portfolio was \$30,000, with almost 1 in 4 market households having incomes below \$20,000 (Report to the Cityhome Board of Directors, 1997:24).

Furthermore, it should be noted that a median income of \$30,000 is below the median income for renters across the City of Toronto

(\$35,000). Therefore, it would appear that while there may be the potential for problems to arise given the way in which the Program is structured and the fact that there are no specific requirements with respect to who would be allowed to live in market units, in terms of the implementation of the Program, the data would suggest that for the most part, the Program objectives have been achieved.

Furthermore, the importance of the availability of units targeted to low and moderate households becomes increasingly evident when one looks at the rental market characteristics across Metro Toronto and the fact that 170,000 renters in Metro Toronto had incomes below \$41,000 and were paying more than 30% of their income on rent, with 62,000 households paying half or more of their gross household income on rent (Metro Planning, 1996:39).

Furthermore, it should be noted that the report prepared by Metro Planning found that newer units tended to have higher rents. Based on data generated for Metro study, it would appear that average rents for buildings constructed during the period from 1975 to 1984 are approximately 11% lower than those constructed after that period (as cited in Metro Planning Report Table 2.3.19 Appendix A, based on data obtained from the CMHC Rental Market Report, October 1993).

It should also be noted that not only has the development of housing under the Section 56.1 program contributed to some of the more affordable market housing across Metro Toronto, but it has also helped to respond to

the lack of rental market construction. In particular, it would appear that around the time that the Section 56.1 program was introduced, there was a decline in private rental construction due to a number of factors including:

- ⇒ increasing land costs,
- ⇒ high building costs,
- ⇒ lack of suitable sites, and,
- ⇒ the perceived lack of profitability for private sector investment due to regulatory measures such as rent control.

There was also the tacit recognition that price pressure was already restricting access to home ownership thereby resulting in even greater demands being placed on the available supply of affordable rental housing.

As part of the CMHC Evaluation it was found that the program had been effective at providing modest affordable rental housing to low and moderate income household and that the program had helped to contribute to the stock of affordable rental accommodation. As discussed in Chapter Two of this report, based on data provided by the Ministry of Municipal Affairs and Housing, (MMAH) under the Section 56.1 Program there were a total of 16,420 units of social housing created between 1978 and 1985 across Metro Toronto. Of these, between 12,000 and 14,000 units were

available to families and individuals with moderate incomes who were facing fewer options.

Conclusions and Future Policy Directions

This chapter looked at the evolution of the concept of mixed income communities in social housing and the importance of market units in terms of responding to broader housing needs in the community.

While it is clear that market units have played an important role in responding to the need for affordable housing in Metro Toronto, the key question which remains is: who is actually being served by market units and what social benefit is being derived?

This research report will help to begin to more specifically address these questions. However, in general, based on the background research which has been undertaken, it would appear that while provisions are not in place to income-test those households living in market units in social housing, in practice these units are effectively responding to the needs of individuals and families across Metro Toronto which have low to moderate incomes.

Endnotes:

1. The 15.1 Program offered capital financing (10% up front Federal capital contribution) and interest rate write-down to 8% on 50 year mortgage loan repayment. This allowed projects to provide economic rents which were expected to be below market for residents who were selected on the basis of specific income criteria. In addition, a portion of the tenants were able to benefit from F/P 50/50 cost-shared rent supplements in order to pay rent geared to their incomes.
2. CSHP refers to Community Sponsored Housing Program. This program was first established by the Province in 1974 and provided an annual rent reduction grant to offset the higher land costs and construction costs in Toronto and other parts of Ontario which resulted in an economic rent (break-even rent) which was in excess of the market rent for the local area. The CSHP grants were to be phased out over a 15 year period.
3. Economic rents are the amount of rent required to cover all of the costs associated with managing and maintaining the building including the mortgage payments, maintenance costs, repairs, taxes, utilities and any capital reserves.
4. Interim Planning Report, Dundas Sherbourne, 1973.
5. A renter household is in core need if its income is below the core need income threshold (CNIT) for a suitable unit in the area in which it lives and has at least one of an affordability, suitability, or adequacy problem. The household has an affordability problem if it pays more than 30 per cent of its income in rent. It has a suitability problem if the unit it occupies has too few rooms given the size and make-up of the household. It has an adequacy problem if the unit it occupies does not meet CMHC adequacy criteria related to the facilities and condition of the unit and the building in which the household live.
6. According to Ministry documents, "preference has been given to higher RGI levels" with some developments moving toward a split of 70/30: 70% r.g.i. and 30% market.

Chapter 2 Research Method

This chapter provides an overview of the research method which was adopted, including an overview of the sampling framework which was developed and a discussion of the steps which were taken in the design and administration of the survey. This chapter also discusses the level of statistical confidence one may have in the research findings and the conclusions which can be drawn.

Overview:

The rental market in Metro Toronto includes private rental buildings, private non-profit developments, co-operative housing and housing managed by municipal and regional non-profit housing agencies which include the City of Toronto Non-Profit Housing Corporation (Cityhome) and the Metro Toronto Housing Company Limited (MTHCL).

This study looked specifically at market tenants living in Metro Toronto in social housing built under the N.H.A. 56.1 Program and at market tenants living in comparable private rental buildings.

The Study Objectives:

The study had three key objectives:

- (a) to develop a profile of market renters living in social housing;
- (b) to identify potential differences between renters living in private rental housing and market tenants living in social housing in terms of:
 - their household characteristics;
 - their levels of satisfaction,
 - their support service requirements,
 - their sense of community, and,
 - their plans for the future; and,
- (c) to determine the potential for home ownership among those living in social housing and to determine the potential for social housing units to become available for other low to moderate income families requiring affordable rental accommodation.

The Research Steps:

The steps undertaken in the research included:

- (a) the identification of an appropriate sample of buildings across private rental, private non-profit, and municipal non-profit developments in Metro Toronto;
- (b) the development and administration of a survey instrument; and
- (c) follow-up interviews with the property management in each building to gather additional information about their portfolio and their tenant selection practices.

The Sampling Framework:

The decision to focus on social housing developed under the N.H.A. 56.1 Program was based on three factors:

- (a) the desire to focus on only one housing program, thereby controlling for the introduction of potential bias

in the research findings arising from differences in program characteristics and/or requirements.¹

- (b) 56.1 developments, under the program guidelines, have a higher proportion of market tenants and therefore presented a larger potential sample for the study; and,
- (c) the 56.1 program initially required that private market comparables be used in rent setting, therefore establishing a base of comparable private rental buildings.

Looking at the N.H.A. 56.1 Program

Based on data available from the Ministry of Municipal Affairs and Housing (MMAH) there are a total of 16,420 rental units across Metro Toronto which were developed under the N.H.A. 56.1 program.

These units are managed by private non-profit providers (PNP), municipal non-profit providers (MNP) or housing co-ops and were designated as *family housing*, *seniors housing* and/or *special needs housing*.

Table 2.1 shows the allocation of the 16,420 units across Metro Toronto which were created under the N.H.A. 56.1 program and the distribution of these units across the different housing agencies responsible for the delivery of social housing:

Table 2.1
Distribution of Units Developed Under the
N.H.A. 56.1 Program across Housing
Agencies in Metro Toronto

Type of Housing Agency	No. of Units
private non-profits (PNP)	7309
municipal non-profits (MNP)	3888
co-operatives	5233
Total	16420

Data available from the MMAH

For the purposes of this study, co-op housing (5,233 units) was eliminated 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.

With the elimination of the co-operative housing, there were a total of 11,197 units across Metro Toronto which were still considered to be potential candidates for this study. This included housing which was managed by private non-profit agencies (PNPs) and housing managed by the two municipal non-profit housing agencies (MNP).

Of the 11,197 units, a total of 6,022 units were designated as *family housing* while the remaining 5,175 units were targeted to *seniors* and/or *special needs* clients.

Given the one of the key purposes of this research was to begin to make comparisons to tenants living in private rental housing and to determine the potential for home ownership among those living in social housing, it was important to select those developments which were most comparable to the private rental housing.

Given the specific needs of seniors and those in special needs housing, it was determined that the study should focus on the designated *family housing* and that the *senior's housing* and *special needs housing* should be excluded from the sample. Therefore, the sampling universe was narrowed to include only those 6,022 units developed under the N.H.A. 56.1 program and which were designated as *family housing*.

Table 2.2 shows the distribution of units across the different client groups.

Table 2.2
Distribution of N.H.A. 56.1 Units
Across Client Groups in Metro Toronto

Client Group	No. of Units
seniors/special needs	5,175
family housing	6,022
Total	11,197

Data available from the MMAH

Refining the Sampling Strategy:

Family housing created under the N.H.A. 56.1 program includes high rise developments, town house developments and mixed high-rise/town house developments.

In order to eliminate potential bias from the study arising from differences in the types of buildings which were surveyed, the decision was made to select buildings which were structurally similar and which met the following criteria:

- (a) geographically dispersed across the local municipalities which make up Metro Toronto;
- (b) representative of the typical rental stock in Metro Toronto (i.e. high-rise developments with 100+ units); and,
- (c) similar in terms of building type, size, location and amenities to the private rental stock surveyed.

The Sample of Buildings Selected

There were a total of 65 social housing developments across Scarborough, North

York, East York, York, Etobicoke, and Toronto which were classified as *family housing* under the N.H.A. 56.1 Program.

Based on the selection criteria identified and the refusal of three private non-profits groups to participate in the study, the sampling universe included a total of 10 MNP developments and 8 PNP developments. This represents a total of 3,609 units or approximately 60% of all of the family housing in Metro Toronto which was developed under the N.H.A. 56.1 program. For more information about the selection process used, please refer to Appendix A.

Looking at the "Market Units"

Given the focus of the study was to look at tenants living in the designated *market units* in a given housing development, the next step was to look at the mix of units (RGI and market) across the social housing developments which were selected to be part of the study.

The actual mix of units in a given social housing development is established according to the program guidelines. The program guidelines for the N.H.A. Section 56.1 developments provide for a mix of between 15% and 25% of all units being targeted to households receiving rent-geared-to-income assistance. The remaining 75% to 85% of units are targeted to households paying low-end of market rent (LEMR).

Based on data collected from the groups which agreed to participate in the study, it would appear that the mix of RGI units compared to market units is approximately 43% RGI, and 57% market², with the actual distribution of units across the PNP and MNP providers shown on Table 2.3.

Type	Total # of Units	Total # Mkt. Units	%
PNP	1914	1032	54%
MNP	1695	1034	61%
Total	3609	2066	57%

Data provided by the MMAH

Selection of the Private Rental Buildings:

Across Metro Toronto, there are approximately 300,000 units which could be classified as the "conventional rental sector" (privately owned apartment buildings, excluding condos) (Metro Planning and Development Department, 1996:11). Many of these units are located in high rise buildings of 100+ units which often represent the most affordable rental housing stock.

In selecting the private rental buildings to be included in the study, Cityhome's private market comparable database was used in the

first instance. This allowed for the selection of private rental buildings which were considered to be comparable in terms of size, location and amenities to N.H.A. 56.1 developments in Cityhome's portfolio.

Since the Cityhome list of comparable developments did not extend to the other area municipalities within Metro Toronto, other private rental buildings were identified as part of the field research.

Buildings which were selected were in the immediate proximity to those social housing developments which were being surveyed, thereby allowing for the selection of buildings which were comparable in terms of location.

In total, six private rental buildings were surveyed including three from Toronto, one from East York, one from North York and one from Scarborough. The private rental buildings which were selected met the following criteria:

- built prior to 1986;
- geographically dispersed across Metro Toronto;
- comparable in terms of size, location and amenities to the social housing developments which were surveyed; and,
- representative of conventional rental housing stock (high-rise developments 100+ units).

The six buildings which were selected represent a total of 1,342 units.

The Survey Design:

The next step in the research was to develop an appropriate survey instrument. The survey which was developed was designed to help to construct a profile of market renters in both social housing and private rental housing.

The survey employed both open and closed ended questions in order to allow for both qualitative and quantitative information to be collected. In general, the survey was structured in such a way as to collect information on the following:

- the current housing situation for renters in both private rental housing and social housing;
- the past housing situation for renters in both private rental and social housing;
- the overall level of satisfaction of renters in both social housing and private rental housing;
- perceptions of the future and plans for home ownership for renters in

both social and private rental housing; and,

- socio-economic and demographic characteristics of the renter households in each of the two categories under study (social housing and private rental housing).

A copy of the survey can be found in Appendix B of this report.

Pre-Testing the Survey:

A draft of the survey was prepared and circulated to members of the study review committee at CMHC. A copy was also sent to the non-profit groups/agencies which had been asked to participate in the study. Revisions were made to the survey based on feedback received and a pre-test was completed.

Administering the Survey:

In order to generate a higher response rate to the survey, the following steps were taken:

- The property manager for each building was approached at the outset and the research objectives were discussed;

- A date was arranged when the researcher would be in the building to knock on doors and explain the study objectives to building residents;
- Building management assisted in preparing notices to the tenants asking for their co-operation with the study;
- The building was canvassed by the researcher at three different times during the designated day -- morning, afternoon and evening;
- Contact was made with as many individuals as possible and the objectives of the research were explained;
- Residents were given the option of answering the survey at a later date and dropping it off at the building management office, or completing it with the assistance of the researcher;
- Most tenants opted to take the survey and complete it by a pre-arranged date;
- For those tenants who wanted to learn more about the study results, the survey gave them an opportunity to submit their name and address for feedback on the study;

- A contact name and phone number was provided on the survey form for tenants wishing to call for assistance or to ask for additional information;
- The overall contact rate was approximately 90% with an overall response rate of 23% of all households.

Reminder Notices and Follow-Up:

The original intention was to send reminder notices to tenants who had not responded. However in most cases building management felt that reminder notices would be too intrusive. Therefore, no further follow-up was done once the initial building canvass was completed.

Had reminder notices and follow-up interviews been allowed, it is expected that the response rate would have been even higher. However, a response rate of 23% is considered to be relatively good for research of this nature.

Controlling for Systematic Bias:

The same approach was taken in the administration of the surveys in all of the

buildings³ in order to ensure that there was as much consistency as possible in the way the survey was administered. This, in turn, helped to reduce any bias introduced through the administration of the survey.

In addition, as mentioned above, a strategy was developed whereby the buildings were canvassed at three different points during the day — morning, afternoon, and evening — in order to eliminate any potential non-response bias arising from the time of day in which individuals were contacted. For example, by canvassing the buildings in the early evening as well as during the day it was possible to ensure that individuals who work during the day as well as those who are at home during the day were included in the sample.

Notes About the Universe for Sampling

The following observations can be made about the universe of buildings which were selected to be included in this study:

- the 18 social housing developments which were included in the study represent 28% of all of the family housing developed in Metro Toronto under the N.H.A. 56.1 program or 60% of all of the family housing units in Metro Toronto created under this Program;
- the 8 PNP developments selected represent one-third of all of the

private non-profit family housing developed under the N.H.A. 56.1 program in Metro Toronto or 60% of all the PNP family units in Metro Toronto created under this Program;

- the 10 MNP developments selected represent 24% of all of the MNP family housing in Metro Toronto created under the N.H.A. 56.1 Program or 60% of all of the MNP family units created under this Program.

Contact Made:

As outlined earlier in this chapter, in order to generate a higher response rate the survey was conducted in person in each of the buildings and the specific research objectives were explained to the tenants.

Building management assisted in helping to generate a higher level of support by preparing and posting notices in each of the buildings, advising residents of the study, and requesting their co-operation.

Each building was canvassed at three different times during the day: morning, afternoon and evening. With the permission of the building management, a copy of the survey was left at the door of those tenants who were not at home.⁴

Out of the total pool of 3,408 units in the sampling universe a total of 90% of the households were contacted (3,079) and asked to participate in the study.

Of the 3,079 households which were contacted, 2,147 were contacted in person (69%) while an additional 932 (31%) had the survey dropped off at their door.

Table 2.4 shows the contact made across the different developments which were included in the study:

Type	No. of Market Units	No. of Units Contacted	%
PNP	1,032	824	62%
MNP	1,034	1,034	100%
Private	1,342	1,221	91%
Total	3,408	3,079	82%

The Response Rate:

Out of the total of 3,079 units contacted there was a total of 779 surveys completed and returned. This included a total of 250 from PNP developments, 257 from MNP developments and 272 from private rental developments. Table 2.5 shows the rate of response across the different developments

which were included in the study.

**Table 2.5
The Rate of Response Across the Developments Surveyed**

Type	No. of Units Surveyed	No. of Surveys Completed	%
PNP	1,032	250	24%
MNP	1,034	257	25%
Private	1,342	272	20%
Total	3,408	779	23%

Overall there was a response rate of 24% from all of the units contacted, and a response rate of 23% of all of the units included in the sampling universe.

A response rate of 23% is considered to be good for a study of this nature. Furthermore, it should be noted that the response rate was relatively consistent across all of the housing types (PNP, MNP and private).

Representativeness of the Sample:

In addition to considering the overall response rate, it is important to ensure that the sample which is drawn reflects the characteristics of the population as a whole. This increases the level of confidence in the research findings and allows for reliable conclusions to be drawn.

This section looks at the representativeness of the responses received in terms of:

- the mix of units in the sampling universe;
- the household characteristics of the sample compared to the characteristics of tenant households across Metro Toronto as a whole; and,
- the average rents across the sample compared to average rents across Metro Toronto

Each of these points are discussed in more detail below.

Unit Mix:

The mix of units can have an impact on the research findings in that the unit size tends to dictate certain characteristics about the household. For example, smaller units may have more single person or non-family households, while it is likely that larger units will have more family households.

These differences in household characteristics can, in turn, affect some of the research findings. For example, the household characteristics may influence the attitudes or preferences expressed. For example, some of the specific community

and support service requirements discussed in Chapter 6 could be influenced by the specific household characteristics (ie. only family households with children would require access to child care services). Similarly, in the context of the discussion of home ownership, it may be the case that smaller single person households may find themselves in a position where they do not have the economic means to purchase a home. Therefore, this will affect the way in which they respond to the questions related to home ownership.

Given the impact that the unit mix can have on the research findings, the importance of ensuring that the mix of units in the sample is representative is evident. Likewise, it is important to note those instances where a particular unit is over-represented or under-represented.

Table 2.6 shows mix of units across the sample when compared with the mix of units in the sampling universe.

**Table 2.6
Comparison of the Unit Mix in the Sample to the Unit Mix in the Sampling Universe**

Unit Type	Total Market Units	%	Responses Received	%
bachelor	89	3%	19	4%
1-bed	1099	32%	286	37%
2-bed	1662	49%	358	46%
3-bed	558	16%	101	13%
Total	3408	100	764	100

In general, it would appear that the bachelor and 1-bed units in the sample are slightly over-represented, while the 2 and 3-bed units are under-represented relative to the sampling universe as a whole. These differences will be taken into consideration when the research findings are discussed.

