

**Final Report for
the Survey of Tenants
Leaving Public Housing**

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Ce rapport est aussi disponible en français sous le titre, "Rapport final sur le sondage des locataires quittant des logements publics"

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ABSTRACT

This survey of tenants leaving public housing examines the extent to which former public housing tenants access the private housing market, either as renters or homeowners. Data were collected from households leaving family public housing projects between November, 1990 and February, 1991 in six participating provinces: Newfoundland, Prince Edward Island, New Brunswick, Québec, Ontario and Saskatchewan.

The results of the study indicate that a large majority (67 per cent) of households leaving public housing will enter the private, non-subsidized housing market: 12 per cent as homeowners and 55 per cent as renters. Just 17 per cent of all leaving households will remain in subsidized housing, with the other 16 per cent entering into some other arrangement such as moving in with a parent or friend. The average monthly shelter costs for former public housing tenants will be almost 50 per cent higher in their new dwellings: \$497 compared to \$336. The sociodemographic characteristics of households leaving public housing are similar to those of the overall tenant population.

DISCLAIMER

This document was prepared by Ekos Research Associates Inc. for Canada Mortgage and Housing Corporation under Part IX of the National Housing Act. The views expressed in this report do not necessarily reflect the views of Canada Mortgage and Housing Corporation or those divisions of the Corporation that assisted in the study and its publication.

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EXECUTIVE SUMMARY

1. *Introduction*

This study of tenants leaving public housing addresses one of the few important issues not covered in the recent Public Housing Program: Program Evaluation Report - the extent to which ex-tenants access private, non-subsidized housing. One of the implicit aims of public housing was to "provide transitory housing assistance to households who would eventually move back to the private market when their incomes increased"¹. Gaining information about processes whereby households in public housing make the transition to the private market would enable CMHC to find ways to support people making this transition. This could benefit both existing public housing tenants and "needy" households who are potential tenants by opening up a greater range of housing choices to the former and by providing a more accessible supply of assisted units to the latter.

The survey of tenants leaving public housing was conducted between November, 1990 and February, 1991. CMHC sponsored the project and six provinces participated in the survey: Newfoundland, PEI, New Brunswick, Québec, Ontario and Saskatchewan. In total, there are 78,174 family and mixed project units in the participating provinces and the overall turnover rate for 1989 was 12 per cent.² During the four month survey period, an estimated 1,925 tenant households left public housing in the six provinces; 1,737 of these tenant households were in LHAs participating in the study.

The role of the consultant in this study was to help design the survey methodology, coordinate the field work by maintaining contacts with Provincial and Local Housing Authorities, and conduct the data analysis. The administration of the survey was the responsibility of the provincial housing authorities in the participating provinces; the interviews were conducted by public housing project staff working under the supervision of Local Housing Authorities. While there are some data quality problems that reflect the nature of the survey methods used, the overall data quality is such that we can be confident of results and trends presented in this report. Furthermore, two important points about the methodology should be remembered: 1) the use of LHA staff to conduct interviews substantially reduced the cost of the survey; and 2) it would not have been practical (or perhaps possible) to interview tenants leaving by any other means.

¹ Public Housing Program: Program Evaluation Report, CMHC 1990, p. 168.

² Source: CMHC Program Evaluation Division.

2.

Market Characteristics of the New Residences

The results of this survey indicate that a large majority of people leaving public housing will make the transition to the private housing market: 67 per cent will be moving into a dwelling in the private housing market; just 17 per cent will be moving into another type of subsidized housing; and 16 per cent will be leaving for some other kind of shelter arrangement such as moving in with a parent or relative.

While most tenants leaving will continue to rent their dwellings, a significant percentage will become homeowners. Of all households leaving, 12 per cent will become homeowners. Couples, either with or without children, were much more likely to become homeowners (19 per cent compared to nine per cent for single parent households and three per cent for all other household types). Leaving tenants were also more likely to become owners in smaller communities with less expensive housing markets.

Three quarters (75 per cent) of leaving tenants will continue to be renters and 13 per cent will move into other types of arrangements such as moving into a residence for seniors or staying with family members or friends.

Of those households continuing to be renters, 80 per cent will move to the private market and just 20 per cent will remain in subsidized housing (i.e., another public housing unit, non-profit housing, cooperative housing or rent supplements). As a proportion of all households leaving public housing, the percentage of households moving into subsidized housing alternatives ranges from six per cent for another public housing unit to slightly less than one per cent for rental supplement units.

Overall, more than one third (38 per cent) of respondent households indicated that they will be moving into a single family dwelling. Of those entering the subsidized housing market, just 14 per cent will reside in a single house dwelling; 39 per cent will be moving to a semi-detached dwelling.

3.

New Shelter Costs

New shelter costs will be substantially higher for most tenants leaving public housing. Respondents in our sample of households leaving reported that the total shelter costs for their new residences will be \$497. When we examine the proportionate increase in shelter costs for the new dwellings it is clear that there will be significant increases in monthly shelter costs for most households leaving public housing. Overall, the average increase to the present total shelter costs in public housing will be \$161; a 48 per cent increase over present average costs of \$336.

Not surprisingly, the average monthly costs for new shelter will be significantly different for owners and renters. For new owners, the average costs will be \$688 while for continuing renters (including those in subsidized alternatives) average

costs will be \$472. For new owners, shelter costs will increase an average of \$289, a 72 per cent increase over current average costs of \$399. For renters, shelter costs will increase an average of \$144, a 44 per cent increase over current average costs of \$328. The increases will be even higher for households entering the private rental market; the changes in rent for households remaining in the subsidized housing market will be trivial.

The most important difference is in the proportion of households that will be paying \$550 or more per month for their new shelter; 58 per cent of new owners will pay more than this amount compared to just 34 per cent of renters. Conversely, 25 per cent of new owners will pay less than \$450, compared to over 45 per cent of renters.

4. *Characteristics of the Households Leaving Public Housing*

The sociodemographic characteristics of households leaving public housing are very similar to the characteristics of the population of households in family projects. Almost one half (47 per cent) are single parent families compared to 50 per cent in the overall tenant population. Almost all (94 per cent) of these single parent families have a woman as the household head. When couples with children are included with single parents, 77 per cent of the tenant households leaving have children; this compares with 79 per cent in the tenant population.

These figures refer to the structure of households while residing in public housing. In fact, 30 per cent of respondents indicated that their household configuration will change upon leaving public housing. Most (80 per cent) of the households that reported a change in the size or make-up of their new household will be increasing in size.

There are some differences in the socioeconomic characteristics of households leaving compared to the overall population of family project households. Leaving tenants are more likely to report being employed. Close to one half of leaving households (44 per cent) cite employment as their main source of income; this compares to less than one third (32 per cent) of all public housing tenant households. When part-time employment is included, 61 per cent of leaving households are getting some income from employment. Well over one half of leaving households (55 per cent) have at least one person (respondent, spouse/partner or other adult) who is employed on a full-time basis.

Although still well below national averages, households leaving public housing generally have higher incomes than those in the overall public housing tenant population. The average annual income reported is almost \$15,000; this compares to an average of less than \$13,000 for all public housing tenants.

Tenants leaving tend to have resided in public housing for a shorter period of time than the overall public housing tenant population. Almost two

thirds (60 per cent) have lived in their dwelling for less than five years; this compares to a figure of just 45 per cent for all households in family projects.

5. *Reasons for Leaving Public Housing*

Tenants reported a variety of reasons for leaving public housing and there was no single reason which predominated. In fact, the reason cited most frequently by respondents — a change in family or marital status — was indicated as the principal reason for leaving by just 15 per cent of tenants, about one in seven respondents. Dissatisfaction with the public housing unit or project was not a significant reason for many people, with just 10 per cent citing this as their main reason for leaving. Relocating for employment, an improved financial situation, the need for a different-sized apartment, a rent increase and health reasons were all listed as reasons by between eight and 10 per cent of tenants.

Three reasons have the potential for an impact on the financial situation of households, an important factor in the housing alternatives available to leaving households: relocating for employment, an improved financial situation and a change in family or marital status. Taken together, these reasons were cited by approximately 32 per cent of all tenants interviewed. These three reasons were significantly related to the selection of a future dwelling in the private market and to the likelihood of tenants becoming homeowners.

1.0 INTRODUCTION

1.1 Background to the Study

This study of tenants leaving public housing addresses one of the few important issues not covered in the recent Public Housing Program: Program Evaluation Report, i.e., the extent to which ex-tenants access private, unsubsidized housing. Gaining information about processes whereby households in public housing make the transition to the private market would enable CMHC to find ways to support people making this transition. This could benefit both existing public housing tenants and "needy" households who are potential tenants by opening up a greater range of housing choices to the former and by providing a more accessible supply of assisted units to the latter.

Currently, the total annual rate of turnover of public housing units is estimated to be approximately 13 per cent; this represents 27,000 households across the country. The rates of turnover vary substantially across the country; it also appears that the rates of turnover vary from year to year and from month to month. In the family and mixed projects most relevant to this study — these are the projects where families and non-elderly singles live — there are approximately 101,000 units and the turnover rate of 16 per cent is somewhat higher than the overall turnover rate of 13 per cent for all types of public housing projects.

1.2 Study Objectives

The overall objective of the study was to conduct a comprehensive study of non-elderly households leaving public housing. The substantive focus of the study was quite specific; the study dealt with a limited number of issues related to the housing alternatives of tenants leaving public housing. Methodologically, the objective was to collect high quality data using a field staff that was not under the direct control of the consultant or CMHC. Specific study objectives were as follows:

- design a methodology, including a survey instrument, sampling plan, survey administration plan, training materials, etc. which could be administered by the Provincial and Local Housing Authorities and their delegates;
- establish good lines of communication with provincial housing authorities to ensure their active support of the field effort;
- undertake efforts to ensure the consistent application of the methodology by providing ongoing assistance and support to LHAs throughout the survey period;
- monitor the progress of the fieldwork on an ongoing basis to identify any problems with the survey administration (e.g., low or uneven response rates, numbers of tenants leaving that are much different from expectations);
- conduct analyses of the survey administration and the resulting survey data and prepare a report incorporating both the methodological and substantive study findings.