Furthermore, it should be noted that the unit mix is even further skewed in that there tend to be more smaller units in the private rental buildings which were surveyed and more larger units in the social housing sample. These differences will be noted and their impact discussed at the appropriate points in the research. At this point, however, it is important to recognize that this difference could have an impact on the research findings.

Household Characteristics:

In general it is important to recognize that there is no reason to believe that the distribution of tenant households across the sample would be any different than the distribution of tenant households across Metro Toronto. As a result, any differences which are noted can most likely be attributed to the composition of the sample. For example, as discussed in the previous section, the unit mix and the focus on housing designated as *family housing* under the N.H.A. 56.1 program can affect the composition of the households included in the sample.

Table 2.7 shows the distribution of households across the sample compared to the distribution of tenant households across Metro Toronto as a whole.

**Table 2.7
Comparison of the Household
Characteristics of the Sample to Tenant
Households Across Metro Toronto**

Household Type	% of Sample	% Across Metro
2 parent family households	32%	19%
couples without children	14%	18%
single parent households	17%	12%
single person/ non-family households	37%	49%
Total	100%	100%

Data generated by the Metro Planning and Development Department as outlined in Housing Patterns and Prospects (1996) based on 1991 Census Data

In general, it would appear that the most significant difference between the sample and the distribution of tenant households across Metro Toronto is in the 2 parent and single parent households. To some extent, the prevalence of 2 parent and single parent households in the sample could be attributed to the original decision to focus on housing which was designated as *family housing* under the N.H.A. 56.1 program. It could be the case, for example, that housing which was designated as *family housing* may have a higher proportion of families. This, in turn, could have an impact on the research findings. Therefore, this difference will be taken into consideration when the research findings are discussed.

Average Rents:

The average rents are another important factor to consider when making comparisons about one's housing situation. The level of rent which one pays can have an impact on many different aspects of one's housing situation. This could include:

- ⇒ a sense of the affordability of one's unit;
- ⇒ one's decision to remain living at their current address;
- ⇒ one's satisfaction with their housing situation and the rent which one is paying; and,
- ⇒ in some cases, one's decision to purchase a home rather than continue to rent.

In looking at the differences across those living in social housing developments and those living in private rental housing, it is important to look at the rents which are being paid by the two groups to ensure that the research findings are not affected by differences in the rent structures.

Table 2.8 shows the average rents across the N.H.A. 56.1 developments and the private developments which were surveyed as well as average rents across the Metro Toronto CMA for units which were built during a similar time period (1974 to 1984).

**Table 2.8
Comparison of Average Rents Across the
Sample and Across Metro Toronto for
Units Constructed Between 1974 and 1984**

	Social Housing	Private Rental	Rent Across Metro
1Bed	\$729	\$713	\$747
2Bed	\$810	\$839	\$889
3Bed	\$850	\$969	\$962

Based on the information contained on Table 2.8 it would appear that the rents for the social housing developments and the private rental developments which were included in the sample were relatively comparable, not only to each other but to the average rents across the Metro Toronto CMA for buildings constructed during a similar time period. This, in turn, helps to increase the overall level of confidence in the comparisons being made and in the research findings.

It is also interesting to note that the rents for the 1-bed units in the social housing developments which were surveyed were actually higher than the rents in the comparable private rental buildings. Based on the program guidelines for the N.H.A. 56.1 program, the rents in the social housing developments are to be set at "low end of market" levels. The fact that the rents for the 1-bed units appear to be higher than average market rents would appear to be a

curious deviation. The rents for the 2-bed and 3-bed units would appear to be closer to what is expected from social housing.

Confidence in the Research Findings:

One of the key questions related to research of this nature is the extent to which one can draw reliable conclusions or make generalizations about the population as a whole.

While the conclusions which can be drawn from this research will only apply to the Metro Toronto housing context, in terms of the level of statistical confidence, based on the 779 responses received, the overall confidence level is 99%, with a confidence interval of ± 5%. This means that one can have a high degree of confidence in the information collected and in conclusions being drawn about the needs and concerns of market renters living in Metro Toronto in family housing developed under the N.H.A. 56.1 Program and the private rental buildings which were surveyed.

Table 2.9 shows the number of responses received and the level of confidence that one can have in the research findings across the various subcategories:

Table 2.9
Confidence Levels and Confidence Intervals
Across the Subgroups Included the Study

Subgroup	Surveys Received	Confidence Levels	Confidence Intervals
market renters living in N.H.A. 56.1 family housing developments	507	95%	± 5%
renters living in private rental housing	272	95%	± 6%
market renters living in N.H.A. 56.1 PNP family developments	250	95%	± 7%
market renters living in N.H.A. 56.1 MNP family developments	257	95%	± 7%

Conclusions

This section outlined the research approach which was adopted and the steps taken to ensure the reliability and validity of the research findings.

In looking at the mix of units across the sample, the household characteristics and the structure of the rents, it would appear that a relatively representative sample has been drawn. Where difference did emerge

which could potentially impact on the research findings, these differences were noted and will be discussed in the relevant sections of this report.

In general, it would appear that one can have a relatively high degree of confidence in the validity and reliability of the research findings in terms of the conclusions being drawn about the needs and concerns of market tenants living in Metro Toronto in housing developed under the N.H.A. 56.1 Program and those living in the private rental buildings which were surveyed.

The two key differences which were highlighted in this section and which could have implications with respect to the research findings were:

- (a) there would appear to be more smaller units in the private rental sample and more larger units in the social housing sample. This, in turn, could have an impact on the household composition and could affect some of the responses to certain questions;
- (b) the social housing developments which were selected were designated as *family housing*. Therefore, this could have an impact on the composition of the sample and could affect the study findings.

It should be noted that while these differences could affect the study findings, these differences have been noted and will be taken into consideration in the following chapters as the specific research findings are discussed.

Endnotes:

1. There are differences in program requirements which could affect the research findings. For example, the N.H.A. 15.1 program used a different method for rent setting (cost-pass-through rents) when compared with other programs. Similarly the 15.1 buildings were generally older buildings. The newer F/P programs, in turn, generally had higher RGI levels.
2. This mix is slightly higher than the RGI level in the original targeting plan for the N.H.A. 56.1 Program. This is as a result of additional Provincial subsidies which were made available under such programs such as the P2500 program which was introduced in Ontario. Under the P2500 Program additional Provincial subsidies were provided in order to allow housing providers to increase RGI levels in existing developments.
3. The six (6) Cityhome developments were an exception. In the case of Cityhome, a mailout survey and business reply envelope was used in lieu of direct contact.
4. In a small number of buildings, building management did not permit surveys to be left at residents' doors. In such situations, where no direct contact was made with tenants, it was impossible to achieve contact of any sort. However, a contact rate of over 50% was achieved in all of the sample buildings.

Chapter 3

Household Characteristics

This chapter focuses on the differences in the socio-demographic and economic characteristics across those living in social housing and those living in private rental housing.

Overview:

The differences in the socio-demographic and economic characteristics across market renters living in family housing developed under the N.H.A. 56.1 program and those living in private rental housing are explored in this chapter.

In order to begin to identify differences across the two groups, respondents were asked questions about the following:

- *the structure and composition of their household;*
- *the age of the head of their household;*
- *the total number of people in their household;*
- *the number of members in their household which have full-time employment;*

- *the major source of income for their household; and*
- *their gross household income.*

The responses which were received and the differences across the two groups which emerged are discussed in greater detail in this section.

Household Structure and Composition:

Across Metro Toronto, there are 448,835 tenant households. Of these, approximately 51% are classified as *family households* while the remaining 49% are *non-family households* (Metro Planning and Development Department, 1996).

According to a research report prepared by the Metro Planning and Development Department:

Family Households include:

- two parent households with children;
- couples without children;
- one-parent families; and,
- other (multi-family households);

Non-Family Households include:

- single person households;
- relatives sharing; and,
- unrelated individuals living together.

(Metro Planning and Development, 1996).

Table 3.1 shows the composition of the family households in the sample and compares it to the distribution of tenant households across Metro Toronto.

As discussed earlier in Chapter 2, the sample is relatively representative when compared to the tenant households across Metro. It should be noted, however, that the sample is slightly over-represented in terms of *family households* and slightly under-represented in terms of *non-family households*.

As discussed earlier, these differences could have an impact on the conclusions which can be drawn from the research and therefore, it is important to take these difference in to consideration when drawing conclusions.

**Table 3.1
Composition of Tenant Households In
the Study Group Compared to Tenant
Households Across Metro**

	Sample	%	Metro
non-family households	280	36%	49%
<i>single person unrelated</i>	202 78	26% 10%	36% 10%
2 parent family households	240	31%	19%
single parent families	132	17%	12%
childless couples	109	14%	18%
no response/ other	18	2%	2%
total	779	100%	100%

Based on data generated by Metro Planning and Development Department (1996)

**Differences in Household Characteristics
Across the Two Groups**

Table 3.2 shows the distribution of households across those living in social housing and those living in private rental housing.

In looking at the data on Table 3.2 it would appear that the private rental sample more closely reflects the distribution of tenant households across Metro Toronto as a whole. The social housing sample, on the other hand, would appear to be under-represented in terms of *non-family households* and over-represented in terms of *single parent families* and *2 parent family households*. As discussed earlier, to some extent, these differences could be attributed to the original sampling strategy and the decision to focus on N.H.A. 56.1 housing which was designated as *family housing*.

Table 3.2
Composition of Tenant Households Across Social Housing and Private Rental Housing

	Social Housing	Private Rental	Metro
non-family households	31%	47%	49%
2 parent family households	36%	23%	19%
single parent families	20%	10%	12%
couples with no children	12%	16%	18%
no response/ other	1%	4%	2%
total	100%	100%	100%

Metro Planning and Development Department (1996)

Statistical Significance:

If one were to compare the differences in household characteristics across the two groups, statistically significant differences emerge. Specifically, there would appear to be more childless couples living in private rental housing compared to social housing ($\chi^2 = 12.394 > \chi^2(\text{crit}) = 5.991$, 2 df, .05 confidence level).

These differences however can most likely be attributed to the unit mix in the original sample. As discussed in Chapter 2, there would appear to be more 2 and 3 bed units in the social housing sample and more 1-bed units in the private rental sample. In many instances, childless couples may be younger households which are just beginning to consider raising a family and therefore only require a 1-bed unit at their particular stage in life.

It should also be noted that the distribution of childless couples living in private rental housing is relatively consistent to the distribution of childless couples across tenant households in Metro Toronto as a whole. Therefore, one can conclude that the differences noted between those living in social housing and those living in private rental housing can most likely be attributed to the composition of the sample.

Household Size:

The study also looked at the household size. To some extent the size of the household will also be affected by the mix of units in the sampling universe. Across the households which were surveyed, the household size ranged from single person households through to households of five or more.

The distribution of households according to size was as follows:

- 25% were single person households;
- 27% were two person households;
- 19% were three person households; and,
- 21% were households of four persons or more.

In general, studies have shown that the average tenant household size across Metro Toronto has been gradually increasing. Based on data generated by the Metro Planning and Development Department, the average household size for renters in Metro Toronto in 1991 was 2.2 (*Metro Planning and Development, 1996*).

Across the sample of households which were surveyed, the average household size for market tenants living in social housing was 2.7 while the average household size across those living in private rental housing was 2.1.

Table 3.3 shows the distribution of households by size across those living in social housing and in private rental housing.

Table 3.3
Differences In Household Size: Social and Private Rental Housing

	social housing	%	private rental	%
single person	92	18%	100	37%
two person	125	25%	87	32%
three persons	113	22%	37	14%
four persons	90	18%	28	10%
five persons	34	7%	7	3%
average size	2.7	--	2.1	--
no response	53	10%	13	5%
Total	507	100	272	100

If one were to compare the household sizes across those living in social housing and those living in private rental housing using a Chi Square test (χ^2) the difference in household size across the two groups can be considered to be statistically significant ($\chi^2 = 45.31 > \chi^2(\text{crit}) = 5.991$, 2 df, .05 confidence level) with the private rental housing tending to have smaller households.

It should be noted however that most of the differences in household size can be attributed to the mix of units which were surveyed and to the original decision to concentrate on housing which was designated as *family housing* under the N.H.A. 56.1 program.

As discussed in Chapter 2, there are more 2 and 3- bed units in the social housing sample and more 1-bed units in the private rental sample. Therefore, it makes sense that the differences noted in the household size are a function of the composition of the original sample.

Age of the Household Head:

Based on data generated by the Metro Planning and Development Department (1996) approximately 40% of the tenant households across Metro Toronto have a household head under the age of the 35 years. In addition:

- 23% of households are headed by individuals who are between 35 and 44 years of age;
- 15% of households are over age 65; and,
- 21% of households are headed by individuals between the ages of 45 and 65;

(Metro Planning and Development, Appendix A, Table 2 3.13.).

Across the sample of tenant households which were surveyed, respondents were asked to indicate the age of the head of their household. The age distribution of the head of the household was as follows:

- 16% were twenty or younger;
- 33% were in their thirties;
- 23% were in their forties;
- 19% were between 50 and 65; and,
- 9% were over 65; and,

Table 3.4 shows the differences in the ages of the household heads across those living in social housing and those living in private rental housing:

Table 3.4
Age Distribution of Household Heads
Across Those Living in Social Housing
and in Private Rental Housing

	social housing	%	private rental	%
< 20 yrs	12	2%	3	1%
21 to 29	65	13%	30	11%
30 to 39	173	34%	83	31%
40 to 49	130	26%	50	18%
50 to 59	64	13%	39	14%
60+	46	9%	64	24%
n/a	17	3%	3	1%
Total	507	100	272	100

Using a Chi Square Test to compare the age distribution of those living in social housing and those living in private rental housing, statistically significant differences were found ($\chi^2 = 153.79 > \chi^2(\text{crit}) = 5.991$, 2 df, .05 confidence level). Specifically, the data found that there tend to be more younger heads of households (under 30) living in social housing and more older heads of households (over 60) living in private rental housing.

These differences, however, could be attributed to the original sampling strategy where the decision was made to concentrate on housing which was designated as *family housing* under the N.H.A. 56.1 program. Furthermore, housing which was designated as *senior's housing* was eliminated from the original sampling universe. Given this original decision, it would make sense that the social housing sample would have significantly fewer seniors than the private rental sample and more younger households. In addition, it should be noted that the private rental sample also had more smaller 1-bed units which would more appropriate house senior households.

Employment Situation:

Respondents were also asked to provide some general information about their employment situation. Out of the total of 779 households which responded to the survey, 69% indicated that they worked full-time, while 6% indicated that they

worked part-time. A total of 4% indicated that they had more than one job, while 12% indicated that they did not have employment.

In terms of those living in social housing and those living in private rental housing the breakdown in employment is as follows:

**Table 3.5
Employment Situation**

	social housing	%	private rental	%
full time work	368	89%	171	78%
no work	45	11%	47	22%
Total	413	100%	218	100%

The missing data includes:

- those who are students;
- those who have part-time employment; and,
- those who are self-employed.

Those who indicated *no work* includes:

- those who are retired; and,
- those who are unemployed.

If one were to use a Chi Square Test (χ^2) to compare the differences between the two groups, it would appear that there are differences which could be considered to be statistically significant in terms of the employment situation for households living in social housing and households living in

private rental housing ($\chi^2 = 13.028 > \chi^2$ (crit)=3.4811 df,.05 confidence level). Specifically, the data shows that more households in the private rental buildings are not employed. This was found to be the case for 22% of the households in the private rental units surveyed and 11% of those living in social housing.

Again, it should be noted that most of this difference can be explained by the fact that the private rental buildings which were surveyed had a higher percentage of seniors who would no longer be working. Based on earlier data, approximately 1 in 4 households living in the private rental buildings were over the age of 60 compared to 1 in 10 living in social housing. Furthermore, when seniors are removed from the equation, the differences disappear.

Sources of Income:

In addition to looking at the level of employment across those living in social housing and those living in private rental housing, the survey also asked respondents to indicate the main source of income for their household over the past year.

The responses were as follows:

- 67% indicated income from employment;

- 14% indicated income from social assistance;
- 9% indicated income from government or other pensions;
- 1% indicated income from employment insurance; and,
- 8% indicated income from other sources.

A total of 3% did not respond to this question.

Table 3.6 shows the distribution in responses received across those living in social housing and those living in private rental housing in terms of the source of income.

Table 3.6
Source of Income

	social housing	%	private rental	%
income from employment	353	69%	166	61%
social assistance	69	14%	38	14%
gov't/other pensions	32	6%	32	12%
employment insurance	5	1%	0	0%
other	33	7%	28	11%
no response	15	3%	8	2%
Total	507	100	272	100

Using a Chi Square Test (χ^2) to compare income sources across those living in social housing and those living in private rental housing, statistically significant differences emerge in terms of the number of households receiving income from employment and the numbers of households receiving income from government pensions ($\chi^2 = 8.3134 > \chi^2(\text{crit}) = 5.991, 2$ degrees of freedom, .05 confidence level). However, again, these differences can be attributed to the prevalence of seniors in the private rental housing.

Gross Household Income:

Based on data generated by the Metro Planning and Development Department (1996):

- 35% of all tenant households across Metro Toronto had incomes below \$23,298;
- an additional 29% of all tenant households had incomes between \$23,298 and \$41,000;
- 19% of all tenant households had incomes between \$41,000 and \$59,542;

- the remaining 17% had incomes above \$59,542;
(Metro Planning and Development, 1996. A23)

As part of this study respondents were asked to indicate their approximate *gross annual household income*. Respondents were given a number of income ranges to choose from starting at <\$14,999 per year and going up to \$60,000 +. The distribution in responses was as follows:

- 16% indicated their income was <\$14,999;
- 12% indicated their income was between \$15,000 and \$19,999;
- 19% indicated their income was between \$20,000 and \$29,999;
- 18% indicated their income was between \$30,000 and \$39,999;
- 14% indicated their income was between \$40,000 and \$49,999;
- 7% indicated their income was between \$50,000 and \$59,999;
- 6% indicated that they had an income of \$60,000 +; and,
- 8% did not respond.

Table 3.7 shows the difference in incomes across those living in social housing and those living in private rental housing.

Table 3.7
Distribution of Household Incomes
Across Those Living in Social and
Private Rental Housing

	social housing	%	private rental	%
< \$14,999	82	16%	44	16%
\$15,000 to \$19,999	61	12%	30	11%
\$20,000 to \$29,999	106	21%	38	14%
\$30,000 to \$39,999	92	18%	49	18%
\$40,000 to \$49,999	65	13%	40	15%
\$50,000 to \$59,999	37	7%	22	8%
\$60,000+	31	6%	17	6%
no response	33	7%	32	12%
Total	507	100	272	100

Using a Chi Square Test to compare the income levels across those living in social housing and those living in private rental housing, there would appear to be no differences in the gross household income of the two groups which could be considered to be statistically significant.