1.3 Substantive Issues

Substantively, this study focused on a limited number of specific issues. The key issue is the extent to which tenants leaving public housing access the private housing market, either as renters or as homeowners. In general, we would expect that the majority of tenants entering private unsubsidized housing will do so as renters; however, the ability of tenants to become homeowners is also an important concern. Housing markets vary greatly across Canada and the existing evidence about the mobility of tenants into other types of housing is limited. A second major issue, one which is of primary interest to some provinces, is the reasons for households leaving public housing. These include the desirability of private market housing options, the importance to the tenants of improving their quality of housing, and dissatisfaction with the public housing option, as well as changes in the family or marital status, health reasons, or the need to relocate for employment. Further exploration of these reasons will provide information that could be used to eliminate sources of dissatisfaction that are within the control of public housing authorities.

Some of the issues related to the main study issue of the transition to private unsubsidized housing are as follows.

- New household formation: household income can increase significantly when new households are formed; this is one of the ways of crossing the income threshold to make private market housing affordable. The characteristics of the "old" as well as the "new" household should be established.
- Types of new housing: the types of housing to which tenants are moving, including breakdowns of the dwelling types, tenure, shelter costs and location.
- Sociodemographic profile of the households leaving public housing: this profile will permit the analysis of the relationships between the new dwelling characteristics and the economic and demographic characteristics of the household.
- Public housing residency profile: this would include the length of residency and (total) shelter costs.
- Reasons for leaving public housing.
- New shelter costs: overall and for households who will be owning or renting their new dwellings.

An inventory of research issues and concepts is presented in Appendix A. This inventory served as a model for the development of the survey instrument.

1.4 Overview of the Report

This final report includes a discussion of the following issues presented in the sections indicated.

- | | |
|------------|--|
| Section 2) | A review of the methodology, including the survey instrument, methods of survey administration, sample characteristics and response rates. |
|------------|--|

- Section 3) A profile of the households leaving public housing, including the sociodemographic characteristics of the household, employment status and sources and levels of household income.
- Section 4) The reasons for leaving public housing.
- Section 5) New residence information, including the new dwelling tenure (i.e, own or rent), housing market type (private or subsidized) and new shelter costs.
- Section 6) Summary and conclusions.

2.0 STUDY METHODOLOGY

2.1 Survey Administration

Six provinces participated in the survey: Newfoundland, Prince Edward Island, New Brunswick, Québec, Ontario and Saskatchewan. The administration of the survey was controlled by the Provincial Housing Authorities (PHAs) in all participating provinces except Québec, where the SHQ delegated the responsibility to the *Association des offices municipaux d'habitation du Québec*. In Québec, Ontario and Saskatchewan, the Local Housing Authorities (LHAs) were responsible for the administration of the survey; in New Brunswick and Newfoundland, regional staff of the Provincial Housing Authorities were responsible for administering the survey; in PEI the Provincial Housing Authority administered the survey. Managers of public housing projects supervised the actual survey, while their staff contacted and interviewed the tenants.

CMHC hired Ekos Research Associates to manage the project and process and analyse the data. Ekos planned the survey, designed the questionnaire and developed the survey administration methodology in consultation with CMHC. Ekos was responsible for contacting the PHAs and LHAs. In addition, Ekos maintained a telephone hotline for PHA and LHA personnel who had questions about the survey administration procedures.

Use of Survey Administration Guidelines

Guidelines for the administration of the survey were prepared for the LHAs and their project staff who were responsible for dealing with tenants and conducting the interviews. The guidelines included the following elements:

- a brief overview of the survey and its objectives;

- a clear statement of the role of LHAs and project staff and our expectations about their work;
- instructions on how to identify eligible households;
- administration procedures, (e.g., when to conduct the interview, how to complete the instrument, etc.);
- some suggestions about how to conduct the interview;
- guidelines for alternative methods of administration if an interview was not possible (e.g., self-administration by the tenant for drop-off at the office);
- reporting and communication procedures; and
- instructions for collecting, storing and returning the completed instruments.

The final versions of the Survey Administration Guidelines (in both official languages) are presented in the Research Design Report of November 19, 1990.

Schedule

The data collection started in November and was to be completed by the end of January. Due to the low numbers of tenants leaving public housing during the month of December, data collection was extended until the end of February.

Methods of Conducting Interviews

The survey instrument was designed to allow for a number of different methods of administration, including in-person, by telephone and self-completion. For cases in which tenants were not available to be interviewed, the housing project staff completed the questionnaire from administrative files. For such cases the data for the items on the new residence and the reasons for leaving were usually not available. The following table displays the figures on the method of administration of the survey instrument:

EXHIBIT 2.1 Method of Survey Administration

Method of Administration	Number of Cases	Percentage of Sample
In-person	224	22.1
Completed by tenant	34	3.1
Telephone	434	39.4
Completed by Housing Authority	390	35.4
Total	1102	100.0

The method of administration breakdown for households in Metro Toronto differs significantly from the other participating housing authorities. In Metro Toronto, the majority (65.7 per cent) of survey instruments were completed by housing project staff. The figure for all other housing authorities is just 24 per cent.

Communication Procedures

Initial Contacts

CMHC made all initial contacts with the six participating provinces and copies of the letters documenting these contacts and responses were provided to Ekos Research. Follow-up telephone calls to all provincial contacts were then made by Ekos. These introductory calls provided us with an opportunity to discuss the overall objectives of the study, the field schedule, the research design (e.g., instrument and sampling), the survey administration and any problems that the provinces thought might be encountered.

Provincial housing authorities were asked to help us to update and revise lists provided by CMHC containing information on LHAs. The updated information provided enabled us to sort and distribute questionnaire packages directly to the LHAs, thereby minimizing the work of both the provinces and LHAs. The improvement of the quality of this information in the initial phase of the data collection allowed us to start up field administration as quickly and efficiently as possible.

The provincial contacts were also responsible for notifying LHAs in their provinces about the survey and their general responsibilities in the study and enlisting their participation over the following months.

Monitoring and Coordination

Survey monitoring was a challenge because of the number of people involved with whom we did not have direct contact. Special emphasis was given to maintaining ongoing communications with each of the six provinces and with the LHAs, where appropriate, throughout the design and data collection phases. Every effort was made to provide clear and concise instructions to both the provinces and the LHAs throughout the sampling, data collection and field reporting. This included direct communications, the training materials for the LHAs, and the telephone hotline. The telephone hotline was available to the LHA and PHA personnel so that their questions or uncertainties about the survey could be addressed. Because of its size, Metro Toronto was given special support. The six district managers and 26 property management teams received advice and assistance from personnel at our Toronto office.

We also encouraged the provinces to maintain ongoing communications with their LHAs and to provide them with as much support as possible. It was the responsibility of the Provincial Housing Authorities to contact any LHAs who were slow in returning completed questionnaires. However, Ekos also contacted LHAs in order to remind them to send in the completed forms.

Telephone Hotline

A telephone resource line or hotline was available for LHA/project field staff to contact Ekos (in Ottawa or Toronto) about the survey. The purpose of the hotline was to provide a means for LHA personnel or project managers to request advice and assistance during the data collection period. Most of the calls received involved requests for further instructions on how to administer the questionnaire (e.g., eligibility of

tenants transferring to another public housing unit or to a non-profit housing unit within the same LHA) and requests for more copies of the instrument.

The hotline was staffed on a full-time basis from 8 am to 7 pm (Ottawa time) weekdays to cover all time zones across the country. The hotline was available from the start of the field work until the end of the survey period. This service was provided from our Toronto office for the Toronto and Southern Ontario areas and from our Ottawa office for the rest of the country. Calls were taken by staff who were familiar with the project, including senior managers (when appropriate), supervisors, and research assistants trained in the survey objectives, administrative procedures, project schedule, etc.. Research assistants were coordinated and monitored by experienced supervisory staff.

Contact forms were used to record information about the type and location of calls, as well as a short description of the nature of the problems encountered and their resolution.

Collection and Return of Survey Instruments

In order to facilitate monitoring and data quality control, LHA contacts were asked to return survey results several times during the data collection period. Though many LHAs sent the completed forms and questionnaires once a month, others sent theirs in less often. A few LHAs sent all their results in at the end of the survey period. Completed forms were entered by Ekos into the computerized data base on an ongoing basis. This enabled project managers to monitor the returns and to identify areas of low response, problematic data items, etc., so that CMHC, provincial housing authorities and LHAs could be contacted to help correct any problems. All LHAs who had not yet returned completed forms and questionnaires for the entire survey period by mid-March were contacted and asked to do so.

LHAs were asked to record the field results of all data collection efforts for the study. Each LHA was provided with a form to record the number of tenants who left an LHA project, and the numbers of completed questionnaires, refusals by tenants to conduct an interview, tenants who were not reached to conduct an interview, those unable to respond for any given reason, etc.. This provided Ekos with population figures on tenants leaving public housing within the sampled LHAs during the data collection time and enabled us to identify gaps or clarify inconsistencies in the reports.

2.2 Survey Instrument

Instrument Development and Pretest

After a process of consultation and review between Ekos Research and CMHC Research Division, a draft survey instrument was prepared. In the design of the survey instrument two important considerations had to be kept in balance: the instrument had to include the questions that dealt with the key study issues; and, it had to be short enough to be easily administered by field staff without greatly increasing their workload and without discouraging tenant participation.

The draft instrument included 16 questions. Several questions, mainly those related to household characteristics and expenditures, were based on standardized questions which had been pretested and proven useful in previous CMHC studies. Additional questions were developed by the project team.

The draft version was distributed to the provincial housing authorities for their review and comments. After the questionnaires and accompanying letters were sent out in September, the provincial contacts were called by Ekos staff to get any comments they might have on the questionnaire or the administration of the survey. Everyone was quite pleased with the original questionnaire. Very few comments were made. The feedback we did receive concerned slight modifications to questions, to make them easier to understand.