Conclusions

This chapter looked at the socio-demographic and economic characteristics of market renters living in social housing and market renters living in private rental housing in terms the household size, household type, the age of the household head, the employment situation, the gross household income, and the source of income.

Any differences which did emerge (ie. differences in the age of the head of the household, the employment situation, the households size, the source of income) could largely be attributed to the composition of the original sample or the decision to focus on housing which was designated as *family housing* under the N.H.A. 56.1 program.

A more complete summary of the statistical comparisons made in this Chapter and the results can be found in Appendix C. Effectively this Chapter found that there are no real differences in the household characteristics of those living in social housing and those living in private rental housing.

Chapter 4

The Current and Past Housing Situation

This chapter focuses on the key research findings to emerge from the study as it relates to the current and previous housing situation of the two groups and begins to draw some general conclusions about the background of market renters living in social housing.

OVERVIEW:

This section looks at the current and previous housing situation of those living in social housing and those living in private rental housing and makes comparisons in terms of:

- (a) *the length of tenure;*
- (b) *the previous place of residence including housing type and location; and,*
- (c) *reasons for moving.*

LENGTH OF TENURE:

Twenty percent of the households surveyed had lived in their current housing for less than one year, while 20% had been there between one to two years. The remaining households (60%) had lived in their current housing for three years or more.

Table 4.1
Length of Tenure

	social housing	%	private rental	%
< 6 months	58	11%	24	9%
6 mths- 1 year	55	11%	16	6%
1 to 2 years	102	20%	56	21%
3 to 5 years	136	27%	55	20%
5+ years	154	30%	121	44%
Total	505	100%	272	100%

When compared with those living in private rental housing, it would appear that there is a shorter length of tenure among those living in social housing. Furthermore, this difference in the length of tenure is found to be statistically significant if one were to compare the length of tenure across the two groups using a Chi Square test ($\chi^2 = 31.743 > \chi^2(\text{crit}) = 5.991, 2 \text{ df}, .05 \text{ confidence level}$).

PREVIOUS HOUSING SITUATION:

In terms of the previous place of residence, approximately 27% had lived in another building in the same neighbourhood. An additional 52% had lived somewhere else in Metro Toronto prior to moving to their current residence, while 7% had lived in another country. The remaining 12% had come from elsewhere in Canada or elsewhere in Ontario. Table 4.2 shows the distribution of responses across the two groups:

Table 4.2
Previous Place of Residence

	social housing	%	private rental	%
same neighbourhood	132	26%	80	29%
elsewhere in Metro Toronto	284	56%	119	44%
elsewhere in Ontario	45	9%	22	8%
elsewhere in Canada	9	2%	12	4%
from another country	24	5%	33	12%
missing data	11	2%	3	2%
Total	507	100	272	100

If one were to compare the previous place of residence for those living in social housing and those living in private rental housing using a Chi Square test, statistically significant differences can be found in terms of the prevalence of new immigrants living in private rental housing ($\chi^2=15.5318 > \chi^2$ (crit)=5.991, 2 df,.05 confidence level).

Based on the data collected, 12% of those in living in the private rental buildings which were surveyed indicated that they had last lived in another country, while this was the case for only 5% of the households living in social housing.

There could be a number of reasons which could account for the fact that there are fewer new immigrants living in social housing. For example, it might be the case that:

- ⇒ new immigrants do not know where to go to access social housing when they first move to Toronto and therefore are less likely to move into social housing;
- ⇒ friends or family refer them to other housing agencies and they make their choices based on these referrals;
- ⇒ new immigrants are not aware that there are "market units" available in social housing and therefore they do not apply.

The data shows that the majority of those who are currently living in social housing came from elsewhere in Metro Toronto (56%). The data also shows that a relatively high number of those households living in social housing had previously lived in other government assisted housing (public housing, private non-profit housing or co-op housing) and therefore are more likely to be familiar with the specific rules and procedures for accessing market units in social housing. Once established in Metro Toronto, it is likely that new immigrant households will also be able to access social housing.

Previous Housing Type:

In addition to looking at the migration patterns of residents, the survey also looked at the type of housing that residents had lived in prior to moving to their current address. It is interesting to note that:

- 60% of all respondents had once lived in private rental housing;
- 16% of all respondents had previously lived in housing which they owned or which was owned by family or friends;
- 4% had lived in public housing; and,

- 4% has previously lived in social housing, either non-profit or co-op.

Table 4.3 shows the distribution in responses across those living in social housing and those in private rental housing.

**Table 4.3
Previous Housing Type**

	social housing	%	private rental	%
MTHA or public housing	20	4%	8	3%
private non-profit or coop	29	6%	4	2%
private rental	319	63%	150	55%
own housing	77	15%	51	19%
housing owned by friends	12	2%	16	6%
other	48	9%	43	15%
Total	507	100	272	100

If one were to use a Chi Square test to compare the previous housing arrangements for those living in social housing and those living in private rental housing, differences which could be considered to be statistically significant emerge across the two groups ($\chi^2 = 7.79063 > \chi^2(\text{crit}) = 5.991$, 2 df, .05 confidence level). Specifically, it would appear that social housing tends to attract more individuals who had previously lived in other government assisted housing including other social housing developments as well as public housing when compared

with the private rental buildings which were surveyed.

Based on the data, 10% of those now living in social housing had previously lived in public housing or other social housing developments, while this was the case for only 5% of those living in private rental housing.

The data also showed that the private rental housing which was surveyed tended to attract more tenants who had previously lived in a home which they owned or which was owned by family (19% compared to 15%). Of these 25% (n=13) were seniors and 16% (n=8) were under the age of 24 and had presumably moved away from their parents' home.

REASONS FOR MOVING:

Respondents were asked to provide some information as to why they had moved from their previous place of residence. The reasons which they provided could be grouped as *personal* reasons such as:

- changes in family or household composition;
- the desire to be closer to friends, family or employment; or

- the desire for a different size of unit.

There were also *push-related* factors which would include a general level of dissatisfaction with their current housing situation including:

- general concerns about the level of rent which they were paying;
- a general level of dissatisfaction with the response of the building management to specific problems; and,
- concerns about the safety of the building or neighbourhood.

Of the responses which were given, 50% cited *personal reasons* for moving, while 25% indicated a *dissatisfaction with their housing situation or push-related factors*. An additional 22% gave other reasons for moving including health-related factors, eviction by their landlord and relocation.

As shown on Table 4.4 on the following page, approximately the same percentage of those living in social housing and those living in private rental housing gave *personal reasons* for moving. However, a higher percentage of those living in social housing gave *push-related reasons*, 28% when compared to those living in private rental housing (18%).

Additionally, if one were to do a Chi Square test on *the reasons which were given for moving* across those living in social housing and those living in private rental housing, and compare those who gave *personal reasons* with those who gave *push-related reasons*, there would appear to be difference which could be considered to be statistically

significant across the two groups ($\chi^2 = 4.0268 > \chi^2(\text{crit}) = 3.481$, 1 df, .05 confidence level). Specifically, it would appear that a higher percentage of households living in social housing gave *push-related factors* as their primary reasons for moving, with concerns about the affordability of the rent being their one of their main reasons which was given.

Table 4.4
Reason for Moving

PERSONAL	total	%	social housing	%	private rental	%
closer to employment	97	13%	59	12%	38	14%
moving away from home	33	4%	19	4%	14	5%
marriage or divorce	67	8%	43	8%	24	9%
closer to family/friends	34	4%	20	4%	14	5%
children	21	3%	19	4%	2	0%
different size of unit	138	18%	97	19%	41	15%
Total	390	50%	257	51%	133	49%
DISSATISFACTION (PUSH-RELATED)	total	%	social housing	%	private rental	%
heating or repairs	48	6%	36	7%	12	4%
unsafe neighbourhood	23	3%	13	3%	10	4%
unsafe building	8	1%	7	1%	1	0%
lack of services	22	3%	17	3%	5	2%
rent was too high	92	12%	70	14%	22	8%
Total	193	25%	143	28%	50	18%
OTHER FACTORS	175	22%	98	19%	77	28%

Conclusions:

This chapter found that there were a number of differences which could be considered to be statistically significant between those living in social housing and those living in private rental housing in terms of their previous housing situation. Specifically, this chapter found that:

There would appear to be a higher level of turnover among tenants living in social housing with those living in social housing having lived in their unit for a shorter period of time when compared to those in the private rental units which were surveyed.

It was also found that a greater percentage of those currently living in social housing had previously lived in other government-assisted housing including public housing, private non-profit housing and co-operative housing when compared with those living in the private rental units which were surveyed.

Those currently living in social housing were more likely to have moved from their previous housing because of *push-related factors*, with concerns about the affordability of the rent being a primary factor to consider.

The research also found that those living in the private rental units which were surveyed were more likely to have lived in a home which they owned, or which was owned by their family or more likely to be new immigrants to Canada when compared with those living in social housing.

While the earlier chapter found that there were no real differences in terms of household characteristics, the findings in this chapter would suggest that there are differences between the two groups based on their previous housing situation.

Based on the findings in this chapter, those currently living in social housing were:

- more likely to have lived in their unit for a shorter period of time;
- more likely to have lived in other rental housing or other government-assisted housing including public housing, other non-profit housing or co-operative housing; and,
- more likely to have moved from their previous housing because of concerns about affordability of their rent.

Those living in the private rental housing, on the other hand, were:

- more likely to have lived in their unit for a longer period of time; and,
- more likely to have lived in other private rental housing, or to have been a home owner.

The private rental housing which was surveyed also appear to have more new immigrants to Canada when compared with those social housing developments which were surveyed.

While there would appear to be many similarities across the two groups in terms of the previous housing situation, three key differences emerge:

- (a) more tenants currently living in private rental housing had previously been home owners;
- (b) more tenants currently living in social housing gave *push-related factors* as their primary reason for moving, with the affordability of the rent being a major concern. Those living in the private rental units, on the other hand, were more likely to have moved for *personal reasons*; and
- (c) more tenants currently living in social housing had previously lived in other government-assisted housing including public housing, other non-profit housing, or co-operative housing.

These findings would suggest that those living in social housing may feel more constrained in their housing options when compared with those living in private rental housing with concerns about the affordability of the rent being a major consideration. Similarly, these findings would suggest that many of those who had previously lived in social housing or government-assisted programs tended to be pleased with this housing option and have

continued to take advantage of these programs when making future housing choices.

While only some of the key findings have been highlighted in this section, a complete listing of the statistical comparisons made in this Chapter can be found in Appendix C.

Chapter 5 Satisfaction Levels

This chapter looks at levels of satisfaction across those living in social housing and those living in private rental housing. Comparisons are made between the two groups both with respect to the level of satisfaction with their current housing situation as well as their satisfaction with the responsiveness of building management to day to day issues common to residential tenancies.

OVERVIEW:

In this section, respondents were asked to indicate:

- (a) *what they like best about where they were living;*
- (b) *their satisfaction with their unit and amenities; and*
- (c) *their satisfaction with the responsiveness of building management to day to day issues which arise.*

The responses which were provided to these questions are discussed in detail in this chapter.

The Current Housing Situation:

As part of the study, respondents were asked to rate their overall satisfaction with their current housing situation. A total of 32% indicated that they were *very satisfied* with their current housing situation, while 39% indicated that they were *somewhat satisfied*. There were 14% who were neither satisfied nor dissatisfied, while 16% were *somewhat dissatisfied*, and 8% were *very dissatisfied* (8%).

Table 5.1 shows the distribution in the levels of satisfaction across the two groups.

**Table 5.1
Level of Satisfaction**

	social housing	%	private rental	%
very satisfied	155	31%	91	33%
somewhat satisfied	203	40%	100	37%
indifferent	64	13%	43	16%
somewhat dissatisfied	44	9%	17	6%
very dissatisfied	41	8%	21	8%
missing data	14	3%	9	3%
Total	507	100	272	100

Using a Chi Square test (χ^2) to compare the responses received from those living in social housing and those living in private rental housing in terms of the overall levels of satisfaction, the data shows no differences which could be considered to be statistically significant between the two groups ($\chi^2 = 2.187 < \chi^2(\text{crit}) = 5.991$, 2 degrees of freedom, .05 confidence level).

Satisfaction with Being A Renter:

In addition to looking at the level of satisfaction with their current situation, respondents were also asked to indicate their level of satisfaction with being a renter. A

total of 43% indicated that they liked being renters, while 11% indicated that they did not feel strongly either way. The remaining 33% indicated that they were not happy being renters. Fifteen percent of all respondents indicated that they were very unhappy being renters.

Table 5.2 shows the levels of satisfaction with being a renter across those living in private rental housing and those living in social housing.

**Table 5.2
Satisfaction with Being a Renter**

	social housing	%	private rental	%
really satisfied	18	4%	17	6%
somewhat satisfied	179	35%	121	44%
indifferent	56	11%	29	11%
not satisfied	105	21%	35	13%
very dissatisfied	73	14%	41	15%
no answer	76	15%	29	11%
Total	507	100	272	100

If one were to use a Chi Square test to compare the differences in the level of satisfaction with being a renter across the two groups, there are differences which could be considered to be statistically significant. That is to say, there would appear to be a higher level of dissatisfaction with being a

renter among those living in social housing when compared to those in private rental housing ($\chi^2 = 8.121 > \chi^2(\text{crit}) = 5.991$ 2 df, .05 confidence level).

What is Best?:

As part of the survey, respondents were given a number of options and asked to indicate what they liked *best* about where they were living. The options which were provided included:

- *affordable rent;*
- *the neighbourhood;*
- *the neighbours;*
- *proximity to family and friends;*
- *the level of safety;*
- *proximity to services;*
- *the building management; and,*
- *other.*

Respondents were also given the option of saying that they *did not really like where they were living.*

Table 5.3 shows the distribution of responses across those living in social housing and those living in private rental housing:

Table 5.3
What is *Best* About Their Current Housing Situation

	social housing	%	private rental	%
the rent	63	12%	29	11%
the area	37	7%	52	19%
the neighbours	5	1%	2	1%
proximity to family	38	7%	24	9%
shops and services	218	44%	120	44%
property management	45	9%	13	5%
not happy	52	10%	15	6%
other	49	10%	17	6%
Total	507	100	272	100

If one were to use a Chi Square test (χ^2) to compare the differences in the responses received across the two groups, there would appear to be no difference which could be considered to be statistically significant in terms of their perceptions across the two groups with respect to what they like *best* about their current housing situation when looking at *proximity to family, shops and services, and building management* ($\chi^2 = 4.3895 < \chi^2(\text{crit}) = 5.991$, 2 df, .05 confidence level). However, when looking at perceptions related to the *affordability of the rent* and perceptions with respect to *the area* being an attribute and those who are simply

not happy, statistically significant differences emerge across the two groups, with more households living in social housing indicating that they simply are not happy and fewer households indicating that the affordability of the rent or the area are considered to be attributes of their current situation ($\chi^2 = 24.11 > \chi^2(\text{crit}) = 5.991$, 2 degrees of freedom, .05 confidence level).

The Physical Space: The Apartment and Amenities:

Respondents were also asked to indicate their satisfaction with different aspects of their unit and their building. This would include:

- *the size and layout of their unit;*
- *the level of security in their building;*
- *the level of privacy from neighbours;*
- *the level of crime in the neighbourhood;*
- *the condition of the building;*
- *the rent that they pay;*
- *the level of maintenance in their unit;*
- *their freedom to decorate; and,*
- *the level of repair in the neighbourhood.*

Respondents were given three options: (a) *very satisfied*; (b) *satisfied*; and, (c) *not satisfied*. The feedback was as follows:

Size and Layout of the Unit:

In total, 79% indicated that they were satisfied with the size and layout of their unit. This included 56% who were satisfied and 23% who were very satisfied. Only 18%

indicated that they were not satisfied. A total of 3% did not respond.

Level of Security in the Building:

A total of 59% indicated that they were satisfied with the level of security in their building. This included 45% who were satisfied and 14% who were very satisfied. A total of 36% indicated that they were dissatisfied, while 4% did not respond.

Level of Privacy from the Neighbours:

A total of 84% indicated that they were satisfied with the level of privacy from their neighbours. This included 60% who indicated that they were satisfied and 24% who indicated that they were very satisfied. Twelve percent indicated that they were dissatisfied, while 5% did not respond.

Level of Crime in the Neighbourhood:

A total of 66% indicated that they were satisfied with their neighbourhood in terms of the overall level of crime. This included 14% who indicated they were very satisfied. A total of 26% indicated that they were not satisfied, while 7% did not respond.

The Condition of the Building:

A total of 74% indicated that they were satisfied with the level of repairs and up-keep in their building. This included 23% who indicated that they were very satisfied and 51% who indicated that they were somewhat satisfied. A total of 21% indicated that they were dissatisfied, while 5% did not respond.

The Level of the Rent:

A total of 50% of the tenants who responded indicated that they were *dissatisfied* with the rent that they had to pay. Thirty-eight percent indicated that they were satisfied, while 9% indicated that they were very satisfied. A total of 3% did not respond.

The Freedom to Decorate:

A total of 81% of tenants surveyed indicated that they were satisfied with their freedom to decorate their unit. This included 55% who indicated that they were satisfied and 26% who indicated that they were very satisfied. A total of 10% were not satisfied, while 9% did not respond.

The Up-keep of the Neighbourhood:

A total of 82% indicated that they were satisfied with the condition of the other buildings in their neighbourhood. This included 64% who indicated that they were satisfied and 18% who indicated that they were very satisfied. Twelve percent were dissatisfied, while 7% did not respond.

Repairs to the Unit:

A total of 79% indicated that they were satisfied with the repairs done in their unit. This included 22% who were very satisfied and 57% who were satisfied. A total of 17% were dissatisfied while 4% did not respond.

Table 5.4 shows the differences in the levels of satisfaction with their apartment and related amenities across those living in social

housing and those living in private rental housing

Table 5.4
Satisfaction with Apartment/Amenities
satisfied or very satisfied

	social housing	%	private rental	%
size	407	80%	215	79%
security	284	56%	180	66%
privacy	427	84%	226	83%
crime	329	65%	191	70%
building condition	374	74%	201	74%
rent	223	44%	148	54%
repairs to unit	411	81%	202	74%
repair of area	415	82%	215	79%
freedom to decorate	432	85%	222	82%

Responsiveness of Building Management

In addition to looking at the levels of satisfaction with the physical space and the related amenities, respondents were also asked to indicate their satisfaction with the responsiveness of building management to day to day problems common to rental

housing. Specifically, respondents were asked to provide feedback on their

satisfied with the response, while 12% did not answer or did not know.

satisfaction with the responsiveness of building management to the following:

- *repairs in the building;*
- *repairs to their units;*
- *security problems;*
- *problems related to other tenants in the building;*
- *after-hours emergencies; and,*
- *problems related to parking.*

As with the previous question, respondents were given three options: (a) *very satisfied*; (b) *satisfied*; and, (c) *not satisfied*.