Pretests of the instruments were conducted in conjunction with a pretest of the overall study methodology, including the instructions for LHAs and project staff. The questionnaire was pretested in Ottawa and in Hull. In the Hull pretest, 12 tenants left during the month of September and seven were interviewed. All of these interviews were done in person. In Ottawa, 12 tenants also left during the pretest period of late September and early October. Six tenants were interviewed: four in person and two by telephone.

The final survey instrument was prepared in both official languages. The English questionnaire required four pages in an 8 1/2 " x 11 " format with double-sided copying. The French questionnaire, with double-sided copying, required three sheets of 8 1/2" x 11" stock. This format enabled project staff to administer the instrument in a variety of settings. It was practical for the in-person method — the principal interview method — in different settings such as in the project office, at the door of the apartment, in the unit, etc.. The presentation format also made it possible for completion by telephone or self-administration by tenants, either in the project office or at home for subsequent drop-off at the project office. A copy of the final survey questionnaire is included in both languages in Appendix B.

2.3 Sample Characteristics

2.3.1 Overall Rates of Households Leaving Public Housing

The initial sampling plan is based on 1989 estimates of the overall population size (i.e., non-elderly tenants leaving public housing) and the distribution between provinces. These estimates, as provided by CMHC, are reproduced in Exhibit 2.2. The total number of units in family and mixed projects in the six participating provinces (i.e., PEI, Newfoundland, New Brunswick, Québec, Ontario and Saskatchewan) is 78,174; 60 per cent of these units are in Ontario. The overall 1989 turnover rate in these provinces, based on the provincial rates indicated in Exhibit 2.2, was 11.8 per cent. (The national turnover rate was 16 per cent; the average rate was significantly higher for the non-

participating provinces.) For the six provinces this would equal 9,244 tenant households over the 12 months in 1989 or an average of 3,142 per four month period. The estimated number of cases over a four month period for each of the participating provinces (based on the number of units x turnover rate x .333) are also in Exhibit 2.2.

The actual number of households leaving during the four month study period was substantially less than the estimate presented in Exhibit 2.2: 1,880 households in total. The main reason for this difference was that all provinces involved reported a much lower turnover rate in the winter months than the annual average (the greatest turnover is in spring and early summer).

A provincial breakdown of the total number of households leaving during the November, 1990 to February, 1991 survey period is presented in Exhibit 2.3. The sources of most of the information upon which this exhibit is based are the monthly summary forms submitted to Ekos Research throughout the survey by the Local Housing Authorities. These forms were supplemented by additional data from provincial authorities in the provinces where the survey involved a sample of LHAs: i.e., Québec and Saskatchewan.

EXHIBIT 2.2
Number of Public Housing Units and Turnover Rates¹

Province	Number of Units	Annual Turnover Rate	Four Month Estimate ²
Newfoundland	4,511	10.1	152
Prince Edward Island	358	19.0	23
New Brunswick	2,192	8.7	64
Québec	21,105	8.0	562
Ontario	46,812	13.5	2,104
Saskatchewan	3,274	21.7	237
Total	78,174	11.8	3,142
¹ Source: CMHC Program Evaluation Division, Public Housing Evaluation project data. ² Assumes leaving rates are constant in different months. In fact, they are much higher in spring and early summer.			

EXHIBIT 2.3
Number of Tenant Households Leaving Public Housing During
Survey Period: November, 1990 - February, 1991

Province	Number of Households	Per Cent of Total
Newfoundland	102	5.3
Prince Edward Island	13	0.7
New Brunswick ¹	74	3.8
Québec ²	300	15.6
Ontario	1,138	59.1
Saskatchewan ³	298	15.5
Total	1,925	100.0
¹ The New Brunswick figure is an underestimate because a complete set of summary forms was not available. ² Estimates based on data provided by the <i>Association des offices municipaux d'habitation du Québec</i> for non-participating LHAs and on summary forms from participating LHAs. ³ This figure assumes that the turnover rates are the same for participating and non-participating LHAs. The eight participating LHAs, which reported 155 households leaving, represent 52 per cent of all the family units in the province.		

2.3.2

Sample Characteristics and Response Rates

A provincial breakdown of the number of cases in the survey data base is presented in Exhibit 2.4. A total of 1,102 completed questionnaires were received; this represents approximately 64 per cent of the total number of households leaving in participating LHAs and approximately 57 per cent of all households leaving in the six participating provinces.

EXHIBIT 2.4
Number of Completed Questionnaires — Provincial Comparisons

Province	Number of Completed Questionnaires	Per Cent of Total
Newfoundland	102	9.7
Prince Edward Island	11	1.0
New Brunswick	34	3.1
Québec	154	14.0
Ontario	719	64.8
Saskatchewan	82	7.4
Total	1102	100.0

Method of Instrument Completion

Survey instruments were completed in four different ways: three types of interviews — in-person, telephone interview and completion by the tenant — and completion by LHA project staff from administrative files. The rates of completion of these four methods, with a breakdown by province, are presented in Exhibit 2.5. Overall, the telephone method of interview was used most frequently, mainly because of the high use of this method in Ontario.

EXHIBIT 2.5
Method of Instrument Completion

Province	Method			
	In-Person	Telephone	Tenant Completed	From Files
Newfoundland	30.3	19.6	2.9	47.1
PEI	81.8	9.1	9.1	0
New Brunswick	38.2	32.4	0	29.6
Québec	20.8	63.0	3.2	13.0
Ontario	16.6	37.8	2.6	43.0
Saskatchewan	48.8	40.2	2.3	3.7
Overall	22.1	39.4	3.1	35.4

Response Rates

Response rates can be calculated in two ways: 1) the percentage of questionnaires completed for all households leaving in participating LHAs; or 2) the percentage of interviews conducted with all households leaving. While the latter method of calculation is more stringent, it is probably a better measure of response rates because the instruments completed from file data do not include data on the key variables related to the new dwelling. Exhibit 2.6 presents these two types of response rate calculations, with a breakdown by province.

EXHIBIT 2.6
Response Rates

Province	Number of Households Leaving in Participating LHAs¹	Number of Completed Instruments	Response Rate One	Number of Completed Interviews	Response Rate Two
Newfoundland	102	102	100%	54	52.9%
PEI	13	11	84.6%	11	84.6%
New Brunswick	74	34	45.9%	24	32.4%
Québec	255	154	60.4%	134	52.5%
Ontario	1,138	719	63.2%	410	36.0%
Saskatchewan	155	82	52.9%	79	51.0%
Overall	1,737	1,102	63.4%	712	41.0%
¹ The numbers for Québec and Saskatchewan are less than the totals presented in Exhibit 2.2 because the numbers for non-participating LHAs have been excluded from the response rate calculations.					

The following reasons were given by LHA project staff for not conducting interviews.

EXHIBIT 2.7
Reasons for Not Conducting Interviews

Reason for Not Conducting Interview	Per Cent of Households
Left without notice	21.7%
Refused	13.6%
Deceased	6.3%
Unable to contact	33.1%
Other reasons	25.3%
Total	100.0%

2.3.3

Sampling Error and File Weighting

Sampling error can be of two types: 1) random error, which is mainly a function of sample size; and 2) systematic error or sample bias. The random sampling error associated with a sample of this size (i.e., 1,102) is relatively small: ± 3.0 per cent with $p \leq .05$. Considering only those cases with completed interviews for which there is complete information (i.e., 712), the random error is still relatively small: ± 3.7 with $p \leq .05$.

A much greater concern in this survey is the systematic error or sample bias. Because of the low degree of control by the consultant or CMHC over the day-to-day administration of the survey, it was not possible to ensure during data collection that the survey results be free from systematic errors. This made the task of post-survey analysis of the sample extremely important.

There are two key variables for which the survey sample is biased: province and household type. While the differences between the sampled and the overall population of leavers (during the survey period) are not serious ones, they are large enough to warrant weighting the data file to restore the sample distributions of the population for these two variables. It is important to note that the data would not permit us to correct (i.e., weight) simultaneously for location and household type because of the limited number of cases for some provinces. As a result, separate analyses using different weighted files were conducted to address specific study issues. Because the differences in household type were both the largest and the most meaningful to the substantive issues (e.g., new market type, new tenure, cost differences), most analyses were conducted with a file weighted by household type. Overall breakdowns by household type were calculated using a file weighted by province; the provincial weighted file was also used to verify a number of analyses performed on the file weighted by household type.

The distributions of the sample and population data by province, along with the weights used in the analysis files, are presented in Exhibits 2.8.

EXHIBIT 2.8
Sample Distribution by Province and File Weight

Province	Population		Sample		File Weight ¹
	Number	Per Cent	Number	Per Cent	
Newfoundland	102	5.3	102	9.3	.57
PEI	13	0.7	11	1.0	.70
New Brunswick	74	3.8	34	3.1	1.23
Québec	300	15.6	154	14.0	1.14
Ontario	1,138	59.1	719	65.2	.91
Saskatchewan	298	15.5	82	7.4	2.09
Total	1,925	100.0	1,102	100.0	NA
¹ Weights are based on the ratio of the population and sample proportions (e.g., for Newfoundland: $5.3\%/9.3\% = .57$).					

The analysis of sample representativeness by household type was somewhat more complicated. The key to the determination of the weights for the household type variable was our assumption that the distribution for the missing cases (i.e., no interview or questionnaire completed from administrative files) resembled the distribution of the cases completed from the files — households which were not contacted — and not the distribution of the cases interviewed. Household type weights for the households with questionnaires completed from the files were assigned based on comparisons with the estimated distribution of all cases not interviewed. Interviewed cases were all assigned a weight of one. These distributions and weights are presented in Exhibit 2.9.

EXHIBIT 2.9
Sample Distribution of Household Type and File Weights

Household Type	Households Interviewed (Weights = 1)	Completed by LHA	Estimate for All Non- Interview Cases ¹	Weights (for non- interview cases only)
Single	11.2	18.9	16.3	0.86
One adult - children	44.6	55.2	50.9	0.92
Couple - no children	5.2	4.0	4.7	1.18
Couple - children	32.7	19.2	25.1	1.31
Two or more unrelated adults	2.0	0.7	0.7	1.00
Other	4.3	2.0	2.3	1.15
Totals	100.0	100.0	100.0	NA
¹ These estimates are based on an analysis of the provincial differences in the proportions of cases completed by LHAs (from files) and missing cases (i.e., leaving households without completed questionnaires).				