The feedback was as follows:

Repairs in the Building:

In total, 68% indicated that they were satisfied with the management response to repair requirements in their building. Twenty percent indicated that they were not satisfied, while 12% indicated that they did not know.

Repairs to the Units:

A total of 71% indicated that they were satisfied with the management response to their requests for repairs in their units. A total of 20% indicated that they were not

Security-Related Problems:

A total of 49% indicated that they were satisfied with the management response with respect to security problems, while 34% indicated that they were not satisfied. An additional 17% indicated that they did not have an opinion or did not respond

Problems Related to Other Tenants:

A total of 47% indicated that they were satisfied with the management response to problems related to other tenants in the building. A total of 29% indicated that they were not satisfied, while 24% indicated that they did not have an opinion or they did not feel that this was applicable.

After-hours Emergencies:

A total of 50% indicated that they were satisfied with the responsiveness of management to after-hours problems which arise. An additional 25% indicated that they were not satisfied, while 25% indicated that they had no opinion, or that it was not applicable to their housing situation.

Parking Related Problems:

A total of 48% indicated that they were satisfied with the management response related to parking. Twenty-one percent indicated that they were not satisfied, while 30% indicated that they had no opinion.

significant.

Table 5.5 shows the differences in the levels of satisfaction across the two groups with respect to the responsiveness of building management to the specific day to day issues which arise:

	social housing	%	private rental	%
repairs in the building	346	68%	186	68%
repairs to their units	360	71%	194	71%
security-related problems	228	45%	151	56%
problems with other tenants	217	43%	150	55%
after-hours emergencies	228	45%	165	61%
problems related to parking	237	47%	139	51%

If one were to use a Chi Square test to compare the levels of satisfaction with the responsiveness of the building management across those living in social housing and those living in private rental housing there would appear to be no differences in the responses received across the two groups which could be considered to be statistically

Conclusions:

This chapter demonstrates that there tend to be very few differences in the levels of satisfaction across those living in social housing and those living in private rental housing with respect to the physical space and amenities in their buildings and units and the responsiveness of building management to day to day issues which arise.

To some extent the similarities in the levels of satisfaction expressed could be a function of the sample which was selected and the fact that efforts were made to select private rental buildings which were comparable to the social housing buildings which were being surveyed.

It is also interesting to note that in general, those living in social housing tend to be more dissatisfied with being a renter than those living in private rental housing. To some extent this could reinforce the earlier discussion in Chapter Four which suggested that those living in social housing may be more limited in terms of their housing options.

Specifically it was noted that those living in social housing had moved from their previous housing situation because of concerns about the affordability of the rent, while those

living in the private rental housing which was surveyed had moved for *personal reasons*. It could be suggested that many of those living in the private rental housing may have had more choices available to them and therefore opted to become renters, while those living in social housing have fewer alternatives available.

It is also interesting to note that those living in social housing tended to be less likely to describe *the rent* or *the area* as attributes of their current housing and were more likely to indicate that they are *not happy with their current situation*. Again, this could be linked to the fact that those living in social housing may feel more constrained in their housing options. Similarly, it could be the case that these households are experiencing difficulty paying "market rent". This may be especially true given a higher percentage of those living in social housing indicated that they had moved from their previous housing because of concerns about the affordability of the rent.

While only some of the key findings have been highlighted in this section, a complete listing of the statistical comparisons made in this chapter can be found in Appendix C.

Chapter 6

Community and Support Service Requirements

This chapter looks at the differences in the social requirements across market tenants living in social housing and those living in private rental housing. It also looks at attitudes in general toward community and tenant participation.

OVERVIEW:

As part of the survey, respondents were asked to provide some background information on the community and social services which they use. They were also asked to identify areas of unmet need for themselves or members of their household. This chapter looks at the responses which were received and the differences across those living in social housing and those living in private rental housing.

Community and Social Support Requirements:

To begin to look at the question of support service requirements, respondents were given a list of services and amenities and were asked to identify:

(a) *which services or amenities in their area were important to their household; and,*

(b) *based on their requirements, which services or amenities in their area should be improved.*

The following is the list of the specific services and amenities which were identified:

- child care;
- support for seniors;
- health care services;
- employment training;
- public transportation;
- shopping and banking;
- parks and recreational services;
- personal support;
- information about community resources;
- language training/interpretation services.

The level of non-response to this question was relatively high (between 35% to 45% did not respond to any given indicator).

Therefore, this will place certain limitations on the conclusions which can be drawn from the data. To some extent, the lower response rate to this question may be attributed to the fact that many of the respondents had actually indicated that the amenities in their area were one of the features which they

liked *best* about their current housing situation (44%). Therefore, the level of non-response could be linked to the relatively high levels of satisfaction already expressed.

Specific Service Requirements:

Child Care:

In general, 19% indicated that access to child care is important. In addition, 20% indicated that they felt that improvements to childcare would be beneficial. Twenty-eight percent indicated that they did not know, while 35% did not respond.

Support for Senior Citizens:

A total of 12% indicated that support services for seniors were important to their household. Nineteen percent indicated that they felt that services for senior citizens could be improved. Thirty-one percent indicated that they did not know and 36% did not respond.

Health Care Services:

A total of 53% indicated that access to health care services were important. A total of 31% felt that health care services could be improved. Seventeen percent indicated that they did not know and 35% did not respond.

Employment Training:

A total of 18% indicated that employment training was important to their household. Twenty-eight percent of the respondents indicated that they felt that employment training opportunities in their neighbourhood should be improved. A total of 23%

indicated that they did not know, while an additional 35% did not respond.

Public Transportation:

A total of 78% indicated that public transportation was important to their households. A total of 26% indicated that they felt that public transit could be improved. Ten percent indicated that they did not know and 35% did not respond.

Shopping and Banking:

A total of 86% indicated that shopping and banking services were important to their household. A total of 30% indicated that they felt that these services could be improved. Eight percent indicated that they did not know, and 33% did not respond.

Parks and Recreational Services:

A total of 63% of respondents indicated that parks and recreational services were important to their household. A total of 30% indicated that these services could be improved, while 12% indicated that they did not know, and 34% did not respond.

Support for Emotional Problems:

A total of 11% indicated that support services for emotional problems were important to their household. Nineteen percent indicated that they felt that these services could be improved. Twenty-six percent indicated that they did not know, and 38% did not respond.

Information about Community Resources:

A total of 29% indicated access to information about community resources was important to their household. Twenty-five percent indicated that they felt that these

services could be improved. Twenty-two percent indicated that they did not know and 36% did not respond.

Language and Translation Services:

A total of 9% indicated that their household uses language or translation services.

Thirteen percent indicated that they felt that these services could be improved. Twenty-eight percent indicated that they did not know, and 40% did not respond.

Table 5.1 shows the range of services which were identified by respondents as being important to their household and the patterns of use across those living in social housing and those living in private rental housing. Table 5.1 also shows those services which respondents indicated that they would like to see improved or those services where respondents indicated that they had unmet needs.

**Table 6.1
Use of Services and Unmet Need**

	Social Housing				Private Rental Housing			
	service used	%	unmet need	%	service used	%	unmet need	%
child care	112	22%	126	25%	33	18%	32	12%
seniors services	57	11%	94	19%	39	14%	51	19%
health care	267	53%	163	32%	145	53%	81	30%
employment training	96	19%	159	31%	40	14%	46	17%
public transit	379	75%	156	31%	228	83%	46	17%
shopping/banking	419	83%	172	34%	252	93%	64	24%
parks	318	63%	175	34%	170	63%	56	21%
emotional supports	59	12%	103	20%	28	10%	42	15%
community information	124	24%	139	27%	65	24%	56	21%
language/translation	46	9%	66	13%	21	8%	35	13%

If one were to use a Chi Square test to compare differences in the *use of services* and the level of *unmet need* across those living in social housing and those living in private rental housing, statistically significant differences emerge across the two groups with respect to *the use of child care services* ($\chi^2=10.24 > \chi^2=(crit)=5.991$, 2 df, .05 confidence level) and *the need for better access to child care services* ($\chi^2=10.186 > \chi^2=(crit)=5.991$, 2 df, .05 confidence level).

To some extent, these differences could be attributed to the composition of the sample and the fact that there are more seniors and childless couples living in the private rental housing. Therefore, the greater requirement for childcare services among those living in social housing could be related to the mix of units in the sample and the original decision to focus on housing which was designated as *family housing*.

In terms of the other services which were identified (employment training, emotional supports and community information) a Chi Square test shows that there are no differences which could be considered to be statistically significant across the two groups ($\chi^2=2.6841 < \chi^2=(crit)=5.991$, 2 df, .05 confidence level).

Similarly, a Chi Square test, shows that there are no differences across the two groups in terms of the use of and level of unmet need related to public amenities such as public transit, shops and banking, and park ($\chi^2=1.1637 < \chi^2=(crit)=5.991$, 2 df, .05 confidence level).

SENSE OF COMMUNITY

The overall sense of community among tenants was another area which was considered as part of the study. In order to get a sense of the individual attitudes toward community, respondents were asked to comment on the following:

- *the level of friendliness in their building;*
- *their sense of whether they could rely on their neighbours in an emergency;*
- *the importance of getting to know their neighbours;*
- *their level of involvement in community activities; and,*
- *their perception of the need for more community building activities.*

The following results emerge:

The Sense of Friendliness

In total, 62% indicated that they felt that their neighbours were friendly. A total of 12% indicated that they did not think that their neighbours were friendly, while 23% indicated that they did not know.

The Sense of Reliance on One's Neighbour

Respondents were also asked if they felt that they could rely on their neighbours for help in an emergency. A total of 36% indicated that they felt that they could rely on their neighbours for help in an emergency. Twenty-three percent indicated that they did not feel that they could rely on their neighbours, while 41% indicated that they did not know if they could rely on their neighbours.

Importance of Talking to One's Neighbour

Respondents were also asked to indicate whether they thought that it was important to talk to their neighbours. A total of 68% of respondents indicated that they felt that this was important. A total of 18% indicated that they did not think that it was important and 13% indicated that they did not know whether it was important.

Involvement in Community Activities

Respondents were asked to indicate whether they were involved in any neighbourhood or community building activities. A total of 82% of all respondents indicated that they were not involved in any such activities while 10% indicated some level of involvement. This included:

- *discussions in the common room;*
- *drop in programs at the school;*
- *library and reading programs;*

- *computer training;*
- *translation services;*
- *church activities; and,*
- *community gardens.*

Attitudes Toward the Importance of Community Building Activities

When asked whether there should be more neighbourhood or community building activities, 31% of all respondents indicated that they thought that there should be more such activities. A total of 9% suggested activities which they would like to see including:

- *employment training;*
- *youth programs;*
- *social groups;*
- *recreation; and,*
- *activities for seniors.*

A large number of respondents (n=306) indicated that they did not know whether there should be more activities.

Table 6.2 on the following page shows the differences in attitudes toward community and the level of involvement in community activities across those living in social housing and those living in private rental housing.

Table 6.2
Differences in Attitudes Toward Community

	social housing			private rental housing		
	yes	no	undecided	yes	no	undecided
sense of friendliness	60%	13%	27%	66%	10%	24%
ability to rely on neighbours	33%	24%	43%	42%	20%	38%
important to talk to neighbours	69%	15%	16%	66%	22%	12%
involvement in community activities	10%	81%	9%	10%	84%	6%
perceived importance of community building activities	34%	22%	44%	25%	29%	46%

If one were to use a Chi Square test to identify differences across the two groups in terms of their attitudes toward community or their sense of community, there do not appear to be any differences which could be considered to be statistically significant across the two groups with respect to their attitudes regarding *the sense of friendliness in their building* and *their level of involvement in community activities*.

There did, however, appear to be differences which could be considered to be statistically different across the two groups in terms of *the level of importance placed on talking to one's neighbour* ($x^2 = 6.8719 > x^2(\text{crit}) = 5.991, 2 \text{ df}, .05 \text{ confidence level}$) and on the *perceived need for more community building activities* ($x^2 = 10.5484 > x^2(\text{crit}) = 5.991, 2 \text{ df}, .05 \text{ confidence level}$). Specifically, it would appear that a greater percentage of those living in social housing

feel that it is important to *talk to one's neighbours*. There was also a higher percentage of individuals living in social housing who felt that community building activities were important.

These findings suggest that while those living in social housing may not be more involved in community activities when compared with those living in private rental housing, it would appear that those individuals living in social housing tend to place a greater importance on having such activities available. In total almost 1 in 3 of those living in social housing indicated that they would like to see more community activities.

It is also interesting to note that a higher percentage of those living in social housing indicated that they did not know *if they could rely on their neighbour in an emergency*. There could be a number of factors which could account for this, including that fact that

a larger percentage of those living in social housing and lived in their unit for a shorter period of time.

The fact that a higher percentage of those living in social housing indicated that they were uncertain as to whether they could rely on their neighbours in an emergency speaks to the importance of seeking to ensure that people have opportunities to get to know one another. This, in turn, will help to break down barriers and begin to create a level of trust. It would seem that this would be especially important in developments where there is a higher level of turnover.

While the shorter period of tenure noted among those living in social housing does not necessarily indicate a higher level of turnover, this might be something which is worth exploring in more detail as it could have an impact on the overall community.

Conclusions

This chapter suggests that there are no real differences in the community and social support service requirements between tenants living in social housing and tenants living in private rental units.

This chapter also found that there are no real differences in the level of involvement in community activities across those living in social housing and those living in private rental housing.

There did, however, tend to be a difference in the level of importance placed on community-building activities with more tenants living in social housing indicating that they felt that:

- ⇨ *it is important to talk to one's neighbour and get to know them;* and
- ⇨ *it is important to provide opportunities for community building activities.*

It is also interesting to note that a higher percentage of those living in social housing indicated that they were uncertain as to whether they could rely on their neighbours in an emergency. This, in turn, speaks to the importance of breaking down barriers and providing opportunities for tenants to get to know one another.

Chapter 7

Plans for the Future and Potential for Home Ownership

This chapter examines the plans for the future among market renters living in social housing and market renters living in private rental housing and begins to measure the level of interest in and potential for home ownership among the two groups. Consideration is also given to the potential for market units in social housing to “filter down” to other households which need decent rental accommodation and which can not afford to own a home.

OVERVIEW:

In recent years, there has been an increasing concentration of renters at the lower end of the income spectrum. This, in turn, has resulted in a segment of the population which is characterized as the “residual sector” because they have no choice but to rent because they can not afford to own a home (BC Housing, 1995:6). This chapter will look at those living in social housing and those living in private rental housing to determine to what extent they would fall into the “residual sector”.

In addition, this chapter will look at the turnover in social housing units to determine the extent to which the more affordable market units in social housing will “filter down” to other households which are part of the “residual sector” and which need decent, affordable, rental accommodation.

To begin to answer these questions, as part of the survey, respondents were asked to discuss their plans for the future and to indicate whether they saw themselves as continuing to be renters, or whether they saw themselves as becoming home owners. Specifically, respondents were asked to consider the following questions:

- *how much longer do you see yourself and your family continuing to live in Metro Toronto?;*
- *how much longer do you see yourself and your family continuing to live at your current address?;*
- *what would be your main reason for moving?;*
- *if you move, where do you think you will move?;*

- *are you on the waiting list for assisted housing? and,*
- *would you like to own a home someday in the future?*

Plans to Continue Living In Metro:

Respondents were asked to indicate how much longer they saw themselves living in Metro Toronto? In total, 71% indicated that they plan to continue to live in Metro Toronto. A total of 10% indicated that they planned to leave. An additional 19% indicated that they did not know what their future plans would include.

Table 7.1 shows the distribution of responses across those living in social housing and those living in private rental housing:

**Table 7.1
Plans to Continue Living in Metro Toronto**

	social housing	%	private rental	%
yes	350	69%	205	75%
no	44	9%	30	11%
don't know	112	22%	37	13%
Total	507	100	272	100

Using a Chi Square test (χ^2) to compare the differences in plans to continue living in Metro Toronto across those living in social housing and those living in private rental housing, differences which could be considered to be statistically significant emerge with respect to the level of uncertainty which was expressed by those living in social housing ($\chi^2 = 8.689 > \chi^2$ (crit)=5.991, 2 df, .05 confidence).

Plans to Remain At Current Address:

Respondents were also asked to indicate how much longer they planned to continue living at their current address. In terms of the responses which were received, the following results emerged:

- 6% saw themselves moving within the next six months;
- 11% saw themselves moving within 6 months to one year;
- 22% saw themselves remaining for at least 1 to 2 years;
- 12% saw themselves remaining for 3 to 5 years; and,

- 11% saw themselves remaining for 5 years or more.

A total of 38% indicated that they did not know how much longer they would continue to live at their current address.

Table 7.2 shows the differences in the responses received across those living in social housing and those living in private rental housing.

**Table 7.2
Plans to Continue Living at Current Address**

	social housing	%	private rental	%
< 6 months	28	6%	19	7%
6 mths -1 year	48	9%	36	13%
1 to 2 years	104	21%	65	24%
3 to 5 years	61	12%	30	11%
5+ years	49	10%	33	12%
don't know	217	42%	87	33%
Total	507	100	272	100

If one were to use a Chi Square test (χ^2) to compare the responses received across those living in social housing and those living in private rental housing in terms of *those who plan to move within the next year, those who plan to remain at their current address for 1 to 5 years, and those who are undecided*, difference emerge which could be considered to be statistically significant.

Specifically, it would appear that those living in social housing appeared to have a higher degree of uncertainty with respect to their future plans ($\chi^2 = 8.377 > \chi^2_{crit} = 5.991$, 2 df, .05 confidence). This is similar to the findings from the previous question where those living in social housing tended to express a higher degree of uncertainty with respect to their future plans and whether or not they planned to continue to live in Metro Toronto.

What Housing Options Are Available?:

While it is understood that many of those who responded to the survey did not intend to move, respondents were asked to indicate where they would move if they moved. This question was asked in order to try to get a sense of the options which respondents perceived to be available to them and to get a sense of whether there were differences in the options available to the two groups. The following were the responses which were received:

- 12% did not plan on moving;
- 20% did not know where they would move;
- 15% would move to another apartment;

- 9% would move to public housing;
- 5% would move into non-profit housing or a co-operative; and,
- 37% would buy a house or condo.

Table 7.3 shows the distribution in the options cited across those living in social housing and those living in private rental housing.