2.3.4 Item Non-Response

Item non-response concerns the level of missing data for individual survey questions. It is important for two reasons: high levels of item non-response increase the probability of sample bias; and, a low response rate to a particular question might restrict the types of analysis that can be conducted because of a reduced number of cases.

The most important issue concerning item non-response in this survey was the extent and quality of the data on questionnaires completed by project staff from administrative files. For those questionnaires completed through interviews with tenants the completion rates for survey questions were generally very good. However, for questionnaires completed from administrative files by project staff the new residence information was usually not available. The levels of missing data for the most important individual survey questions are presented in Exhibit 2.10. This exhibit includes three

calculations of the item non-response rate: 1) only for tenants interviewed; 2) only for questionnaires completed from files by project staff; and 3) for all cases.

EXHIBIT 2.10
Item Non-Response by Method of Administration

Question Number	Question	Percentage of Missing Responses		
		Interview (n = 712)	LHA staff (n = 390)	Overall (n = 1,102)
I. Public Housing Unit Information				
2	Total years in dwelling	2.4	5.1	3.4
3	Present rent	2.4	4.4	3.1
4	Reasons for leaving	2.4	14.9	6.8
II. New Residence Information				
5.a)	Moving outside of city	5.2	60.3	24.7
6.a)	New tenure	6.6	68.2	28.4
6.b)	Subsidized or non-subsidized rental	10.0	21.5	11.8
7.a)	New rent	22.8	73.1	30.7
7.b)	New mortgage payments	40.0	88.9	44.7
8	New dwelling type	21.1	87.4	43.8
III. Household Information				
9	Household description	2.4	23.8	10.0
10	Age of respondent	3.2	17.2	8.2
	Sex of respondent	5.5	20.0	10.6
11.a)	Change in new household size	7.4	69.5	29.4
11.b)	Number of children in new household	20.6	48.7	25.4
	Number of adults	10.1	17.9	11.4
12	Respondent's employment status	4.9	36.7	16.2
13	Total household income	17.0	51.5	29.2
14	Main source of income	5.1	33.8	15.2

The most significant results presented in Exhibit 2.10 are the high levels of missing data for the items completed by LHA project staff. While the levels of missing data are high, they were expected to be; without conducting an interview there would be little opportunity for project staff to know the information about the new dwelling or reasons for leaving. In fact, what is more surprising is that the project staff provided any information for variables such as the new shelter costs that would not be available from administrative files. Because there are inconsistencies in the data provided by project staff these data have not been included in most analyses dealing with reasons for leaving or the new dwelling characteristics. For example, over 50 per cent of the responses to the reason for leaving on the staff-completed questionnaires were coded as "other" reasons (e.g., evicted); these responses tended to dilute the relative importance of the reasons specified by tenants and did not seem directly applicable to analysis. Similarly, we had reason to doubt the validity of the data about new shelter expenses provided by project staff (how could they know the exact costs?) and did not include this data in the analyses.

For the items completed by tenant interviews, the only variables with significant levels of missing data were those related to future shelter costs: 40 per cent for the mortgage and 22.8 per cent for rent. It is likely that these costs were not yet known or were known only to a spouse or partner at the time of the survey. We do not have any reason to suspect that tenant reluctance to divulge the costs contributed to the higher than average non-response rate. We did not detect any systematic differences in the characteristics of respondents and non-respondents for these items.

3.0 CHARACTERISTICS OF HOUSEHOLDS LEAVING PUBLIC HOUSING

This section of the report presents a profile of the households leaving public housing including, wherever possible, comparisons with the broader population of non-elderly public housing tenant households. This profile includes an examination of the most important sociodemographic and socioeconomic characteristics of households leaving public housing.

Although leaving households are similar to the population with respect to household composition and size, there are some differences in employment status and household income and in the length of occupancy in public housing. Leaving households are more likely to be employed, generally have higher incomes and tend to have been in public housing for a shorter period of time.

3.1 Sociodemographic Characteristics

Household Composition and Size

In terms of household composition and size, leaving households are quite similar to the population of households in public housing. Exhibit 3.1 compares the types of non-elderly households leaving public housing with all households in family projects.

EXHIBIT 3.1
Household Type Comparisons

Household Type	Percentage of Leaving Households	Percentage of All Households in Family Projects ¹
One person living alone	12.7	14.6
One adult with children	46.5	50.1
Couple without children	5.1	3.6
Couple with children	30.4	28.5
Other ²	5.4	3.2
Total	100.0	100.0
	(n = 992)	(n = 1,032)
¹ Source: Public Housing Program: Program Evaluation Report, CMHC 1990, p.28 Note: The figures for all households in family projects are for all provinces. The percentages specified for survey data are drawn from the six participating provinces. The number of units in these six provinces account for 81 per cent of public housing units in all provinces.		
² "Children" is defined by respondents. No specific age range was stipulated in the survey instrument.		

The majority (56 per cent) of leaving households have one or two children; only one quarter have no children. Households with three or more children make up less than one quarter of leavers except in Newfoundland and Prince Edward Island where these types of households are more common than in the other participating provinces: 33 per cent of leaving households in Newfoundland and 46 per cent in Prince Edward Island have at least three children.

In terms of household size, leaving households are very similar to the population. A large majority (67 per cent) of households leaving their public housing units are composed of three or fewer persons. This compares to a figure of 62 per cent for all households in family projects. About 15 per cent of leaving households are comprised

of five or more persons: 20 per cent of households in the population are made up of five or more people. These findings are displayed in Exhibit 3.2.

EXHIBIT 3.2
Household Size Comparisons

Household Size	Percentage of Leaving Households	Percentage of all Households in Family Projects¹
One person	14.4	13.7
Two persons	26.8	24.6
Three persons	26.0	23.6
Four persons	17.7	18.0
Five persons	10.7	11.9
Six or more persons	4.4	8.2
Total	100.0	100.0
(n = 1,018)		(n = 1,069)
¹ Source: Public Housing Program: Program Evaluation Report, CMHC 1990, p.28		

There are some provincial differences in average household size. In Newfoundland, the majority (62 per cent) of leaving households include four or more people. Québec has the greatest percentage of single person households (23 per cent) leaving public housing units.

These figures refer to the size of the household while residing in public housing. In fact, 30 per cent of leaving households will be changing in size, most (80 per cent) will be getting larger.

Age of Head of Household (Respondent)

The average age of the head of households that are leaving is 39 years. The average age tends to vary by type of household. For single parent families that are leaving, the average age of household heads is somewhat lower: 35 years. A greater proportion of heads of single parent households are between the ages of 20 and 39 years old: 71 per cent compared to 52 per cent for the heads of all other types of households. This finding may be partially explained by the fact that almost all (94 per cent) single parent households have a woman as the head of household and female heads of household tend to be somewhat younger. The average age of female respondents is 38 years; for male respondents, the average is 42 years. A breakdown of the percentage of household heads in different age categories is presented in Exhibit 3.3.

EXHIBIT 3.3
Age of Head of Household (Respondent)

Age (in years)	Percentage of Household Heads
Under 20	0.9
20 - 29	28.9
30 - 39	32.2
40 - 49	17.7
50 - 59	10.6
60 or more	9.6
Total	100.0
Average Age	38.8
(n = 1,011)	

Age Profile of Other Household Members

Almost all households have at least one non-elderly adult living with them. Most are younger adults, i.e., between the ages of 16 and 35. The majority (67 per cent) of leavers have at least one youth (under the age of 16 years) in the household. In contrast, only nine per cent have a senior as a member of the household. Exhibit 3.4.a displays these findings in addition to the average number of people from each age category in all leaving households.

EXHIBIT 3.4.a
Age of Household Members

	Age in Years				
	Youths (15 or under)	Young Adults (16-35)	Older Adults (36-64)	Adults (16-64)	Seniors (65 & over)
Average number of people per age category in leaving households	1.28	1.03	0.58	1.61	0.10
Percentage of households with at least one person per age category	67.1	75.3	45.3	95.3	8.5
(n = 1018)					

The following table offers a much more detailed age profile of leaving households:

EXHIBIT 3.4.b
Age Breakdown of Household Members

Number of People in Household	Age in Years				
	Youths (15 or under)	Young Adults (16-35)	Older Adults (36-64)	Adults (16-64)	Seniors (65 & over)
0	32.9	24.7	54.7	4.7	91.5
1	27.4	50.2	32.5	47.6	7.4
2	24.0	22.6	12.7	34.5	1.1
3	11.3	2.2	0.1	9.1	0.0
4	3.3	0.2	0.0	3.5	0.0
5	0.6	0.1	0.0	0.6	0.0
6 or more	0.4	0.0	0.0	0.1	0.0
Total	100.0	100.0	100.0	100.0	100.0
(n = 1018)					

3.2 Length of Residency in Public Housing

The evidence indicates that most leaving households have been short-term occupants of their public housing unit: 68 per cent have lived in their public housing dwelling for less than five years. This compares to just 55 per cent of all households in family projects. These figures are presented in Exhibit 3.5.a.

EXHIBIT 3.5.a
Length of Occupancy Comparisons

Number of Years in Same Public Housing Unit	Percentage of Leaving Households	Percentage of All Households in Family Projects¹
Under 2	28.7	26.5
2 - 5	39.3	28.3
5 or more	32.0	45.3
Total	100.0	100.0
	(n = 1,065)	(n = 945)
¹ Source: Survey of Public Housing Tenants, Program Evaluation Division, CMHC 1989.		

A slightly different comparison also suggests that public housing has served as transitional accommodation rather than permanent housing for the majority of leaving households. Considering public housing in general, not necessarily their current unit, 60 per cent of leaving households have lived in public housing for less than five years; the corresponding figure for the population of family projects is 45 per cent. These comparisons are displayed in Exhibit 3.5.b.