Table 7.3
Where Would People Move: All Responses

	social housing	%	private rental	%
don't know	97	19%	55	20%
not moving	50	10%	42	15%
another apartment	74	15%	46	17%
public housing	42	8%	24	9%
PNP /co-op	34	7%	8	3%
buy a house or condo	197	39%	92	34%
no response	13	3%	5	2%
Total	507	100	272	100

If one were to compare the responses received or options identified across those living in social housing and those living in private rental housing (excluding those who indicated that they did not know what they would do, and those who indicated that they

were not moving) a Chi Square test, would suggest that there are no real differences in the options between the two groups ($\chi^2 = 2.277 < \chi^2(\text{crit}) = 5.991, 2 \text{ df}, .05 \text{ confidence}$).

Waiting List for Assisted Housing

As part of the survey, respondents were asked to indicate whether their name was on the waiting list for government assisted housing. In total, 17% indicated that this was the case while 78% indicated that they were not on any waiting lists. A total of 5% did not respond.

Table 7.4 shows the distribution in responses across those living in social housing and those living in private rental housing. Interestingly, there would appear to be a much higher percentage among those living in social housing who indicated that they had their name on a waiting list for assisted housing.

Table 7.4
Waiting List for Assisted Housing

	social housing	%	private rental housing	%
yes	101	20%	28	11%
no	378	75%	231	85%
don't know	28	5%	13	4%
Total	507	100%	272	100%

If one were to use a Chi Square test to compare the numbers of households on the waiting list for government assisted housing across those living in social housing and those living in private rental housing there are differences which could be considered to be statistically significant. Specifically, there would appear to be more households living in market units in social housing who are on the waiting list for assisted housing when compared with those households living in private rental housing ($\chi^2 = 11.467 > \chi^2(\text{crit}) = 3.481, 1 \text{ df}, .05$ confidence).

There may be a number of different factors which could account for the fact that there are more market renters living in social housing who are also on the waiting list for other assisted housing. For example:

- ⇒ based on earlier feedback, a greater percentage of those living in social housing had moved from their previous apartment because of concerns about the affordability of the rent;
- ⇒ it could be that a number of those currently living in social housing had moved into this housing on an interim basis while they waited for an assisted unit to come available. Some may have thought that if they were already living in a social housing development, they would be more likely to receive a subsidy when it comes available. Similarly, some may have moved into social housing with the intention of making

it their “home” while they waited for a subsidized unit to become available.

- ⇒ it may also be the case that the social housing units are more affordable with rents being set at the “low end of market” levels and that these households were looking for the most affordable alternative they could find.
- ⇒ it may also be the case that those currently living in social housing are more familiar with the rules and guidelines associated with applying for RGI assistance and therefore have taken the steps required to get on the waiting list for assistance when it comes available.

Based on data generated by the Metro Planning Division, half of all tenants across Metro Toronto (174,000 out of 344,000) are paying more than 30% of their income on rent. Therefore, these households would be eligible for assisted housing under the Program guidelines which have been set. Furthermore, across Metro Toronto there are over 41,000 households on waiting lists for assisted housing.

In terms of those living in the private rental housing, these findings could reflect the fact that:

- ⇒ those living in private rental housing which was surveyed tend to be older, smaller households many which were previous home owners. Therefore, these households could afford to pay the market rent.

It should also be noted that based on earlier research findings (Chapter 4) more of those living in the private rental units which were surveyed indicated that they had moved from their previous housing because of personal choices when compared with those in the social housing sample who had indicated that concerns about the affordability of the rent was a major factor contributing to their decision to move. This in conjunction with the fact that there would appear to be a greater proportion of social housing tenants on waiting lists for assisted housing could suggest that more market tenants living in social housing could feel more constrained in their housing options.

Factors Prompting A Decision To Move:

Respondents were given an open-ended question, asking them to indicate the *main reason that would result in a decision to move*. Overall,

- 1 in 4 indicated that an increase in their rent would prompt them to move;
- 1 in 10 indicated that the availability of a better, more desirably located apartment would result in a decision to move;
- 1 in 6 indicated that they planned to purchase a house or condo and would move for that reason;

- 1 in 20 indicated that a problem with the management in their building would result in a decision to move; and;
- 1 in 20 gave health-related factors or personal reasons such as a desire to move to another city as their main consideration.

Table 7.5 shows the distribution in responses across those living in social housing and those living in private rental housing:

	social housing	%	private rental	%
rent increase	126	25%	70	26%
better location	55	11%	22	8%
better personal situation	67	13%	35	13%
own a home	72	14%	52	19%
problems in building/with management	26	5%	16	6%
other	34	6%	13	5%
non-response	127	25%	64	24%
Total	507	100	272	100

If one were to compare the reasons given across those living in social housing and those living in private rental housing using a Chi Square test, the findings would suggest that statistically there is no difference across the two groups in terms of the factors which were identified as prompting a decision to move.

It is also interesting to observe that an increase in the rent was by far the greatest single response given by renters in both social housing and private rental housing as a major contributing factor in a decision to move. Overall 1 in 4 renters across those living in the social housing units and those living in private rental housing indicated that an increase in their rent would result in a decision to move.

These findings draw attention to the degree of economic tension which some may experience with respect to the rent which they pay and could serve as an indication that, for at least a significant number of renters, they perceive themselves as having very little financial capacity to sustain any further rent increases.

It could also be the case that an increase in rent may prompt an individual to decide to purchase a home. As the level of rent which is paid each month increases, some individuals may feel that it may make more economic sense for them to invest in a home as opposed to continue to pay rent.

Potential for Home Ownership:

One of the objectives of the study was to look at the long term potential for home ownership among renters living in both social housing and private rental housing. The reasons for this were two-fold:

- (a) *to get a sense of the potential for renters in both social housing and private rental housing to become homeowners; and,*
- (b) *to get a sense of the potential for social housing stock to "filter down" to other households in need of decent, affordable rental accommodation.*

To begin to get a sense of the potential for home ownership among renters living in social housing and renters living in private rental housing, respondents were asked the following questions:

- *Would you like to own a home someday?*
- *At what point in the future do you see yourself as becoming a homeowner?*
- *Do you consider home ownership one of your personal priorities?*
- *Do you have enough money saved for a 5% down payment?*

- *How long do you think it would take you to save the 5% down payment?*
- *What would be your main reason for being interested in home ownership?*
- *What is the maximum amount per month that you could afford to pay for mortgage payments, property taxes, and utilities in order to own your own home?*

Possibility of Future Home Ownership:

Recently, there has been a lot of interest in the potential for renters to become home owners. In March 1997, a CMHC study found that one in every three renters in the Greater Toronto Area could afford to buy a home. Furthermore, the study noted that conditions for buying a home had not been as good in over a decade. These findings were also supported by other research done by the Metro Planning Department.

As a result of the favourable conditions noted there has been a renewed interest by some in the possibility of home ownership as an alternative to renting. In looking at the potential for home ownership among those living in social housing and those living in private rental housing, respondents were asked *whether they would like to own a*

home someday in the future.

A total of 17% of all respondents indicated that they were not interested in owning a home (n=131). A further 18% of all respondents indicated that they were undecided as to whether they would like to become home owners (n=141), while 65% of all respondents (n=507) indicated that they would be interested in the possibility of home ownership at some point in the future.

Table 7.6 shows the difference between those living in social housing and those living in private rental housing in terms of their interest in home ownership:

**Table 7.6
Interest in Home Ownership**

	Social Housing	%	Private Rental	%
Interest in Home Ownership	353	70%	154	57%
No Interest in Home Ownership	61	12%	70	26%
Undecided	93	18%	48	18%
Total	507	100	272	100

In one were to remove those who were not interested in home ownership because they had *previously owned a home* and those *who were seniors* and therefore were not interested in home ownership because of their stage in life, there do not appear to be any

differences in the responses between the two groups which could be considered to be statistically significant ($\chi^2 = 3.0484 < \chi^2$ (crit)=5.991, 2df, 05 confidence).

Lack of Interest In Home Ownership:

In addition to looking at the level of interest in home ownership, it is also important to look at the those who indicated that they were not interested in home ownership. Specifically, it is important to look at the factors which may be contributing to the lack of interest.

A total of 131 respondents from both social housing and private rental housing indicated that they were not interested in home ownership. As well, there were a total of 141 individuals who indicated that they were undecided.

As part of the survey respondents were asked to provide some information about their lack of interest in home ownership. A total of 248 respondents answered this question. This would include the 131 individuals who stated explicitly that they were not interested in home ownership and 117 who had indicated that they were undecided about home ownership.

In terms of those who responded to this

question (n=248) the overall distribution in responses is as follows:

- 15% felt that it would be difficult to save the necessary down payment;
- 11% felt that the monthly payments would be too difficult to make;
- 18% indicated that they live alone and that they do not have the economic means to carry a home;
- 17% indicated that renting suits their lifestyle better;
- 8% did not respond or gave personal reasons; and,
- 15% indicated that they were simply not interested in home ownership.

Table 7.7 shows the reasons given for the lack of interest in home ownership across those living in social housing and those living in private rental housing.

**Table 7.7
Reasons for Lack of Interest in Home
Ownership**

	social housing	%	private rental	%
difficulty in saving for down payment	23	17%	15	14%
difficulty in making monthly payments	17	12%	11	10%
insufficient economic means	26	19%	19	17%
renting a preferred lifestyle	19	14%	24	22%
no response/ personal reasons	21	15%	14	13%
not interested	31	23%	28	25%
total	137	100	111	100

If one were to compare the reasons given across those living in social housing and those living in private rental housing using a Chi Square test, the findings would suggest that statistically there are no differences in the reasons for a lack of interest in home ownership across the two groups.

Future Potential For Home Ownership:

It is important to recognize that there is a difference between *being interested* in home ownership and *becoming a* home owner. For the desire for home ownership to translate into the actual purchase of a home there are a number of criteria which must be satisfied.

For example, an appropriate property (both in terms of affordability and in terms of individual preferences) must be identified. As well, an individual must have the necessary income to qualify for a mortgage. This, in turn, depends on one's savings, one's ability to carry the monthly payments, one's overall willingness to assume the financial responsibility of a mortgage and the current mortgage rates.

For those in social housing (n=353) and those in private rental housing (n=154) who indicated that they were interested in home ownership and those who were undecided as to whether they were interested in home ownership (n=141), the following questions were asked:

- *At what point in the future do you see yourself as becoming a homeowner?;*
- *Do you consider home ownership to be one of your personal priorities?; and,*

- *What would be the main reason that you are interested in home ownership?*

The response were as follows:

Achieving Home Ownership

A total of 648 individuals responded to the questions about home ownership. This would include the 507 individuals who indicated that they were interested and 141 individuals who indicated that they were undecided. The following were the responses which were given:

- 5% thought that they would be in a position to purchase a home in less than 1 year;
- 19% thought that it would take them between 1 and 2 years;
- 20% thought that it would take them between 3 and 5 years; and,
- 10% thought it would take them more than five years.

An additional 46% indicated that they did not know when home ownership would be possible.

Table 7.8 shows the differences in the responses between the two groups:

Table 7.8
Expected Time Frame for Achieving Home Ownership

	social housing	%	private rental	%
< 1 yr	14	3%	16	8%
1-2 yrs	91	20%	33	16%
3-5 yrs	86	19%	41	20%
>5 yrs	48	11%	17	8%
don't know	207	46%	95	47%
total	446	100%	202	100%

Using a Chi Square test (χ^2) to compare the differences in the expected time frame for achieving home ownership across those living in social housing and those living in private rental housing, statistically significant differences emerge across the two groups. Specifically, a higher percentage of renters living in private rental housing would appear to feel that they would be in a position to buy a home within the next year compared to those living in social housing ($\chi^2 = 8.1775 > \chi^2(\text{crit}) = 5.991, 2\text{df}, 05\text{ confidence level}$).

Home Ownership As A Personal Priority:

Respondents were also asked to indicate whether they considered home ownership to be a personal priority. Overall, 55% of respondents who had indicated that they were interested in home ownership (n=648) also indicated that home ownership was a personal priority for them. A total of 28% indicated that it was *not a personal priority*, while 17% indicated that they did not know.

The level of priority placed on home ownership is relatively important given there are a number of steps involved in the home ownership process. This would include not only committing to the financial obligations associated with the purchase of a property (i.e. repayment of the mortgage) but also in terms of making a commitment to meet with real estate agents and lending institutions to explore all of the avenues available for achieving home ownership.

Table 7.9 on the following page shows the distribution in responses across those living in social housing and those living in private rental housing:

**Table 7.9
Home Ownership as a Personal Priority**

	social housing	%	private rental	%
priority	264	61%	98	47%
not a priority	106	24%	74	36%
don't know	65	15%	36	17%
total	435	100	208	100

Using a Chi Square test (χ^2) to compare the level of priority given to home ownership across those living in social housing and those living in private rental housing, statistically significant differences would appear to emerge across the two groups. Specifically, it would appear that a higher percentage of market tenants living in social housing view home ownership as a personal priority when compared with those living in private rental housing ($\chi^2 = 6.5193 > \chi^2_{crit} = 5.991, 2df, .05$ confidence).

This difference remains even after adjustments have been made to take into account the prevalence of seniors in the private rental units. However, it should be noted that to some extent, the difference in the level of priority placed on home ownership could be attributed to the fact that there are more families living in the social housing units which were surveyed and the general perception within society that a house may be better suited to raising a family. It is possible that this belief could help to account for some of the differences in the responses given.

Time Line Among Those Making Home Ownership A Priority

While more tenants living in social housing may have indicated that home ownership is a personal priority, it is important to recognize that there are a number of steps which have to happen before the *desire* for home ownership actually becomes a reality.

In order to get a better sense of the time lines involved, consideration was given to those who indicated that home ownership was a personal priority for their household (n=362) and their projected time line for actually being in a position to buy a home.

Overall, of the 362 households which indicated that home ownership was a personal priority:

- 7% felt that they would be in a position to buy a home within the next year;
- 25% felt that they would be in a position to buy a home within one to two years;
- 25% felt that they would be in a position to buy a home within 3 to 5 years;

- 9 % felt that it would take them 5 years or more; and,
- 31% indicated that they did not know when they would achieve home ownership.

Table 7.10 shows the distribution in responses across those who indicated that home ownership was a personal priority and their expected time frame for home ownership.

**Table 7.10
Expected Time Frame for Home Ownership Among Those Indicating it as a Priority**

	social housing	%	private rental	%
<1 year	13	5%	14	14%
1-2 years	78	29%	21	21%
3-5 years	62	23%	29	30%
5+ years	27	10%	6	6%
don't know	84	32%	29	30%
total	264	100	98	100

Using a Chi Square test (x^2) to compare the projected time frame for home ownership across the two groups, statistically significant differences emerge. Specifically, it would appear that a higher percentage of tenants living in private rental housing who view home ownership as a personal priority expect to be in a position to purchase a home within

the next year when compared with those living in social housing ($\chi^2 = 9.8851 > \chi^2$ (crit)=5.991, 2 df, .05 confidence level). A greater proportion of those living in social housing expect to be in a position to purchase a home within 1 to 2 years.

- *a home is better for raising a family; and,*
- *personal reasons.*

In response to this question, the following results emerged:

Motivation for Wanting to Become a Home Owner:

Research has shown that individuals value home ownership for a variety of reasons. This would include the belief that one can live with greater economic and social self sufficiency through home ownership. In addition, there is the widely held belief that renting is financially undesirable with renters having nothing to show for their financial investment at the end of the day (Ratner, 1996).

- 26% indicated that the most important reason for wanting to buy a home is that it is a good investment;
- 21% indicated that a home is better suited for raising a family;
- 14% indicated that they liked the personal freedom and space associated with home ownership;
- 11% had personal reasons for wanting to own a home; and,
- 11% did not answer this question.

Respondents who had expressed an interest in home ownership (n=648) were asked to indicate their main reason for wanting to become homeowners. The options were as follows:

- *owning a home is a good investment;*
- *a home would provide better housing, or more space;*

Table 7.11 shows the differences in the reasons and perceptions for wanting to become a home owner across those who live in social housing and those who live in private rental housing:

**Table 7.11
Primary Motivation for Wanting to Become
a Home Owner**

	social housing	%	private rental	%
Good Investment	148	29%	63	23%
Better for Raising Family	125	25%	42	15%
Personal Freedom and Space	61	12%	51	19%
Personal Reasons	58	11%	24	9%
No Desire/ Answer	115	23%	92	34%
Total	507	100	272	100

Using a Chi Square test (χ^2) to compare the motivations for home ownership across the two groups, statistically significant differences in the motivations for home ownership would appear to emerge ($\chi^2 = 7.9978 > \chi^2(\text{crit}) = 5.991$, 2df, .05 confidence level). Specifically, it would appear that those living in social housing tend to hold a stronger belief that *owning a home is better suited to raising a family* (25% compared to 15%), while more tenants living in private rental housing indicated that they liked the *personal freedom and space* associated with home ownership (1 in 5 compared to 1 in 10).

These differences, while statistically significant, could be related to the composition of the sample and the stage of life of the respondents. For example, it was noted earlier that there are more larger family households in the social housing sample, and more smaller single person and non-family households in the private rental sample.

It would make sense that those already raising a family would take into account the needs of their family when thinking about future housing possibilities such as home ownership. Similarly, as discussed earlier, there is a common attitude in society that a house is more suitable for raising a family. Therefore, the views expressed by those living in social housing may reflect these attitudes. Likewise, singles or childless couples may place a higher value on considerations such as *space* or *personal freedom* when making their choices.

Therefore, it is likely that some of the differences noted between the two groups would be influenced by the composition of the sample.

Necessary Savings

Having looked at the individual preferences and attitudes toward home ownership, the next section will look more closely at whether those living in social housing and those living in private rental housing have the necessary savings to move into home ownership.

Historically, saving the down payment for a home has been a barrier which prevented low and moderate income households from moving into home ownership. Furthermore, while many households could make the monthly payments which were necessary to carry a home, they could not accumulate the initial down payment which was required.

As part of this study, respondents were asked:

- (a) *whether they had enough money saved to make a 5% down payment; or,*
- (b) *how long they thought it would take for them to save the necessary down payment.*

Based on the responses received from those households which indicated that they were interested in home ownership (n=507) or those which indicated that they were undecided (n=141) the following results emerge:

- 24% indicated that they had the necessary down payment saved (n=154);
- 61% indicated that they did not have the necessary down payment saved (n=397); and,

- 16% indicated that they did not know whether they had enough money saved.

Table 7.12 shows the distribution in responses across those living in social housing and those living in private rental housing.

	social housing	%	private rental	%
Down Payment Saved	94	21%	60	28%
Down Payment not yet Saved	280	63%	117	55%
Don't Know	67	15%	36	17%
Total	446	100	202	100

In comparing the responses across the two groups, using a Chi Square test (χ^2), there do not appear to be any differences which could be considered to be statistically significant in terms of those households which already have a 5% down payment saved ($\chi^2 = 4.8662$, χ^2 (crit)=5.991, 2 df, .05 confidence level).