EXHIBIT 3.5.b
Length of Occupancy Comparisons

Number of Years in Public Housing	Percentage of Leaving Households	Percentage of All Households in Family Projects¹
Under 5	60.4	44.9
5 - 9	24.4	28.7
10 or more	15.2	26.4
Total	100.0	100.0
	(n = 1,065)	(n = 858)
¹ These figures refer to residency in any public housing dwelling, not necessarily the same unit. Source: Public Housing Program: Program Evaluation Report, CMHC 1990, p.171.		

Short-term occupancy, i.e., less than five years, is most prevalent in Saskatchewan, New Brunswick and Prince Edward Island. In contrast, long-term occupancy, i.e., 10 years or more, is more prevalent in Québec. The following table presents these findings.

EXHIBIT 3.6
Length of Occupancy - Provincial Comparisons

Province	Under 5 Years	5 - 9 Years	10 or More Years
Newfoundland	51.1	36.8	12.2
Prince Edward Island	72.7	18.2	9.1
New Brunswick	73.5	14.7	11.8
Québec	50.0	28.8	21.1
Ontario	59.7	24.0	16.4
Saskatchewan	90.1	9.9	0.0
Overall	60.4	24.4	15.2
(n = 1,065)			

3.3

Employment and Income

Leaving tenants are much more likely to be employed, either full-time or part-time; they are also less likely to cite social assistance as their main source of income. Leaving households generally have higher household incomes; while still far below national averages, these households have incomes approximately 15 per cent higher than the overall public housing tenant population.

Employment Status

Compared to all households in family projects, leaving tenants are more likely to report full-time employment: 33 per cent compared to 25 per cent. Another 10 per cent of leaving tenants reported part-time employment; this compares to nine per cent of all family clients. When respondent, spouse and other adults are considered, the percentage of leaving households with someone employed full-time increases to 55 per cent. If part-time employment is included, the percentage of leaving households with at least one person working is 61 per cent. Exhibit 3.7 highlights these findings.

EXHIBIT 3.7
Employment Status Comparisons

	Employment Status	Percentage of Leaving Households	Percentage of All Households in Family Projects¹
Household Head	Full-time	33.2	24.9
Household Head	Full-time or part-time	42.9	33.6
Any adult in household	Full-time	54.5	NA
Any adult in household	Full-time or part-time	60.9	NA
		(n = 928)	(n = 1,091)
¹ Source: Public Housing Program: Program Evaluation Report, CMHC 1990, p.30			

Sources of Income

A significant percentage of tenants leaving public housing get their main income from employment; 44 per cent cited employment (part-time or full-time) as their main source of income. This compares to 32 per cent of all family households in public housing. Conversely, leavers are less likely than the typical household in family projects to have social assistance as their primary source of income. Exhibit 3.8 illustrates these source of income comparisons.

EXHIBIT 3.8
Source of Income Comparisons

Primary Income Source	Percentage of Leaving Households	Percentage of All Households In Family Projects¹
Employment (part- & full-time)	43.9	32.1
Social Assistance	39.2	48.2
Other	16.9	19.7
Total	100.0	100.0
	(n = 934)	(n = 1,017)
¹ Source: Public Housing Program: Program Evaluation Report, CMHC 1990, p.32.		

The main source of income for leaving households varies by type of household. For instance, the proportion of single parent families whose chief source of income is social assistance is almost two times greater than the corresponding percentage for all other types of leaving households: 51 per cent compared to 28 per cent. Concomitantly, fewer single parent households receive their main source of income from employment earnings: 38 per cent versus 44 per cent for all leaving households. However, the percentage of leaving single parent households that derive their income mainly from social assistance is lower than the corresponding figure for the population of single parent households: 63 per cent of all single parent households in public housing rely principally on social assistance income; 24 per cent have employment as the main source of income.

In many cases, leaving households have more than one source of income. Employment is a secondary source of income for 38 per cent of respondents who cited social assistance as their main source of income: the corresponding figure for all households in family projects is nine per cent. Social assistance is a secondary source of income for 25 per cent of respondents who cited employment as their chief source of income: this compares to 15 per cent for all family project households.

Level of Income

Compared to the typical household in family projects, households leaving public housing have a higher average annual income. The average annual household income of leaving tenants is \$14,995. This compares to an average 1988 household income of \$11,752 for all family households in public housing - approximately \$13,000 in 1990 dollars.¹

Leaving households are fairly evenly distributed amongst three broad income categories (under \$10,000; \$10,000 to \$14,999; \$15,000 and over). Leaving households are somewhat more likely to have incomes of \$10,000 or more: 65 per cent compared to 55 per cent for all tenant households in family projects. The level of income comparisons are presented in Exhibit 3.9.

¹ Source: Public Housing Program: Program Evaluation Report, CMHC 1990, p.34.

EXHIBIT 3.9
Level of Income Comparisons

Total Household Income	Percentage of Households Leaving	Percentage of All Households in Family Projects ¹
Under \$10,000	35.2	44.7
\$10,000 to \$14,999	27.7	29.3
\$15,000 or more	37.0	26.0
Total	100.0	100.0
	(n = 177)	(n = 1,000)
¹ Source: Survey of Public Housing Tenants, Program Evaluation Division, CMHC 1989. Note: 1988 Income data has been inflated to 1990 dollars using the following inflation factors — 5% for 1988-89 and 4.8% for 1989-90.		

4.0

REASONS FOR LEAVING PUBLIC HOUSING

Respondents reported a variety of reasons for leaving public housing. The most frequently cited reason was a change in family or marital status: 15 per cent of leaving households mentioned this reason. Four other reasons were cited by at least 10 per cent of respondents: relocation for employment, need for a different-sized dwelling, dissatisfaction with public housing and health reasons. A significant proportion of respondents specified other reasons for their departure. Exhibit 4.1 displays these findings.

EXHIBIT 4.1
Reasons for Leaving Public Housing

Reason for Leaving	Percentage of Leaving Households		
	Indicated as Main Reason	Indicated as Secondary Reason	Percentage of Total Responses
Relocate for employment	10.1	1.5	8.3
Improved financial situation	7.5	4.4	8.5
Different-sized apartment	10.9	4.8	11.3
Dissatisfaction with public housing	9.9	5.8	11.3
Change in family or marital status	14.5	6.2	14.9
Health reasons	9.9	3.4	9.5
Rent increased	7.6	3.1	7.7
Other	29.5	10.4	28.6
Total	100.0	39.6	100.0
	(n = 695)	(n = 281)	(n = 976)
Note: Responses on survey instruments completed by project staff (mainly from administrative files) were not included in the calculation of these percentages. These figures are based on data collected directly from tenants by one of the interview methods.			

4.1

Main Reason for Leaving Public Housing

The following section provides further insight into the main reasons why households leave public housing by analyzing each reason in terms of other key variables such as: current level and sources of income, employment status, type of housing market that households enter after leaving public housing, and type of new tenure.

Relocating for Employment

The principal reason for leaving their public housing unit for 10 per cent of respondent households was relocation for employment. Tenants who indicated that they were leaving in order to relocate for employment are characterized by the following:

- 68 per cent said employment is the household's primary source of income. This compares to a figure of 45 per cent for households that cited any other reasons.
- 59 per cent are employed full-time; the corresponding figure for households indicating any other reasons is 31 per cent.
- about 80 per cent will move outside of the city or town where they currently reside. In comparison, 28 per cent of all other households will move out of their present community.

Improved Finances

Improved finances was cited by eight per cent of households surveyed as the main reason for leaving public housing. The following statistics describe respondents who reported leaving mainly because of improved finances:

- over half (56 per cent) reported household incomes of \$15,000 or more; 21 per cent have incomes under \$10,000. The corresponding figures for all other households are 35 per cent and 40 per cent.
- almost three quarters (74 per cent) cited employment (part-time or full-time) as the household's principal source of income. This compares to 46 per cent for respondents that reported any other reasons.

- 63 per cent are engaged in full-time employment. In comparison, 32 per cent of all other respondents are working full-time.
- almost all (93 per cent) will enter the private housing market. For households that indicated reasons other than improved finances, 68 per cent will enter the private housing market.
- 35 per cent will own their new dwellings; just 11 per cent of households leaving for all other reasons will become homeowners.

Different-sized Apartment or House

The principal reason for leaving public housing for 11 per cent of tenants was to seek a different-sized dwelling. Those who are leaving public housing for this reason are characterized by the following:

- only 34 per cent reported that the household's main source of income comes from employment earnings; this compares to 50 per cent for households leaving for other reasons.
- a high proportion — 32 per cent — will remain in the subsidized housing market. The corresponding figure for all other households is 13 per cent.
- almost all (93 per cent) will remain renters; 73 per cent of households leaving for any other reason will continue to rent.
- 14 per cent will move outside of their present city/town. This compares to a figure of 35 per cent for all other households.

Dissatisfaction

Dissatisfaction with their public housing project or building was cited as the prime factor for the departure of 10 per cent of respondents. Leaving households that reported dissatisfaction as the main reason for leaving public housing are distinguished by the following characteristics:

- almost one half (48 per cent) reported that social assistance is the household's chief source of income; only 33 per cent of households leaving for other reasons cited social assistance as the main source of income.

- 38 per cent of respondents reported being employed (full-time or part-time). This compares to a figure of 46 per cent for all other households.
- just six per cent will become homeowners; 14 per cent of households that reported other reasons for their departure from public housing will own their new homes.
- 16 per cent will undergo a change in the household. The corresponding figure for all other households is 30 per cent.

Change in Family or Marital Status

The main reason for leaving for 15 per cent of respondents was a change in family or marital status. (There is no data available to distinguish this change in status in terms of household break-up or reformation). However, it is useful to note that over two thirds (68 per cent) of these tenants also reported a change in the size of their new household - almost all (91 per cent) of these households that are changing in size will be getting larger. In comparison, of those households leaving for reasons other than a change in family or marital status, 22 per cent indicated that there will be a change in the size of their household (with 73 per cent getting larger). Other key findings include:

- four per cent will remain in the subsidized housing market. This compares to a figure of 17 per cent for households that indicated any of the other reasons for leaving.
- 23 per cent will become homeowners; 11 per cent of all other households will own their new homes.

Health Reasons

One out of ten tenants leaving their public housing dwellings indicated that health was the principal reason for their departure. The evidence suggests that many of these are older residents who may have special needs related to age. Respondents who are moving for health-related reasons can be described as follows:

- their average age is 54 years. This is significantly higher than the average age of 39 years for all respondents.
- 39 per cent are 60 years of age or over.
- 58 per cent are in the lowest income category (under \$10,000) and just 21 per cent have incomes of \$15,000 or more. The corresponding figures for households that reported any other reasons are 36 per cent and 38 per cent, respectively.
- 46 per cent will enter the private housing market. This compares to 73 per cent for all other households. Twenty-eight per cent will move to "other" types of accommodation arrangements; this compares to a figure of 13 per cent for respondents leaving for any of the other reasons.
- almost three quarters (73 per cent) reported that their principal source of income is either social assistance or old age pension; the comparative figure for all other households surveyed is 37 per cent.
- 36 per cent indicated that they are retired. This compares to three per cent for households that reported any other reason. Just 11 per cent are employed (full-time or part-time) compared to 49 per cent of all other households.
- 31 per cent are people living alone in their public housing unit.
- more than one quarter (25 per cent) will be moving to "other" types of accommodation, i.e., they will neither own nor rent their next dwelling; the corresponding statistic for households that reported any other reason for leaving is 10 per cent. Only three per cent of households leaving for health-related reasons will own their new homes; this compares to 14 per cent for all other households.

Rent Increases

The major factor in the decision to leave public housing for eight per cent of respondents was an increase in rent. The following statements describe households that reported leaving because of rent increases:

- most (84 per cent) have annual household incomes of \$15,000 or more. This compares to 33 per cent for households that indicated reasons other than rent increases.

- 78 per cent reported employment as the household's chief source of income, while the comparative figure for all other households is 46 per cent.
- 69 per cent reported being employed (either full-time or part-time). This compares to 43 per cent for respondents who left for any other reasons.
- 85 per cent have children: 65 per cent are couples with children and 20 per cent are single parents. The corresponding figures for households that indicated reasons other than rent increases are 30 per cent and 47 per cent, respectively.
- 91 per cent will enter the private housing market compared to 68 per cent of all other households.
- 10 per cent will undergo a change in the size of their new household. This compares to 30 per cent for households that reported any other reasons for leaving.
- 17 per cent will be moving outside of the city/town where they currently reside. The corresponding figure for all other households is 34 per cent.

Other Reasons

Thirty per cent of respondents indicated that their main reason for leaving public housing was not one of the above (i.e., relocation for employment, improved financial situation, different-sized apartment, dissatisfaction with public housing, change in family or marital status, health reasons, rent increased). However, less than half of these respondents actually specified other reasons. Among the reasons that were mentioned most often are the following (in order of frequency):

- a. trouble with neighbours,
- b. moving in with parents/family members,
- c. costs too high (rent, utilities, etc.),
- d. problems with partners (including violence),
- e. moving closer to home town or family,
- f. to be closer to services, centre town, work,
- g. moving to rural areas.

Reasons Related to Financial Situation

Almost one third (32 per cent) of respondents indicated one of three reasons for leaving that can be related to the household's financial situation: a change in family or marital status, improved finances or relocation for employment. Compared to those that cited any other primary reasons for leaving, these households are much more likely to incur higher shelter costs in their new dwelling and there is a greater difference between their current public housing costs and future monthly shelter costs. Of the respondents who reported one of these three reasons:

- almost one half (48 per cent) reported that their new shelter costs would be at least \$550 per month. In contrast, less than one third (32 per cent) of all other respondents will have monthly shelter costs of \$550 or more.
- about two thirds (67 per cent) will incur at least a one hundred dollar difference between public housing and future monthly shelter costs; the corresponding figure for all other leaving households is 51 per cent.

There is also a relationship between these three reasons and the type of new tenure, respondents' employment status, and whether households will be moving outside of the present city or town where they currently reside. These households are:

- more likely to become homeowners: 20 per cent of households leaving for reasons related to their financial situation will own their new home. This compares to a figure of nine per cent for all other leaving households.
- more likely to be employed full-time and derive their income principally from employment earnings. One half of the respondents that indicated reasons related to their financial situation are employed full-time and 65 per cent derive their chief income from employment. In comparison, 26 per cent of respondents who indicated other reasons are employed full-time and 40 per cent cited employment as their main source of income.
- more likely to be moving out of their present community: 45 per cent will leave the city/town where they currently reside. Just 27 per cent of all other leaving households will be moving out of the communities where they currently live.

5.0**NEW RESIDENCE INFORMATION**

One of the implicit aims of public housing was that "the program would provide transitory housing assistance to households who would eventually move back to the private market when their incomes increased"¹. The results of this survey suggest that a large majority of people leaving public housing will, in fact, be entering the private housing market. Even more encouraging is the finding that twelve per cent of households will become homeowners. Three quarters will continue to rent their accommodation. Of these, 80 per cent will rent dwellings in the private (i.e., non-subsidized) housing market.

5.1**Housing Market Analysis**

This section of the report examines the extent to which former public housing tenants access the private housing market and the types of tenure of their new dwellings.

5.1.1**Housing Market Type**

Two thirds of tenants leaving public housing will be entering the private housing market. This finding is illustrated in Exhibit 5.1.

¹ Public Housing Program: Public Housing Evaluation Report, CMHC 1990, p. 168.

EXHIBIT 5.1
Type of Housing Market Comparisons

Housing Market Type	Percentage of Leaving Households
Private (owned or rental)	66.8
Subsidized ¹	16.9
Other ²	16.3
Total	100.0
(n = 624)	
¹ The figure for subsidized housing includes: another public housing unit, non-profit housing, cooperative housing, or rent supplements. ² Although a specific description of the type of arrangement was not requested, comments on other survey items give some clues as to where this group of people may be going. Some are moving in with parents or other family members in what, in some cases, may be cost-free accommodation. We expect that a significant number of respondents in this "other" category are seniors moving to more specialized facilities. Personal health is a major factor in this instance rather than reasons related specifically to the public housing environment.	

There are some provincial variations. For instance, ex-tenants in Prince Edward Island and Saskatchewan are more likely to access the private housing market. Exhibit 5.2 provides the provincial breakdowns of housing market type.

EXHIBIT 5.2
Type of Housing Market — Provincial Comparisons

Housing Market Type n =							
	Nfld (41)	PEI (7)	NB (13)	Que (99)	Ont (354)	Sask (52)	Overall (565)
Private	52.7	100.0	54.2	64.3	66.9	84.6	67.2
Subsidized	25.4		30.3	7.1	21.3	9.6	18.0
Other	21.9		15.5	28.6	11.7	5.8	14.8
Totals	100.0	100.0	100.0	100.0	100.0	100.0	100.0

There are also differences in ability to access the private housing market within provinces. For example, in Metro Toronto, which has far higher shelter costs than those of any other market included in the survey, former public housing tenants are less likely to make the transition to private market housing. A locational analysis (Metro Toronto compared to all other Ontario LHAs and all other LHAs in the six participating provinces) is presented in Exhibit 5.3.

EXHIBIT 5.3
Type of Housing Market by Location

Housing Market Type	Metro Toronto	All Other Ontario LHAs	All Non- Metro LHAs
Private	56.7	70.4	70.2
Subsidized	32.9	21.1	17.9
Other	10.4	8.5	11.9
Totals	100.0	100.0	100.0
	(n = 68)	(n = 188)	(n = 351)

5.1.2

Tenure

Not surprisingly, most (75 per cent) tenants leaving public housing will remain in the rental housing market. What is perhaps surprising, is that 12 per cent will own their new residence. There is another 13 per cent of households moving to other types of arrangements. The following exhibit presents comparisons of the type of tenure of former tenants' new dwellings.

EXHIBIT 5.4
Type of New Tenure Comparisons

New Tenure	Overall Percentage
Own	12.0
Rent	75.1
Other	12.9
Total	100.0
(n = 790)	

The provincial breakdown of type of new tenure shows that leaving households in Prince Edward Island, Newfoundland and Saskatchewan are somewhat more likely to own their new homes. The figures are presented in Exhibit 5.5.

EXHIBIT 5.5
Type of New Tenure — Provincial Comparisons

New Tenure n =	Province						
	Nfld (41)	PEI (7)	NB (18)	Qué (97)	Ont (356)	Sask (58)	Overall (576)
Own	16.0	36.4	7.7	10.5	10.6	17.7	12.0
Rent	65.0	63.6	76.9	67.4	78.7	75.9	75.1
Other	19.0	0.0	15.4	22.0	10.7	6.3	12.9
Totals	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Households who will own their next dwelling are more likely to be couples (with or without children). As shown in Exhibit 5.6, couples are at least twice as likely to own their new dwelling than other types of households (e.g., 18 to 20 per cent compared to nine per cent for single parent households).

EXHIBIT 5.6
Type of New Tenure — Household Type Comparisons

New Tenure	Household Type				
	1 Person Living Alone	1 Adult with Children	Couple Without Children	Couple with Children	Other
Own	3.1	9.3	18.4	20.2	5.9
Rent	74.5	78.8	73.7	72.3	68.0
Other	22.4	11.9	7.9	7.6	28.0
Total	100.0	100.0	100.0	100.0	100.0
(n = 768)					

Private and Subsidized Rental Markets

Although most former public housing tenants remain renters in the housing market, a very significant proportion make the transition to the private rental housing market. Exhibit 5.7 displays that most (80 per cent) continuing renters will be taking up residence in non-subsidized housing.

EXHIBIT 5.7
Type of Rental Housing Market Comparisons

Type of Rental Housing	Percentage of Continuing Renters
Private Market	80.4
Subsidized	19.6
Total	100.0
(n = 577)	

Movement into the private rental housing market, however, varies significantly by province. For example, in Québec, Saskatchewan and Prince Edward Island, over 90 per cent of continuing renters enter the private rental market. Provincial comparisons are presented in Exhibit 5.8.