Time Required to Save A Down Payment:

For those who were interested in home ownership or who thought that they might be interested in home ownership but who did not have the necessary down payment saved (n=560), the question was asked as to *how long they thought it would take to save a down payment*. The responses were as follows:

- 6% indicated that they would have a down payment saved in less than one year;
- 23% felt that it would take them 1 to 2 years;
- 20% felt that it would take 3-4 years;
- 34% felt that it would take five years or more; while,
- 17% did not respond to this question.

Table 7.13 shows the distribution in responses across those living in social housing and those living in private rental housing:

**Table 7.13
Expected Time Frame For Saving a Five Percent Down Payment**

	social housing	%	private rental	%
<1 year	17	5%	11	7%
1-2 years	81	23%	35	23%
3-4 years	73	21%	29	19%
5+years	122	35%	48	31%
no response	54	16%	30	20%
Total	347	100	153	100

Using a Chi Square test (χ^2) to compare the two groups there do not appear to be any differences which could be considered to be statistically significant in terms of the projected time frame for saving the necessary down payment for a house ($\chi^2 = 1.4971 < \chi^2$ (crit)=5.991, 2 degrees of freedom, .05 confidence level).

Overall, however, it is interesting to note that approximately 3 in 10 households believed that they would have the necessary down payment saved within 2 years, while one-third of all households believed that it would be five years or longer before they could save the down payment.

Across those living in social housing, 35% indicated that it would be 5 years or longer before they would have a down payment saved, while this was the case for approximately 31% of those living in private rental housing.

Other Factors Influencing the Decision to Buy a House:

While saving a down payment is an important barrier to overcome in moving toward home ownership, there are other factors to take into consideration as well. For example, while an individual may have a down payment saved, it does not necessarily mean that they will proceed along the path to home ownership. There are many factors which influence an individual's decision to buy a home. One of the respondents to the survey summarized the attitudes and concerns extremely well:

...buying a house is a very terrifying thing for a lot of people. Job security these days is basically 0% for most employees. It is just basically fear and instant stress you would be tied down to a mortgage.... (survey respondent).

These attitudes are borne out in other research studies as well (Ratner, 1996:122). In terms of those respondents who indicated that they had already saved a down payment, consideration was given to their projected time line for actually purchasing a home. The responses were as follows:

- 14% indicated that they felt that they would be in a position to buy a house within the next year;
- 40% indicated that they felt that it would take one to two years before they moved into a home ownership

situation;

- 23% indicated that they expected to buy a house within the next three to five years;
- 4% indicated that it would be five years or longer; and,
- 19% indicated that they did not know when they would be buying a home.

Table 7.14 shows the projected time frame for moving into home ownership among those living in social housing and those living in private rental housing;.

Table 7.14
Expected Time Frame for Purchasing a House Amongst Those With A Down Payment Already Saved

	social housing	%	private rental	%
<1 year	9	10%	13	22%
1-2 years	44	47%	17	28%
3-5 years	23	24%	13	22%
5+ years	4	4%	2	3%
don't know	14	15%	15	25%
total	94	100	60	100

In comparing the responses received from the two groups, using a Chi Square test (χ^2) it would appear that statistically significant differences emerge. Specifically, it would

appear that more private renters who have saved a down payment expect to purchase a home within the next year when compared with those living in social housing who have saved a down payment. ($\chi^2 = 6.843 > \chi^2(\text{crit}) = 5.991$, 2 df, .05 confidence). Furthermore, it would appear with respect to the expected time frame, the majority of those living in social housing indicated that they felt that it would take them between 1 to 2 years before they would be in a position to purchase a home.

- 43% thought that their future will be better;
- 7% thought that their future would be worse;
- 18% felt that the future would remain much the same; and,
- 31% were uncertain about the future.

It is also interesting to note that even among those who have a down payment saved approximately 1 in 4 households still believe that it will be 3 to 5 years before they buy a home. This was the case for 25% of those living in social housing and 22% of those living in private rental housing.

Table 7.15 shows the difference which emerge across those living in social housing and those living in private rental housing with respect to their perceptions about the future:

Perceptions of the Future:

An individuals' sense of vulnerability or uncertainty about the future may be a factor to consider. Recognizing that individuals who feel uncertain about the future may be more reluctant to enter into long term decisions such as home ownership, respondents were asked to indicate *how they see their future*.

Removing non-responses from the equation (n=693), the results were as follows:

**Table 7.15
Perceptions of the Future Adjusted For
Non-Response**

	social housing	%	private rental	%
better	194	43%	107	43%
worse	36	8%	13	5%
much the same	72	16%	54	22%
uncertain	16	32%	72	16%
total	447	100	246	100

Using a Chi Square test (χ^2) to compare the differences in the perceptions of the future across the two groups it would appear that there are no differences which could be considered to be statistically significant ($\chi^2 =$

4.4124, $\chi^2(\text{crit})=5.991$, 2 df .05 confidence level).

differences which could be considered to be statistically significant ($\chi^2 = .8139 < \chi^2(\text{crit})=5.991$, 2 df, .05 confidence level).

Perceptions of The Economic Future:

Respondents were also asked to indicate how they saw their economic future, specifically whether they thought their economic future would be *better*, *worse*, or *much the same as the present*. Table 7.16 shows the results which emerge across those living in social housing and those living in private rental housing with respect to their perceptions of their economic future.

Table 7.16
Perceptions of the Economic Future

	social housing	%	private rental	%
better	202	40%	104	38%
worse	37	7%	24	9%
much the same	82	16%	48	18%
uncertain	124	24%	72	26%
no response	62	12%	24	9%
total	507	100	272	100

Using a Chi Square test (χ^2) to compare the differences in the perceptions of the future across the two groups there are no

Monthly Payment:

The monthly carrying costs are a major factor to consider in any decision related to the purchase of a home. As indicated previously nearly 1 in 2 of those households who indicated a lack of interest in home ownership also indicated that their disinterest was due to the difficulty of making the necessary monthly payments, or their lack of economic means.

In order to get a better sense of the potential for home ownership among those who responded to the survey, those who indicated that they were interested in home ownership were asked to indicate the *maximum* amount that they could afford to pay per month taking into account taxes, utilities, mortgage payments and potentially condo fees.

Of the 648 households which indicated that they may be interested in home ownership, 57% responded to this question (n=369). Of those who responded to this question:

- 13% indicated that they could afford to pay between \$850 and \$900 per month;
- 2% indicated that they could afford to pay between \$901 and \$1,000 per month;

- 60% indicated that they could afford to pay between \$1,000 and \$1,300 per month;
- 18% indicated that they could afford to pay between \$1,301 and \$1,500 per month; and,
- 8% indicated that they could afford to pay over \$1,500 per month.

How Achievable Is Home Ownership?

In looking at the monthly payments which were identified by survey respondents, the next step is to look at whether under these different payment scenarios a household would be able to achieve home ownership.

Table 7.17
Maximum Monthly Payments

Amount	Social Housing		Private Rental	
	Count	Percentage	Count	Percentage
\$850-\$900	31	12%	16	14%
\$901-\$1000	76	30%	35	31%
\$1000-\$1300	85	33%	32	27%
\$1301-\$1500	45	18%	19	17%
\$1501+	17	7%	12	11%
Total	255		114	100

Taking the data provided by the survey respondents and comparing it to past research done in Metro Toronto, it would appear that even under some of the most favourable conditions (low interest rates, modest increases in house prices) only 26% of all of the households which expressed an interest in home ownership would actually be in a position where they could afford the monthly payments required to carry the purchase of a home. For the remaining households, it would appear that in spite of their interest in home ownership, they would not have the economic means required to carry the cost of a home.

If one were to use a Chi Square test to compare the maximum monthly payments identified across the two groups, there are no differences which could be considered to be statistically significant ($\chi^2=1.0863 < \chi^2$ (crit)=5.991, 2 df, .05 confidence level). Therefore, this would mean that there is no difference between the two groups in terms of the maximum monthly payments which they felt that they could make.

Incomes, Interest Rates and Housing Costs

This section looks more closely at the potential for home ownership among those who responded to the survey and the general impact of incomes, interest rates and housing costs.

Incomes:

A report generated by the Metro Planning and Development Department (1996) shows that two-thirds of renters in the Metro Toronto area had incomes of under \$40,000. Among those who responded to the survey approximately 71% had incomes which were below \$40,000. For these households home ownership is not possible.

Interest Rates:

The report prepared by the Metro Planning and Development Department (1996) also showed that changes in the interest rate can have a significant impact on the potential for home ownership. According to the report prepared by Metro Planning and Development:

fluctuations in mortgage rates can double or half the size of the first-time home buyer market...interest rates of 9% would make home ownership unaffordable for families earning under \$50,000 to year... The lower interest rates of 7% and 8%, on the other hand, can expand the market up to twice the size (*Metro Planning and Development, 1996:44*).

Based on income data from the 1991 Census, one-third of renters in Metro Toronto had incomes between \$40,000 and \$60,000. For those households, home ownership may be possible depending to a large extent on the interest rate. For example, the Metro Planning report calculated that the monthly costs for a modest resale home of \$170,000 would be \$1,461 including taxes and utilities,

assuming a mortgage rate of 7% amortized over 25 years and a down payment of 15%. If the interest rate was 8% or 9% the carrying costs would increase to between \$1,567 and \$1,678, respectively (Metro Planning and Development Department (1996)).

The current 5 year mortgage rate at major lending institutions is estimated to be 6.95% (Toronto Star, 1998). Therefore, among the households which indicated that they were interested in home ownership approximately 1 in 4 would be in a position to purchase a modest re-sale home costing \$170,000. If interest rates were to increase to 8% or 9%, however, only approximately 1 in 12 households would be able to afford the carrying costs of >\$1,500 per month.

House Prices:

The actual purchase cost of a house is another important factor to consider. At the time that the CMHC study results were published showing that the potential for home ownership in Metro Toronto was at a record high (1996), data collected by the Toronto Real Estate Board (TREB) showed the average cost for a modest semi-detached home was \$162,800.

More recent data collected from the Toronto Real Estate Board would suggest that for 1997, house prices have increased by approximately 8%. Furthermore, analysts predict that this upward trend is expected to continue. Based on the projected 8% increase in house prices from 1996 to 1997, it would appear that a house which sold for \$162,800 in 1996, would sell for approximately

\$175,088 in 1997. Therefore, if interest rates were to remain at 7 per cent, it would be the case that approximately 1 in 4 of the households surveyed could afford to purchase a modest semi-detached home. However as house prices increase the number of households which could afford to purchase a home would decrease.

Potential For Units To “Filter Down”:

With respect to the idea of the “filtering down” of the stock, the underlying belief is that as a household’s economic circumstances improve, they will leave the rental market for the home ownership market, in turn making their unit available to other households which may not be in the position to purchase a home and who are in need of decent, affordable rental accommodation .

As outlined at the outset of this chapter, one of the study objectives was to determine the potential for social housing units to “filter down” to other households which require decent affordable rental accommodation and who can not afford to purchase a home.

The question of the potential for market units to “filter down” to other households requiring decent, rental accommodation is an important question for a number of reasons:

- a. The vacancy rate in Metro Toronto is currently .8%. Therefore, there are extremely tight rental market conditions (*Canadian Property Management*);
- b. There are 41,000 households on the waiting list for assisted housing, with many households having a three to five year wait before a subsidized rental unit becomes available (*City of Toronto Non-Profit Housing Corporation data, 1998*);
- c. in theory housing developed under the Section 56.1 Program would be among the more affordable rental accommodation in the City, based on the program guidelines and that fact that rents should be set at “low end of market” levels and based on the period which this housing was constructed. Average rents for units constructed after 1984 are 16% higher than average rents for units constructed between 1975 and 1984 (*Metro Planning, found in Table 2.3.19 Appendix A 1996 based on CMHC Rental Market Report, October 1993*);
- d. 2/3rds of all renters in Metro Toronto have incomes below \$40,000 per year and therefore will never be in a position to purchase a home (*Metro Planning, 1996:39*); and,

e. over half of all renters in Metro Toronto are paying in excess of 30% of their income on rent, with as many as 62,000 household (almost 1 in 5) paying over half of their gross households income on rent (*Metro Planning, 1996:39*).

from the data:

⇔ approximately 7 in 10 households living in social housing are interested in home ownership but only 1 in 6 households would be in a position to achieve home ownership within the next 1 to 2 years;

Taking these factors into consideration, there are two key questions which should be considered in the context of looking at the potential for the market units in social housing to "filter down" to other households requiring decent, affordable rental accommodation. They are:

⇔ approximately 6 in 10 households living in social housing indicated that home ownership was a personal priority but only 1 in 3 felt that it would be achievable within the next 1 to 2 years;

a. *How many households currently living in social housing will leave the rental market for home ownership thereby making units available to other households which can not afford to purchase a home? and,*

⇔ only 2 in 10 households in social housing already had a down payment saved;

⇔ of those who had a down payment saved, only 3 in 10 felt that home ownership would be achievable within the next 1 to 2 years;

b. *Are there issues related to "vertical equity" which should be taken into consideration in the allocation of market units in social housing developed under the N.H.A. 56.1 program?*

⇔ only 1 in 10 households living in social housing indicated that they could afford to pay \$1,500 or more per month to carry the cost of a home;

Potential for Market Units to Turnover Because of Home Ownership

⇔ at this rate, if interest rates were at 7%, it is possible that 1 in 4 households living in social housing could afford to buy a modest resale home;

The following conclusions can be drawn

⇒ approximately 7 in 10 households living in social housing had incomes below \$40,000 and therefore would be unable to purchase a home under any circumstances.

While the situation is the same for many renters across Metro Toronto and for many of those living in the private rental housing which was surveyed, it would appear that there would be a higher prevalence of households living in social housing which fall within the “residual sector”. These are households which fall at the lower end of the income spectrum and which are not in a position to purchase a home under any circumstances.

Based on the data generated through this study, it would appear that only 10% to 20% of the turnover of social housing units is based on households moving into home ownership.

While it would appear that between 10% to 20% of those living in social housing would be in a position to purchase a home, it should be noted that:

⇒ the projected time line for home ownership was longer for those living in social housing when compared with those living in private rental housing;

⇒ there were more households living in social housing which are on the waiting list for assisted housing and a higher percentage of households which had moved from their previous accommodation because of concerns about the affordability of their rent; and,

⇒ those living in social housing tended to express a higher level of uncertainty about their current housing situation and about their future options.

Furthermore, these differences were found to be statistically significant when compared with those living in private rental housing.

Issues Related to Vertical Equity:

It is clear that market units in social housing are meeting the needs of many households who have limited housing options. These are households which come from the lower end of the income spectrum and who would not be in a position to purchase a home. Based on the data generated through this study, 67% of those living in social housing had incomes below \$40,000. For these households home ownership is simply not possible.

The study has also shown that only a small

percentage of units will turnover as a result of tenants moving into home ownership.

Given social housing tends to be among some of the most affordable units on the rental market and given there is an increasing number of renters in Metro Toronto which may never be in a position to purchase it might be important to look at ways of ensuring greater equity in the allocation of market units. These would include:

- the introduction of income ceilings or "cut-offs" with respect to the intake of new market tenants and current tenants whose incomes have increased;
- the application of a rental surcharge for both new and existing tenants who have incomes above a certain ceiling; and,
- the creation of a market waiting list for moderate income households to be administered on a "priority basis" (ie. chronology/income).

To date none of these practices are being used in non-profit housing¹, However as the "residual sector" continues to grow these alternative may have to be considered.

Conclusions:

This chapter looked at the home ownership potential of those households living in social housing and those households living in private rental housing. It also looked at the potential for units within social housing to "filter down" to other households which require decent rental accommodation and which are not in a position to purchase a home.

In terms of the home ownership potential across the two groups, the study found that there was no difference between the two groups in terms of the following:

- ⇔ their interest in home ownership;
- ⇔ their future potential for home ownership;
- ⇔ their potential to save a down payment;
- ⇔ their ability to carry the cost of a home including having saved the necessary down payment.

The differences which appear to emerge across the two groups were related to:

- ⇒ the expected time line to move into home ownership; and,
- ⇒ the level of uncertainty with respect to their plans for the future.

This chapter also found that only 10 to 20 per cent of the market units will turnover through households moving from rental accommodation to home ownership. The remaining 80 to 90 per cent of the households living in social housing do not appear to have the economic means to carry a home, are not interested in home ownership, or are uncertain about their future plans and therefore are reluctant to move into home ownership.

Endnotes:

1. The operating guidelines of the N.H.A. 15.1 program make provisions for income ceilings to be applied such that no tenant should pay less than 20% of their income on rent. Similarly, the co-op program makes allowances for tenants to pay a surcharge should their incomes reach a certain level. These surcharges are then used to subsidize lower income co-op residents.

Chapter 8

Conclusions and Policy Implications

This chapter summarizes the key research findings to emerge from the study and highlights some of the differences between market tenants living in social housing and market tenants living in private rental housing. This chapter also discusses the policy implications to emerge from the research findings and highlights some of the social benefits to arise from having market units in social housing. Areas for further research are also discussed.

Key Research Findings

As outlined in Chapter Two, this study had three key objectives:

- (a) to develop a profile of market renters living in social housing;
- (b) to identify potential differences between market renters living in social housing and market renters living in private rental housing in terms of their:
 - household characteristics;
 - levels of satisfaction;
 - support service requirements;
 - sense of community; and,
 - plans for the future; and,

- (c) to determine the potential for market units in social housing to “filter down” to other moderate income households which can not afford to purchase a home and which need decent affordable rental accommodation.

The findings as they relate the research objectives are discussed below:

Who Are Market Tenants Living in Social Housing?

At the outset of the study the hypothesis was put forward that there is no reason to believe that market tenants living in social housing would be any different from those living in private rental housing.

To some extent, the study found this to be true. In broad terms there did not appear to be any difference between those living in social housing and those living in private rental housing in terms of:

- ⇒ their households characteristics;
- ⇒ their satisfaction with their unit and the responsiveness of their landlord to day to day issues which arise;
- ⇒ their use of and need for community and social services;
- ⇒ their level of involvement in community activities; and,
- ⇒ their interest in becoming home owners.

The study did however identify differences between the two groups in terms of:

- ⇒ their previous housing situation;
- ⇒ their levels of satisfaction with being a renter;
- ⇒ their attitudes toward community; and,

- ⇒ their potential for home ownership.

The differences which were found in each of these areas are discussed in more detail below.

The Previous Situation:

The study found that those living in social housing were more likely to:

- ⇒ have previously lived in government assisted housing; and
- ⇒ were more likely to have moved from their previous housing because of concerns about the affordability of their rent.

For those living in private rental housing, the study found that they were:

- ⇒ more likely to have been home owners or to have lived in a home which they owned; and,
- ⇒ more likely to have moved from their previous housing because of *personal reasons*.