EXHIBIT 5.8
Type of Rental Housing — Provincial Comparisons

Type of Rental Housing n =	Province						
	Nfld (41)	PEI (7)	NB (18)	Qué (97)	Ont (356)	Sask (58)	Overall (576)
Private Market	67.2	100.0	72.5	90.7	77.4	91.4	80.4
Subsidized	32.8	0.0	27.5	9.3	22.6	8.6	19.6
Totals	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Income and employment status are key determinants of the type of rental housing market that households will enter. Households with higher incomes and employed household heads are more likely to move into non-subsidized dwellings:

- almost all (88 per cent) of the continuing renters with present household incomes of \$15,000 or more will be moving into a non-subsidized dwelling. This compares to a figure of 21 per cent for households in the under \$10,000 category.
- most (89 per cent) of the households that derive their principal source of income from employment are moving to the private market.
- of those respondents moving into non-subsidized dwellings, 46 per cent reported either part-time or full-time employment. The corresponding figure for those moving to subsidized dwellings is 22 per cent.

Subsidized Housing

As already reported in Exhibit 5.1, a relatively small but significant proportion of leaving households — 17 per cent — will remain in the subsidized housing market. A breakdown of the subsidized housing types for those households remaining in the subsidized market is presented in Exhibit 5.9. Three types of breakdowns are presented: households in subsidized housing; all leaving households continuing to rent; and all leaving households.

EXHIBIT 5.9
Type of Subsidized Housing Comparisons

Subsidized Housing	Percentage of Renters of Subsidized Housing	Percentage of All Renters	Percentage of All Leaving Households
Another public housing unit	31.1	6.1	5.3
Non-profit housing	19.4	3.8	3.3
Cooperative housing	21.3	4.2	3.6
Rent supplements	5.5	1.1	0.9
Other	22.7	4.4	3.8
Totals	100.0	19.6	16.9
	(n = 125)	(n = 593)	(n = 1,102)

5.1.3

Housing Market Costs

It is logical to assume that the costs of alternative shelter (i.e., house prices and market rents) are a major determinant of the ability of households to become homeowners or to make the transition to the private rental market. A comparative analysis of the proportions of leaving tenants becoming owners or moving into the private rental market with alternative shelter costs was conducted to test the validity of this assumption. The market cost data used in this analysis was based on information provided by CMHC. The specific indicators were as follows: average 1989 house selling price in large and medium sized markets; and average market rent for a two bedroom apartment (in any type of building) in 22 large and medium sized markets. The analysis was limited by the lack of data for the smaller markets (the analysis could only be conducted with about one half of the total number of cases). However, the results indicated the expected trends: households were more likely to become owners in markets with lower average house prices and renters were more likely to enter the private market where rents were lower.

Although it was not possible to precisely quantify the relationships with a high degree of precision given the available data, there are some key findings and trends which can be summarized as follows:

Renters

- on average, the market rents in the communities of tenants remaining in subsidized housing were 10 per cent higher than the market rents for households moving into the private market.
- households making the transition to the private rental market generally lived in smaller communities; on average, their communities had approximately one half the population of the communities of tenants staying in subsidized housing.¹

Owners

- average house prices are generally lower in communities where households will become owners; two thirds of new owners will live in markets where the average selling price is below the overall average of \$140,000.
- households who will own their next dwelling tend to buy in smaller communities; the average population of their communities is approximately one half of the community populations of households continuing to rent.

5.1.4 Household Profiles According to Type of New Tenure

There are a number of differences in the characteristics of households that become homeowners as compared to continuing renters and those moving on to other types of arrangements. This section briefly profiles households for each type of new tenure.

¹ Note: The public housing administrative data base provides information on the population of municipalities rather than for Census Metropolitan Areas (CMAs). The housing cost data provided by CMHC is at the CMA level; therefore, direct comparisons between market and population are difficult.

Tenants Leaving to Become Homeowners

- Owners are somewhat more likely than renters to be moving out of the city or town where they currently reside: 41 per cent of future owners are moving out of their present community compared to just 30 per cent of households that are continuing to rent.
- 20 per cent of all married couples go on to own their own dwellings compared to just three per cent of people living on their own and nine per cent of single parent households.
- The majority (57 per cent) of new owners have incomes of \$15,000 and over; about 20 per cent of new owners have incomes under \$10,000.
- Employment is the main source of income for 70 per cent of new owners. Surprisingly, almost 14 per cent of new owners derive their household income primarily from social assistance.
- The most common reasons cited by new owners for leaving public housing are an improved financial situation and a change in marital or family status. One fifth (20 per cent) of new owners cited an improved financial situation as their main reason for leaving; more than one quarter (27 per cent) of new owners reported a change in marital or family status as their principle reason for leaving.
- Almost three quarters (72 per cent) of new owners will move into single houses; and 18.2 per cent into semi-detached dwellings.
- Almost all (97 per cent) of the households that will become owners consist of three or more people.
- About half (51 per cent) of the owners-to-be are employed full-time; another 11 per cent are working on a part-time basis.

Tenants Moving to Rental Accommodation

- Of continuing renters, 40 per cent have annual household incomes of under \$10,000; 33 per cent have incomes of \$15,000 or more.
- 43 per cent of continuing renters derive their principal income from employment; 40 per cent get their main income from social assistance.
- 30 per cent of continuing renters are one or two person households.

- The most common reasons cited by continuing renters for leaving public housing were: need for a different-sized dwelling (13 per cent); a change in marital or family status (12 per cent); and relocation for employment (12 per cent).
- 30 per cent of continuing renters are moving outside of their present city or town.

Tenants Moving to Other Types of Accommodation

- About one fifth of people living alone in their public housing units will have other accommodation arrangements (e.g. moving in with other people, seniors residence, working as a building superintendent with accommodation, etc.).
- One quarter are moving out of their public housing unit due to health reasons.
- About 47 per cent of these respondents have incomes under \$10,000.
- One third of retired respondents and, concomitantly, almost one third of those whose main source of income is old age pension move to neither owned nor rented dwellings.
- 41 per cent of households with other types of arrangements are comprised of one or two people.

5.2

New Dwelling Types

Overall, more than one third (38 per cent) of tenants leaving public housing will be moving into a single family dwelling. The type of dwelling to which households are moving varies, however, by the type of housing market they will enter. For example, households accessing the private housing market are more likely than those remaining in the subsidized housing market to occupy a single house dwelling. The following table displays these comparisons:

EXHIBIT 5.10
Dwelling Type by Housing Market Type for New Dwelling

Dwelling Type	Housing Market		
	Private	Subsidized	Other
Single house	33.5	14.2	45.7
Semi-detached	23.3	38.6	6.0
Low rise apartment	26.6	26.5	16.6
High rise apartment	10.4	12.3	3.0
Other	6.2	8.4	28.6
Total	100.0	100.0	100.0
(n = 464)			

5.3 Shelter Cost Analysis

This section deals with total monthly shelter costs — both in public housing and in the new place of residence. The results of the survey indicate that tenants leaving public housing have higher monthly shelter costs: \$313 compared to \$254 for the overall tenant population. The shelter-cost-to-income ratios for leaving households, however, tend to be lower than the ratio for all households in public housing.

The new average monthly shelter costs (rent/mortgage and expenses for heating fuel, utilities, etc.) for former tenants will be significantly higher than in public housing: \$497. The average monthly shelter costs varies by type of tenure: \$688 for new owners and \$472 for continuing renters. Over half of leaving households will have new shelter costs at least \$100 higher than in public housing.

5.3.1

Public Housing Shelter Costs

Compared to all public housing clients, leaving households reported higher total shelter costs (rent and expenses) for their public housing accommodation; \$313 for leaving households versus \$254 for all households in public housing.¹

Thirty-nine per cent have total monthly shelter costs (rent and other expenses) of \$300 or more. This compares to a figure of 23 per cent for all households in public housing. The following exhibit presents a detailed breakdown of total monthly shelter costs.

EXHIBIT 5.11
Total Monthly Shelter Costs in Public Housing

Monthly Shelter Costs	Percentage of Leaving Households	Percentage of All Public Housing Clients¹
Under \$100	4.4	2.8
\$100 - \$199	23.6	25.1
\$200 - \$299	32.8	48.6
\$300 - \$399	14.5	14.6
\$400 - \$499	10.2	4.5
\$500 or more	14.6	4.3
Total	100.0	100.0
Average	\$313	\$254
	(n = 1,068)	(n = 2,672)
¹ Source: Public Housing Program: Program Evaluation Report, CMHC 1990, p.133. Note: Includes rent and, where applicable, expenses (e.g. water, electricity, fuel)		

¹ Source of data for all households: Public Housing Program: Public Housing Evaluation Report, CMHC 1990, p.133.

Public housing shelter costs for leaving households are also related to some key sociodemographic and socioeconomic variables:

- The majority of people living alone (69 per cent) and most households comprised of two or more unrelated people (63 per cent) have shelter costs of \$250 and under.
- Compared to other types of households, married or cohabiting couples have the greatest percentage of households in the over \$350 category (50 per cent of the couples with children; 43 per cent of the couples without children). In contrast, only about one quarter (26 per cent) of single parents have shelter costs over \$350.
- Most (80 per cent) of the households in the lowest one third of the sample in terms of household income (under \$10,000) are presently paying \$250 or less for their public housing units. Conversely, most (80 per cent) respondents in the higher income category (\$15,000 or more) have total shelter costs in excess of \$350.
- Over half (57 per cent) of the respondents who reported employment (either full-time or part-time) as the main source of income have monthly shelter costs of over \$350. In contrast, 74 per cent of households that derive income principally from social assistance have shelter costs of \$250 and under.
- Almost two thirds (63 per cent) of respondents who reported full-time employment have total monthly shelter costs of more than \$350.
- Of those respondents citing a rent increase as the major reason for leaving, most (82 per cent) have shelter costs of over \$350 for their present public housing unit.
- 56 per cent of households that reported leaving due to improved finances have shelter costs over \$350.
- The majority of those indicating either dissatisfaction (59 per cent), a change in family or marital status (58 per cent) or health (68 per cent) as the main reason for their departure pay \$250 or less in monthly shelter costs for public housing accommodation.