Policy Implications:

When comparing the differences in the previous housing situation between those living in private rental housing and those living in social housing, it would appear that those living in private rental housing had a higher degree of *choice* in their housing situation with more tenants in private rental housing indicating that they had moved from their previous housing for *personal reasons*. In addition there was a higher percentage of those living in private rental housing who had previously been home owners.

Those living in social housing, on the other hand, were more likely to have moved from their previous housing because of concerns about the affordability of their rent. They were also more likely to have moved from another rental situation. Interestingly enough, those living in social housing also appear to have a shorter length of tenure than those living in private rental housing which, in turn, could suggest a higher degree of instability in their lives.

Differences Satisfaction Levels:

Research has found that housing satisfaction levels are generally high regardless of the programs or funding structure. For example, the CMHC Program Evaluation Report on Public Housing (1990) found that 87% of all public housing clients across Canada were either very satisfied or somewhat satisfied with their dwelling units and the nearby

area. Additionally, there were similarly high levels of satisfaction in the CMHC Evaluation of the Federal Co-operative Housing Program (1990) (as cited in Lapointe, 1991).

Based on these findings it is not surprising that there are no differences in the levels of satisfaction expressed by those living in social housing and those living in private rental housing in terms of their units (*the physical space and amenities*) and in terms of *the responsiveness of building management to day to day issues arising related to residential tenancies*.

It is interesting to note however that those living in social housing were:

- ⇒ more likely to be dissatisfied with being a renter;
- ⇒ less likely to suggest that *the rent* or *the area where they live* were positive attributes of their current housing; and,
- ⇒ more likely to indicate that they were not happy with their current situation.

Policy Implications:

The higher levels of dissatisfaction could reflect the fact that those living in social housing tended to feel more constrained in their housing options and tended to feel that

they have less control over where they will live. For example, it might be the case that those households which moved into social housing did so:

- ⇒ because they thought the rents would be more affordable;
- ⇒ because they were attracted by the “low end of market rents”;
- ⇒ because they hoped that it would help them to get RGI assistance faster;
- ⇒ because they wanted to try to create some stability or a sense of home for their families while they waited for RGI assistance.

If the reasons which have been noted above helped to shape an individual’s decision to move into a particular social housing development then it would make sense that:

- ⇒ they may feel less happy with their situation in general as they may not have felt that they had many options available to them and therefore opted to go with the rent which seemed most affordable

At the same time:

- ⇒ even though they moved from their previous housing because of concerns about the affordability of

the rent which they were paying, they would still be paying a “market rent” in their current situation. Therefore, it makes sense that they would not necessarily see the affordability of the rent being one of the attributes of their current situation.

It should be noted, however, that concerns related to the affordability of the rent are not necessarily unique to those living in social housing. Rather, almost half of all renters across Metro Toronto experience affordability problems (Metro Planning, 1996: 39). The difference, however, is that there would appear to be a higher percentage of households living in social housing which indicated that they were concerned about the affordability of their rent and a higher percentage of households living in social housing which are on the waiting list for assisted housing.

Attitudes Toward Community

There are many different attitudes toward community involvement. There are some who feel that tenants should be involved in decisions which affect them and their housing and there are others who are committed to trying to build strong and healthy communities through developing stronger community ties.

While the study found that there did not appear to be any difference between those living in social housing and those living in private rental housing in terms of their *actual involvement* in community building activities, it did find that there were differences in the attitudes of the two groups in terms of:

- ⇒ the importance placed on talking to one's neighbour; and,
- ⇒ the importance of creating opportunities for tenants to become more involved in their housing communities.

The study also found that those living in social housing were:

- ⇒ less likely to feel that they could rely on their neighbour in an emergency;

Policy Implications:

In looking at the policy implications of the research findings, perhaps the most important starting point would be the fact that those living in social housing are less likely to feel that they could rely on their neighbours in an emergency. To some extent, this finding draws attention to the importance of trying to help to facilitate community building through providing opportunities for building residents to interact and get to know one another. This is particularly true given interacting with one's neighbours is an important aspect of

creating and sustaining healthy tenant communities.

While one can not necessarily draw concrete conclusions about the importance of community building activities based on the research findings it should be noted that the shorter period of tenure among those living in social housing could be indicative of a higher level of turnover among those living in social housing. If this is the case, then it might also be the case that community building activities take on even greater importance as both existing tenants and new tenants must begin a familiarization process and must begin to establish a level of trust among each other as some tenants move out and others move in.

Potential for Home Ownership:

The study found that there was no difference between those living in social housing and those living in private rental housing, in terms of:

- ⇒ their interest in becoming home owners;
- ⇒ their ability to save a down payment; and,
- ⇒ their ability to cover the monthly carrying costs.

Effectively, the study found that across those living in social housing and private rental housing:

- ⇒ approximately 7 in 10 households were interested in home ownership;
- ⇒ 2 in 10 households had already saved the necessary down payment;
- ⇒ 3 in 10 households could afford to pay \$1,300 per month or more to carry the cost of the taxes, utilities, mortgage fees and in some cases condo fees; and,
- ⇒ 1 in 10 households could afford to pay \$1,500 per month or more to cover the monthly costs associated with home ownership.

The differences which emerged, however, tended to be related to the following:

- ⇒ the level of priority placed on home ownership;
- ⇒ the time line for achieving home ownership;
- ⇒ the level of uncertainty with respect to future plans;

- ⇒ the numbers of households on waiting lists for RGI assistance; and,
- ⇒ the motivations for wanting to be a home owner.

In terms of the differences across those living in social housing and those living in private rental housing, the study found that those living in social housing were:

- ⇒ more likely to indicate that owning a home was a personal priority;
- ⇒ more likely to be in a position to achieve home ownership within the next 1 to 2 years;
- ⇒ more likely to express a higher level of uncertainty with respect to future plans both in terms of plans to continue to live in their current housing and plans to continue living in Metro;
- ⇒ more likely to be on the waiting list for assisted housing; and,
- ⇒ more likely to be interested in owning a home because it is better suited to raising a family.

Those living in private rental housing, on the other hand, were:

- ⇒ more likely to be in a position to achieve home ownership within the next 12 months;
- ⇒ more likely to be interested in buying a home for personal reasons; and,
- ⇒ more likely to have a greater sense of certainty with respect to their plans for the future.

Policy Implications:

It is interesting to note that across both groups, while there was a high level of *interest* in home ownership, there was a significantly smaller percentage of households which were in a position to actually move into home ownership. This is consistent with other research findings which suggest that there are an increasing number of renters at the lower end of the income spectrum who have limited choices because they can not afford to own their own home.

This would be true for approximately 70% of the households both in social housing and the private rental housing which was surveyed. Furthermore, this is consistent with rental market trends across Metro Toronto where data generated by the Metro Planning Division found that 2/3rds of all

renters across Metro Toronto had incomes below \$40,000 and therefore were effectively excluded from home ownership given the price of housing in Metro Toronto and current interest rates. For these households, it is important to recognize that they have no alternative but to make rental housing their home.

This, in turn, raises important questions with respect to market units in social housing, especially in the context of issues related to:

- (a) affordability; and,
- (b) choice.

Each of those points are discussed below.

Affordability:

While differences did not appear to emerge across those living in social housing and those living in private rental housing in terms of the key socio-economic indicators, there were a number of subtle differences to emerge which would suggest that those living in social housing may be experiencing a greater degree of economic difficulty and affordability problems when compared with those living in the private rental market.

Specifically, when looking at the differences across those living in social housing and those living in private rental housing, the

study found that those living in social housing were:

- ⇒ more likely to have moved from their previous housing because of affordability problems;
- ⇒ less likely to identify the affordability of the rent as one of the attributes of their current housing;
- ⇒ more likely to be on a waiting list for assisted housing;
- ⇒ more likely to express uncertainty with respect to their future plans; and,
- ⇒ more likely to express dissatisfaction with their current situation.

Policy Implications:

While the original intention of introducing market units into social housing was to respond the needs of families and individuals with *moderate incomes* this study would suggest that many of those living in the market units in social housing may in fact be lower income households which have fewer alternatives available to them given the long waiting list for assisted housing.

Based on Cityhome’s annual statistical monitoring report, it would appear that the median income for market households was \$30,000 (Cityhome Board of Directors, 1997). This was \$5,000 below the median income for renter households across Metro Toronto.

This data suggests that market units in social housing are playing an important role in responding to the needs of families and individuals with lower incomes as well as households with moderate incomes. Furthermore, given the degree of economic tension which many renters across Metro Toronto and within social housing may be experiencing it would make sense that social housing providers should seek to ensure that the rents for these units remains as affordable as possible.

This is particularly important in view of recent policy changes introduced by the Ontario government to the Operating Agreements (1994) with non-profit providers where provisions were built into the Agreements whereby non-profit providers are entitled to keep 50% of the difference between the market rent that they charge and the minimum rent established by the Ministry (*the unit rent factor*¹).

This was done in order to give non-profit providers the incentive to manage their portfolios as efficiently as possible and to encourage non-profit providers to maximize the revenue generated from the market rents. The downside, however, is that it places

greater pressure on the rents in market units and creates a situation which could actually be counter-productive to the program objectives and to the households which are being served.

This is particularly true given that the evidence from this study suggests that a significant percentage of tenants living in social housing will not ever be in a position where they could afford to own their own home and that many are experiencing affordability problems and economic uncertainty.

Without careful management of future rent increases there is the potential for many households to face greater instability in their housing and in fact has the potential for some households to be displaced through economic evictions. This, in turn, raises two important administrative challenges:

- (a) it is important to ensure that as much as possible market units in social housing remain affordable, thereby responding to the needs of low and moderate income households in the community and to the increasing numbers of renter households which find themselves at the lower end of the income spectrum; and
- (b) in view of the increasing level of need among renter households, it may make sense to improve the rules and guidelines related to accessing market units and to introduce policies which are fair and consistent.

Home Ownership Options

The study also found that even among those living in social housing who have the economic means to purchase a home, it would appear that they have fewer options when compared to those living in the private rental housing.

In particular, the study found that those living in private rental housing were more likely to feel that they could save a down payment for a house *within the next 12 months* when compared with those living in social housing who felt that it would take them between 1 to 2 years.

Likewise, among those who had already saved a down payment for a house, among those living in private rental housing, the projected time line for moving into home ownership was less than 12 months, while among those living in social housing, the projected time line was between 1 to 2 years.

General Conclusions:

The study found that while there were many similarities across those living in social housing and those living in private rental housing, in general the study findings would

suggest that those living in social housing have:

- ⇒ *greater problems with affordability;*
- ⇒ *a higher degree of instability with respect to their future plans and future options;*
- ⇒ *a higher level of dissatisfaction with their current situation; and,*
- ⇒ *a longer time line for moving into home ownership.*

The study also found that market units in social housing have been beneficial in responding to the needs of families and individuals with low and moderate incomes and that there are important social benefits being derived from having market units in social housing. This is especially true given the increasing numbers of households in Metro Toronto facing significant affordability problems.

Areas for Further Research

The study has helped to highlight the importance of “market units” in social housing and has helped to confirm that there are important social benefits being derived.

The study has also helped to identify some important policy implications with respect to the setting of rents in the market units in

social housing and with respect to policies related to access to these units. These policy implications should be further explored through the following research:

- ⇒ looking more closely at the tenant profiles and tenant selection practices across the different housing agencies involved in the delivery of social housing in order to establish fair and consistent practices related to the access of market units;
- ⇒ undertaking a comprehensive review of the market rents in social housing to develop a clearer understanding of the extent to which households living in market units in social housing are paying in excess of 30% of their income on shelter and the factors which may be contributing to this; and,
- ⇒ looking at the strategies which have been adopted by non-profit providers both MNP and PNP providers to prevent economic eviction and to respond to the increasing numbers of renters which are found at the lower end of the income spectrum.

Endnotes:

1. Unit Rent Factors (URF) apply to all developments created after 1984. Technically the rents for the Section 56.1 Programs are governed by Rent Inflation Factors (RIF) and therefore the same economic pressures do not apply at this point in time. However, there are continuing pressures to harmonize administrative procedures across Programs and therefore there is the potential for some of the unintended consequences as identified

Appendix A Sample Selection Process

The following provides a summary of the selection process which was used in selecting those social housing developments to be included in the study

Focus on the 56.1 Program:

As outlined in Chapter 2, the focus of the study was on social housing developments across Metro Toronto which were created under the N.H.A. 56.1 Program.

Total Units in Metro Toronto Created Under the N.H.A. 56.1 Program:

Across Metro Toronto there are a total of 16,420 units which were created under the N.H.A. 56.1 program. This would include housing which was designated for *families* and housing which was designated for *seniors and special needs clients*

Focus on Family Housing:

Given the specific needs of *seniors and special needs clients* it was determined that the study should focus on the 6,022 units of housing which was designated for families.

The Family Housing Portfolio:

The 6,022 units of family housing which was created under the N.H.A. 56.1 program was distributed across 66 developments managed by both private non-profit agencies (PNP) and municipal non-profit agencies (MNP).

Selection Criteria:

In selecting the non-profit buildings to be included in the study, the following criteria was identified:

- ✓ developed under the N.H.A. 56.1 Program;
- ✓ designated *family housing*;
- ✓ managed by either a PNP or MNP agency; and
- ✓ representative of typical rental housing stock in Metro Toronto:
 - 100+ units
 - high-rise apartment stock

There were a total of 18 developments (3,609 units) across the PNP and MNP agencies which met the selection criteria.

Private Non-Profit Agencies (PNP)

There were a total of 24 private non-profit developments which were identified as *family housing*. Of these 24 developments, a total of 8 developments were selected to participate in the study.

Table A.1 shows the overall selection criteria applied to the private non-profit developments:

**Table A.1
Selection of Private Non-Profit
Developments**

Selection/Rejection Criteria	No. of Developments
Refusal to participate	3
Mixed families/seniors or clients with specific needs (i.e. Natives)	7
townhouse or mixed development; or less than 100 units	6
meets the selection criteria: family housing/apartment structure/100+ units	8
Total	24

Data available from the MMAH

Municipal Non-Profit Agencies (MNP)

There are two municipal non-profit housing agencies in Metro Toronto:

- ⇒ the Metro Toronto Housing Company Limited (MTHCL); and,
- ⇒ the City of Toronto Non-Profit Housing Corporation (Cityhome).

About Cityhome:

Cityhome manages a portfolio of 7,500 units across the City of Toronto. This housing is primarily for families and singles. There are a total of 33 developments in Cityhome's portfolio which were created under the N.H.A. 56.1 Program. Table A.2 shows the distribution of Cityhome developments and the criteria applied in selecting those buildings which were included in the study.

**Table A.2
Selection of Cityhome Developments**

Selection/Rejection Criteria	No. of Developments
townhouse/mixed developments	7
developments smaller than 100 units	20
meets the selection criteria: family housing/apartment structure/100+ units	6
Total	33

Data provided by Cityhome

About Metro Toronto Housing Company :

The Metro Toronto Housing Company Limited (MTHCL) is responsible for managing a portfolio of approximately 24,000 units of senior and family housing in the former cities of York, North York, Etobicoke, Scarborough and the former Borough of East York.

The majority of units which MTHCL manages are seniors units. However, there are a total of 11 developments in MTHCL's portfolio which are family housing. Of these 9 were built under the N.H.A. 56.1 program. In total 4 developments were included in the study. The remaining five developments did not meet the selection criteria. Table A.3 shows the distribution of developments and the selection criteria which was applied.

Characteristics of the Sample

The sample which was selected represents:

- ⇒ 27% of *all* of the N.H.A. 56.1 family developments across Metro Toronto;
- ⇒ 86% of *all* of the N.H.A. 56.1 family developments in high-rise buildings of 100+ units; and,
- ⇒ 60% of *all* of the family units in Metro Toronto created under the N.H.A. 56.1 program;

Table A.3
Selection of MTHCL Developments

Selection/Rejection Criteria	No. of Developments
townhouse/mixed developments	2
not family housing	1
less than 100 units	2
meets selection criteria: family housing/apartment structure/100+ units	4
Total	9

Data provided by MTHCL

DEVELOPING A PROFILE OF MARKET RENTERS

Instructions for completing this survey. As you go through this questionnaire, please follow the instructions which are written in CAPITAL LETTERS beside each question. In most cases we ask that you place a ✓ next to the most appropriate response. This survey will provide important information about the needs of renters in Metro Toronto. We will be happy to share our survey findings with you. **If you require assistance in completing the survey please call Jason at 693-6901. Any information provided will remain CONFIDENTIAL.**

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

1. What type of housing unit do you live in now? PLEASE CHECK ONE (✓).
 - room
 - bachelor
 - one bedroom apartment
 - two bedroom apartment
 - three bedroom apartment
 - other — PLEASE SPECIFY _____

2. How long have you lived at this address? PLEASE CHECK ONE (✓).
 - less than 6 months
 - 6 months to 1 year
 - between 1 and 2 years
 - between 3 and 5 years
 - more than 5 years

3. Is the amount of rent you pay geared to your income? PLEASE CHECK ONE (✓).

- yes
- no
- don't know

4. Where were you living before you moved to your current address? PLEASE CHECK ONE (✓).

- housing operated by a government organization (ie. MTHA)
- housing owned by a non-profit or co-op housing agency
- housing rented from a private landlord (ie. no government assistance)
- housing owned by you or your family
- housing owned by friends
- other — PLEASE SPECIFY _____

5. What do you like best about where you are living now? PLEASE CHECK ONE (✓).

- the rent is affordable
- my neighbourhood
- my neighbours
- it is close to my family and friends
- it is a safe area
- it is close to services (ie. schools, transit, shops, recreation)
- the landlord or property management is very good
- I don't really like where I am living
- other — PLEASE SPECIFY _____

Section 2: Tell us a bit about your previous home

6. Where was your previous home? PLEASE CHECK ONE (✓).
- in the same neighbourhood as where you live now
 - elsewhere in Metro Toronto
 - elsewhere in Ontario
 - elsewhere in Canada
 - in another country -- PLEASE SPECIFY _____
7. What was your main reason for leaving your previous home? PLEASE CHECK ONE (✓).
- moved to be near work/employment
 - moved to be near friends or family
 - got married or divorced
 - had children
 - moved away from parents
 - previous place needed repairs or had poor heating/plumbing
 - wanted a different sized apartment
 - rent was too expensive
 - the neighbourhood was not safe
 - the building was not safe
 - the location was poor or there was a lack of services
 - other — PLEASE SPECIFY _____
8. Are you on any waiting lists for rent-geared-to income housing or government assisted housing? PLEASE CHECK ONE (✓).
- yes
 - no
 - don't know

Section 3: Tell us a bit about your SATISFACTION with your current apartment and landlord.

9. Overall, how would you rate your satisfaction with your current apartment? PLEASE CHECK ONE (✓)

- very satisfied
- somewhat satisfied
- neither satisfied nor dissatisfied
- somewhat dissatisfied
- very dissatisfied

10. Thinking about your apartment, please indicate your level of satisfaction with different aspects of your housing (very satisfied, satisfied, not satisfied) PLEASE CHECK THE MOST APPROPRIATE RESPONSE TO EACH.

Level of Satisfaction

	very satisfied	satisfied	not satisfied
a. the size and layout of your apartment	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
b. the level of security in your building	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
c. privacy from your neighbours	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
d. the level of crime in your neighbourhood	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
e. the condition of your building (ie. the level of up-keep and repairs)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
f. the amount of rent you pay	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
g. the level of maintenance and repairs done in your unit	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
h. your freedom to decorate your unit and make it your home	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
i. the level of repairs and up-keep of housing in your neighbourhood	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

11. Thinking about your current landlord or property manager, please indicate your level of satisfaction (very satisfied, satisfied, or not satisfied) with the responsiveness of your landlord to your requests for the following: PLEASE CHECK THE BOX THAT IS MOST APPROPRIATE TO HOW YOU FEEL.

Level of Satisfaction

	satisfied	not satisfied	not applicable
a. repairs in the building	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
b. repairs in your unit	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
c. security problems	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
d. problems tenants in the building	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
e. parking concerns	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
f. after hours problems/emergencies	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

12. Overall, how would you rate your satisfaction with your landlord or property manager? PLEASE CHECK ONE (✓).

- very satisfied
- somewhat satisfied
- neither satisfied nor dissatisfied
- somewhat dissatisfied
- very dissatisfied

Section 4: Tell us a bit about your community and the services that are available

13. Thinking about the services that are important to you and your household, please indicate which service you use. CHECK ALL THAT APPLY.

	yes	no	don't know
a. child care	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
b. support for senior citizens	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
c. health care	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
d. employment training	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
e. public transportation	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
f. shopping and banking	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
g. parks and recreational services	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
h. help for emotional or personal problems	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
i. help finding information about social, health or other support services	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
j. help with languages (translation, interpretation)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

14. Are there other important services that you or members of your household use. PLEASE SPECIFY BELOW:

- a. _____
- b. _____
- c. _____

15. Of the services listed below, which do you feel could be improved in order to better meet your needs or the needs of members in your household. PLEASE CHECK ALL THAT APPLY.

	yes	no	don't know
a. child care	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
b. support for senior citizens	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
c. health care	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
d. employment training	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
e. public transportation	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
f. shopping and banking	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
g. parks and recreational services	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
h. help for emotional or personal problems	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
i. help finding information about social, health or other support services	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
j. help with languages (translation, interpretation)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
k. building repairs and maintenance	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
l. better security in your building	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
m. better response to after-hours problems	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

16. Are there other services which you feel should be improved. PLEASE SPECIFY BELOW:

- a. _____
- b. _____
- c. _____

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

- yes
- no
- don't know

18. Do you feel that you could rely on your neighbours in an emergency? PLEASE CHECK ONE (✓).

yes

no

don't know

19. Do you feel that it is important to talk to your neighbours and get to know them? PLEASE CHECK ONE (✓).

yes

no

don't know

20. Are you involved in any neighbourhood or community activities? PLEASE CHECK ONE (✓).

yes "⇒ Go to question 20(a).

no "⇒ Go to question 21.

don't know

20 (a) If you answered YES to Question 20, PLEASE INDICATE BELOW THE TYPES OF ACTIVITIES YOU ARE INVOLVED IN.

a. _____

b. _____

c. _____

21. Do you think there should be more neighbourhood or community building activities?
PLEASE CHECK ONE (✓).

yes "→ Please suggests some types of activities below.

no "→ Go to the next page (Section 5)

don't know

a. _____

b. _____

c. _____

Section 5: Tell us a bit about your plans for the future.

22. Do you see yourself continuing to live in Metro Toronto? PLEASE CHECK ONE (✓),

yes

no

don't know

23. How much longer do you see yourself or your family continuing to live at your current address? PLEASE CHECK ONE (✓).

less than 6 months

6 months to 1 year

1 to 2 years

3 to 5 years

more than 5 years

don't know

24. If you decide to move what would be your main reason for moving? PLEASE LIST YOUR REASON BELOW:

25. If you move where do you think you will move to? PLEASE CHECK ONE (✓).

- another apartment or rented house
- assisted housing operated by the government (ie. MTHA)
- assisted housing operated by a non-profit or co-op
- would like to buy a house or condominium
- don't know where I would move
- I don't plan on moving

26. Would you like to own your own home someday in the future? PLEASE CHECK ONE (✓).

- yes "→ please answer all of the questions in the shaded box on Page 9.
- no "→ please go to Page 10
- don't know

26(a) At what time in the future do you see yourself becoming a homeowner? PLEASE CHECK ONE (✓).

- less than 1 year
- 1 to 2 years
- 3 to 5 years
- more than 5 years
- don't know

26(b) Would you consider home ownership to be one of your top personal priorities? PLEASE CHECK ONE (✓).

- yes
- no
- don't know

26(c) Do you have enough money saved for the 5% down payment that is required? PLEASE CHECK ONE (✓)

- yes → please go to Question 26
- no → please answer →
- don't know

26(d). How long do you think it would take you to save a 5% down payment?

- less than one year
- one year
- two years
- three years
- four years
- five years or more

26(e) What is the main reason you are interested in home ownership? PLEASE CHECK ONE (✓).

- owning your home is a good investment
- it will give me better housing/more space
- it is better for raising a family
- other— PLEASE SPECIFY _____

26(f) What would be the maximum amount per month including mortgage payments, property taxes, and utilities that you consider paying in order to own your own home?

27. What is the main reason you are not interested in owning a home? PLEASE CHECK ONE (✓).
- it is hard to save enough money for the down payment
 - the monthly payments would be too hard to make
 - I live alone and could not afford it.
 - I don't want to own a home
 - renting suits my lifestyle better
 - other— PLEASE SPECIFY _____
28. Overall how satisfied are you with being a renter? PLEASE CHECK ONE (✓).
- I really like being a renter
 - being a renter is ok
 - I am indifferent
 - I don't like being a renter
 - I really don't like being a renter
29. 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
30. Overall how do you see the future? PLEASE CHECK ONE (✓).
- I think the future will be better
 - I think the future will be worse
 - I think the future will be much the same
 - I am uncertain about the future

31. Overall how do you see your economic situation in the future? PLEASE CHECK ONE (✓).
- I think it will be better
 - I think it will be worse
 - I think it will be the same
 - I am uncertain about the future

Section 6: Please tell us a bit about your household. PLEASE NOTE ALL OF THE INFORMATION PROVIDED WILL BE KEPT CONFIDENTIAL

32. Which best describes your household? PLEASE CHECK ONE (✓).
- single person
 - single parent with children
 - married couple with no children
 - common law couple with no children
 - married couple with children
 - common law couple with children
 - friends or unrelated individuals living together
 - other — PLEASE SPECIFY _____

33. In total how many people are there in your household? _____

34. How old is the head of your household? PLEASE CHECK ONE (✓).
- | | |
|----------------------------------------|--------------------------------------|
| <input type="checkbox"/> 16 or younger | <input type="checkbox"/> 35 to 39 |
| <input type="checkbox"/> 17 to 20 | <input type="checkbox"/> 40 to 49 |
| <input type="checkbox"/> 21 to 24 | <input type="checkbox"/> 50 to 59 |
| <input type="checkbox"/> 25 to 29 | <input type="checkbox"/> 60 to 65 |
| <input type="checkbox"/> 30 to 34 | <input type="checkbox"/> 66 or older |

35. How many members in your household are employed? _____

36. How many people in your household.... PLEASE PUT THE APPROPRIATE NUMBER BESIDE EACH CATEGORY.

- _____ work 35 or more hours per week
- _____ work 20 to 34 hours per week
- _____ work less than 20 hours per week
- _____ have more than one job
- _____ are students but still have some employment
- _____ are self-employed
- _____ are not employed for pay outside the home

37. Over the past year, what has been the major source of income for your household? PLEASE CHECK ONE (✓),

- income from employment
- employment insurance
- social assistance
- government pensions
- other pensions and retirement income
- other — PLEASE SPECIFY _____

38. What was your approximate gross household income last year? PLEASE CHECK ONE (✓).

- | | |
|-----------------------------------------------|-----------------------------------------------|
| <input type="checkbox"/> under \$14,999 | <input type="checkbox"/> \$40,000 to \$44,999 |
| <input type="checkbox"/> \$15,000 to \$19,999 | <input type="checkbox"/> \$45,000 to \$49,999 |
| <input type="checkbox"/> \$20,000 to \$24,999 | <input type="checkbox"/> \$50,000 to \$54,999 |
| <input type="checkbox"/> \$25,000 to \$29,999 | <input type="checkbox"/> \$55,000 to \$59,999 |
| <input type="checkbox"/> \$30,000 to \$34,999 | <input type="checkbox"/> \$60,000 or over |
| <input type="checkbox"/> \$35,000 to \$39,999 | |

39. How much rent did you pay last month? \$ _____

40. Please indicate if you pay extra for any of the services listed below:

heat "→ please indicate how much you pay per month \$ _____

hydro "→ please indicate how much you pay per month \$ _____

cable "→ please indicate how much you pay per month \$ _____

parking "→ please indicate how much you pay per month \$ _____

41. Does your superintendent live in your building?

yes

no

Thank you for taking the time to complete the survey. Your assistance is very valuable as it provides important information for housing policy decision makers.

If you would like to receive a copy of the survey results, please print your name and address below:

If you want to discuss the survey, please do not hesitate to call Jason at COMMUNITY FOCUS. He can be reached at 693-6901.

The information you have provided is important for helping to develop a better understanding of the needs of renters in Metro Toronto. This research has been funded through a research grant by the Canada and Mortgage Housing Corporation (CMHC). If you would like any further information from CMHC concerning this research project, you may contact Patricia Streich at CMHC National Office (613) 748-4600.

We will be completing over 700 surveys. The information you provide along with the information received from the other survey respondents will be used to form the basis of a final report which will be submitted to CMHC. All information you provide will remain CONFIDENTIAL.

Appendix C

Summary of Statistical Comparisons

Table C.1
Results of the Statistical Comparisons in Chapter 3 Related to Household Characteristics

Variable	x ²	x ² (crit)	Social Housing	Private Rental Housing
household composition	12.394	5.991	no differences ¹	no differences
household size	45.31	5.991	no differences ²	no differences
age of household head	153.79	5.991	more younger households ³	more households over 60
employment situation	13.028	3.481	more employed ⁴	more not employed
source of income	8.3134	5.991		government pensions ⁵
gross household income	2.507	5.991	no difference	no difference

Summary Comments:

The differences noted between the two groups could be attributed to the composition of the sample. For specific details see the notes below.

- 1 There private rental sample not a higher percentage of childless couples however this difference was attributed to the mix of units in the original sample and the emphasis on housing which had been designated as *family housing* under the N.H.A. 56.1 program.
- 2 Same as above. The emphasis on *family housing* most likely resulted in more larger households being included in the social housing sample.
- 3 Seniors and special needs housing was eliminated in the original sample. Therefore the decision to focus on family housing may have resulted in more younger households.
- 4 There are more seniors and therefore more retired households in the private rental sample. This has resulted in differences in the employment situation between the two groups.
- 5 The prevalence of seniors in the private rental sample has resulted in a situation where the private rental sample would appear to have more households receiving income from government pensions.

Table C.2
Results of the Statistical Comparisons in Chapter 4 Related to the Current and Previous Housing Situation

Variable	χ^2	$\chi^2(\text{crit})$	Social Housing	Private Rental Housing
length of tenure	31.743	5.991	shorter length of tenure among those living in social housing--22% had lived in their unit for less than 1 year	
previous housing situation	15.532	5.991		prevalence of new immigrants
previous housing type	7.791	5.991	more households which had previously lived in government-assisted housing (public housing, PNP and co-op housing)	more households which were previously home owners or lived in a home which was owned by family
reasons for moving	4.027	3.481	more <i>push-related</i> factors — more concerns about the rent being too high	more <i>personal reasons</i> given for moving

Summary Comments:

Those living in social housing tended to:

- ⇒ have a shorter length of tenure when compared with those living in private rental housing;
- ⇒ be more likely to have previously lived in government-assisted housing; and,
- ⇒ have moved because of concerns about the affordability of their rent.

Those living in private rental housing were:

- ⇒ more likely to have lived in a house which they owned; and,
- ⇒ more likely to have moved for *personal* reasons.

There was also a higher prevalence of new immigrants in the private rental housing which was surveyed.

Table C.3
Results of the Statistical Comparisons in Chapter 5 Related to Satisfaction Levels

Variable	χ^2	$\chi^2(\text{crit})$	Social Housing	Private Rental Housing
satisfaction with current housing	2.817	5.991	no difference	no difference
satisfaction with being a renter	8.121	5.991	higher dissatisfaction	higher satisfaction
preferred features of current situation (the neighbours, proximity to family, shops and services, building management)	4.3895	5.991	no difference	no difference
preferred features of the current situation (the rent, the area, not happy)	24.11	5.991	higher dissatisfaction with the rent, the area and generally not happy	higher satisfaction
satisfaction with physical space and amenities (size, security, privacy, crime, building condition, rent, repairs to unit, repairs to area, freedom to decorate)	3.8075	5.991	no difference	no difference
satisfaction with the responsiveness of building management to day to day issues which arise (repairs, security, problems with other tenants)	2.8613	5.991	no difference	no difference
satisfaction with the responsiveness of building management to day to day issues parking, problems with other tenants, after-hours emergencies	2.2015	5.991	no difference	no difference

Summary Comments:

Those living in social housing tended to:

- ⇒ be more dissatisfied with being a renter;
- ⇒ less likely to consider the area, the rent which they are paying to be some of the better features of their housing;

There were no differences noted however in the levels of satisfaction expressed by those living in social housing when compared with those living in private rental housing in terms of:

- ⇒ their satisfaction with the physical space and amenities;
- ⇒ the specific features of their housing which they liked best; and,
- ⇒ the responsiveness of building management to day to day issues which arise.

Table C.4 Results of the Statistical Comparisons in Chapter 6 Related to Community and Support Service Requirements and Attitudes Toward Community

Variable	x^2	$x^2(\text{crit})$	Social Housing	Private Rental Housing
use of services including child care, services for seniors, health care, employment training, public transit, banking, parks, emotional supports, community information, language/translation.	10.24	5.991	no difference with the exception of the use of childcare services ⁶	
level of unmet need including child care, services for seniors, health care, employment training, public transit, banking, parks, emotional supports, community information, language/translation	8.121	5.991	no difference with the exception of better access to childcare services ⁷	higher satisfaction
use of community services such as employment training, emotional supports, community information	2.6841	5.991	no difference	no difference
use of public amenities such as public transit, banking, parks	1.1637	5.991	no difference	no difference

⁶ The difference noted could be a function of the composition of the sample and the fact that the social housing sample is more oriented toward families when compared with the private rental sample.

⁷ The same as above.

Table C.4 Results of the Statistical Comparisons in Chapter 6 Related to Community and Support Service Requirements and Attitudes Toward Community

Attitudes Toward Community				
sense of friendliness	2.119	3.481	no difference	no difference
ability to rely on neighbours	4.362	3.481	less likely to feel that they can depend on their neighbours	more likely to feel that they can depend on their neighbours
important to talk to neighbours	6.8719	5.991	higher importance placed on talking to neighbours	
involvement in community activities	.021	3.481	no difference	no difference
perceived importance of community building activities	10.5484	5.991	higher importance placed on community building activities	

Summary Comments:

There were no differences in the community and support service requirements across the two groups.

There were no differences in the level of community involvement across the two groups.

There were differences noted in the following areas:

- ⇒ the sense that one could rely on their neighbours in an emergency;
- ⇒ the importance placed on talking to one’s neighbours; and,
- ⇒ the importance placed on getting to know one’s neighbours.

Those living in social housing were less likely to indicate that they felt that they could rely on their neighbours in an emergency.

Those living in social housing were also more likely to place a higher importance on *getting to know one’s neighbours* and on *community building activities*.

Table C.5**Results of the Statistical Comparisons in Chapter 7 Related to Plans for the Future and the Potential for Home Ownership**

Variable	χ^2	$\chi^2(\text{crit})$	Social Housing	Private Rental Housing
plans to continue to live in Metro	8.689	5.991	higher level of uncertainty	
plans to continue to live at current address	8.377	5.991	higher level of uncertainty	
available housing options (another apartment, public housing, PNP/co-op, buy a house)	2.277	5.991	no difference	no difference
waiting list for assisted housing	11.467	5.991	more likely to be on a waiting list for assisted housing	
factors which would prompt a decision to move (rent increase, better location, personal situation, own a home, problems with building management)	2.715	5.991	no difference	no difference
interest in owning a home	3.0484	5.991	no difference	no difference
lack of interest in owning a home	1.368	5.991	no difference	no difference
future potential for home ownership	8.1775	5.991	more likely to take 1-2 years to move into home ownership	more likely to own a home within the next year
down payment saved	4.8662	5.991	no difference	no difference
time required to save a down payment	1.4797	5.991	no difference	no difference
time frame to purchase a home among those who have a down payment saved	6.843	5.991	more likely to take 1-2 years	more likely to be able to purchase a home within the next year
perception of the future	4.4124	5.991	no difference	no difference

Table C.5
Results of the Statistical Comparisons in Chapter 7 Related to Plans for the Future and the Potential for Home Ownership

perception of the economic future	.8139	5.991	no difference	no difference
maximum monthly payments	1.0863	5.991	no difference	no difference
home ownership as a personal priority	6.5193	5.991	more likely to consider home ownership a personal priority ¹	
motivation for wanting to be a home owner	7.998	5.991	more likely to feel that owning a home is better suited to raising a family ²	more likely to like the personal freedom/space associated with home ownership

Summary Comments:

There is no difference between the two groups in terms of:

- ⇒ their interest in owning a home;
- ⇒ their time required to save a down payment;
- ⇒ those who already have a down payment saved;
- ⇒ the maximum monthly payments which could be made;
- ⇒ their perceptions of the future.

¹ Could be a function of the composition of the sample and the fact that there are more younger family households in the social housing sample— therefore more interested in home ownership

² The differences noted could be a function of the composition of the sample and the fact that there are more families living in the social housing units which were surveyed and more childless couples in the private rental buildings.

There are differences however in terms of:

- ⇒ the projected time line for moving into home ownership;
- ⇒ the level of certainty with respect to plans for the future; and
- ⇒ the numbers of households on the waiting list for assisted housing.

It would appear that those living in social housing are not in a position to move into home ownership as fast as those living in the private rental housing which was surveyed. In addition, it would appear that those living in social housing had a higher level of uncertainty with respect to their plans for the future. There were also more households living in social housing which are on waiting lists for RGI assistance.

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