Leaving households tend to have somewhat lower shelter-cost-to-income ratios than the overall population. The percentage of leaving households that have cost-to-income ratios of less than 25 per cent is twice as great as the corresponding

percentage for the population: 41 per cent of leaving households have shelter-cost-to-income ratios of less than 25 per cent compared to 20 per cent of all households in public housing. The following exhibit presents the shelter-cost-to-income ratios for leaving households and for the entire population of households in public housing.

EXHIBIT 5.12
Shelter-Cost-to-Income Ratios

Ratio of Shelter Costs to Income (Per Cent)	Percentage of Leaving Households	Percentage of All Households in Public Housing¹
Under 5	0.1	0.0
5.0 - 9.9	1.7	0.2
10.0 - 14.9	5.0	1.4
15.0 - 19.9	10.6	6.9
20.0 - 24.9	23.2	11.1
25.0 - 29.9	31.2	45.8
30.0 - 34.9	11.5	16.4
35.0 - 39.9	4.2	8.3
40.0 - 44.9	2.3	2.7
45.0 - 49.9	1.8	2.8
50 or more	8.2	4.4
Total	100.0	100.0
	(n = 768)	(n = 2,171)
¹ Source: Public Housing Program: Program Evaluation Report, CMHC 1990, p.134		

5.3.2

New Shelter Costs

The new total monthly shelter costs (including rent/mortgage, and expenses for heating fuel, utilities, etc.) for households moving out of their public housing dwelling will be \$497. For the majority (57 per cent) of respondents this amounts to at

least a \$100 difference between present and future shelter costs. For almost 20 per cent of households, the absolute difference is greater than \$350.

Overall, more than one third (37 per cent) of households will incur shelter costs of \$550 or more. Not unexpectedly, this figure increases to 58 per cent for new owners compared to just 34 per cent for continuing renters. Exhibit 5.13 presents a breakdown of new shelter costs.

EXHIBIT 5.13
Total New Monthly Shelter Costs

New Costs	Overall Percentage	Percentage of Owners	Percentage of Renters	
			Non-Subsidized	Subsidized
\$0 - \$249	12.3	7.6	5.8	39.9
\$250 - \$349	13.1	7.7	9.4	34.9
\$350 - \$449	17.5	9.6	20.4	11.1
\$450 - \$549	20.1	17.3	24.2	9.1
\$550 or more	37.0	57.8	40.2	5.0
Totals	100.0	100.0	100.0	100.0
	(n = 463)	(n = 52)	(n = 309)	(n = 80)

Shelter cost variations are partly explained by household type. People living alone in their dwelling are more likely to have new monthly shelter costs of less than \$250: 42 per cent compared to five per cent for couples with children. Conversely, families with children are more likely to have shelter costs of \$550 or greater: 47 per cent compared to 16 per cent for people living alone. The following table illustrates this relationship.

EXHIBIT 5.14
Total New Monthly Shelter Costs by Household Type

New Costs	Household Type					
	Single	1 Adult/ Children	Couple/No Children	Couple/ Children	2 or More Unrelated Adults	Other
Under \$250	42.2	11.6	4.5	5.0	20.0	19.0
\$250-\$349	22.2	15.1	18.2	10.7	0.0	0.0
\$350-\$449	15.6	18.6	27.3	13.8	40.0	23.8
\$450-\$549	4.4	19.1	22.7	23.9	30.0	19.0
\$550 or More	15.6	35.7	27.3	46.5	10.0	38.1
Totals	100.0	100.0	100.0	100.0	100.0	100.0
(n = 456)						

New monthly shelter costs are much higher in Metropolitan Toronto than the average costs for other communities. The difference in costs is significantly greater for new homeowners. These cost comparisons are displayed in the next table.

EXHIBIT 5.15
New Monthly Shelter Costs by Location

Location	New Tenure		All Leaving Households
	Own	Rent	
Metro Toronto	\$1,079	\$524	\$572
All Other LHAs	\$655	\$469	\$490
(n = 463)			

There is no data available on the future incomes of leaving households; therefore, it is not possible to make any kind of estimations concerning affordability or core need.

5.3.3

Differences in Shelter Costs

For the majority of households (57 per cent) new monthly shelter costs will be at least \$100 higher than in public housing. However, for 25 per cent of the households, new shelter costs will be the same or less than the monthly costs that they incurred in public housing. The following table displays these figures.

EXHIBIT 5.16
Absolute Difference Between Present and Future Shelter Costs

Difference (in dollars)	Percentage of Households
0 or less	25.0
1 - 100	18.5
100 - 350	37.4
more than 350	19.1
Total	100.0
(n = 455)	

These dollar differences amount to over a 100 per cent difference in present and future shelter costs for 32 per cent of households. Exhibit 5.17 presents the percentage difference in costs.

EXHIBIT 5.17
Percentage Difference Between Present and Future Shelter Costs

Percentage Difference in Costs	Percentage of Leaving Households
0 or less	25.0
1 to 50	25.9
51 to 100	17.5
Over 100	31.6
Total	100.0
(n = 455)	

Differences in shelter costs vary according to the type of new tenure. For example, total new shelter costs will be higher for new owners than for continuing renters. Furthermore, leaving tenants who will be owning their new residences incurred higher shelter costs in their public housing unit. These data are displayed in Exhibit 5.17.

EXHIBIT 5.18
Shelter Cost Breakdown

Average Shelter Costs	Type of New Tenure		All Leaving Households
	Own	Rent	
Present Costs	\$399	\$328	\$336
New Costs	\$688	\$472	\$497
\$ Difference	\$289	\$144	\$161
% Difference	72%	44%	48%
	(n = 52)	(n = 403)	(n = 455)
Note: For this analysis, only cases with valid information on both present and new costs were used in calculating the figures for difference in cost. This results in small differences between "present costs" shown in this table and the costs outlined in Section 5.3.1.			

6.0

SUMMARY AND CONCLUSIONS

This survey has provided clear and remarkable evidence about the housing alternatives and choices of tenant households leaving public housing. Most importantly, the majority of these households have left public housing to enter the private housing market, a significant number of them to become homeowners. Furthermore, while the households entering the private housing market generally have a better economic situation than other leaving households, all types of households are found in this group, including a significant number of single parent families, most of which are headed by women.

This concluding section summarizes the major findings presented in this report. These findings are organized into three broad categories: 1) the characteristics of tenant households leaving public housing; 2) the reasons that tenants leave public housing; and 3) the characteristics of the new residences of tenants, including housing market characteristics and shelter costs.

Survey Methodology

During the four month survey period approximately 1,925 tenants left public housing units in the six participating provinces; 1,737 of these tenant households were in LHAs participating in the survey. The overall response rate for the survey, as measured by the ratio of all tenants interviewed and the total number of households leaving, was 41 per cent. When the survey instruments completed by LHA project staff from administrative files are included, the overall response rate is 63 per cent.

Some additional points about the survey methodology should be made before continuing with this concluding section. First of all, this survey of non-elderly households was administered by public housing project staff in the participating Local Housing Authorities in the six participating provinces. While this provided a very practical and inexpensive method for conducting the survey, to facilitate completion and maximize

response rates the methodology (including the survey instrument) had to be kept very simple and straightforward. As a result there is a limited amount of data from a limited number of questions for some key study issues and not all study questions can be pursued in the depth that we might like.

Secondly, and most importantly, it is probable that there are systematic differences between those tenants interviewed and tenants not interviewed (e.g., tenants who left without notice or who left without contacting the central project authorities, refusals). While the extent of the sample biases cannot be precisely estimated with the data available, it is reasonable to expect that these non-respondents would have some different characteristics from the survey sample. To help deal with this potential source of sample bias, public housing project staff completed as much of the questionnaire as was possible from administrative data for the leaving households that they could not directly contact. A comparative analysis of the data from the questionnaires completed by interviews and from administrative data was conducted. The results of this analysis were used to correct for known biases in the survey sample.

Our conclusion is that the overall survey results are valid, reliable and within a reasonable margin of error. While the appropriateness of making provincial breakdowns will vary (e.g., depending on the number of valid cases for a particular question), it should be remembered that the survey objective was to conduct a census of all leaving tenants. Even though the number of cases for some provinces may be relatively small, these numbers usually represent a high proportion of the total number of leavers.

6.1 Characteristics of Households Leaving Public Housing

Sociodemographic Characteristics

The characteristics of non-elderly households leaving public units are very similar to the overall population of public housing tenant households.

- Almost one half (47 per cent) are single parent families compared to 50 per cent in the overall tenant population. Almost all (94 per cent) of single parent families have a women as the household head.
- Including the couples with children (30 per cent of total), 77 per cent of the tenant households leaving have children; this compares with 79 per cent in tenant population.

Most of the households leaving are relatively small; 67 per cent have three or fewer people. Two thirds of these smaller households are single parent households headed by women with one or two children. About 15 per cent of households leaving have five or more people; this is somewhat less than the 20 per cent of such households in the tenant population.

The average age of the head of the households leaving (i.e., the respondent) is 39. Two thirds of tenants (i.e., 61 per cent) are between the ages of 20 and 40. Single parents are generally younger; the average age of the single parents is 35 and 71 per cent of the heads of single parent households are between 20 and 40 years of age.

Tenants leaving have, on average, a shorter length of tenure in public housing than other tenants. Almost two thirds (60 per cent) have lived in public housing for less than five years; this compares to just 45 per cent of all households in family projects.

Employment and Income Status

Tenants leaving public housing are more likely to be employed than other public housing tenants. While the incomes of leaving households are well below national averages, they are approximately 15 per cent higher than other public housing tenants.

Close to one half of leaving households (44 per cent) cited employment as their main source of income; this compares to less than one third (32 per

cent) of all public housing tenant households. When part-time employment is included, 61 per cent of leaving households are getting some income from employment.

Well over one half of leaving households (55 per cent) have at least one person (respondent, spouse/partner or other adult) who is employed on a full-time basis. While a direct comparison with the overall tenant population is not possible with the available data, there is evidence to show that this figure of 55 per cent is substantially higher than in the overall tenant population; for example, 32 per cent of respondents to this survey were employed on a full-time basis compared to 25 per cent in the public housing tenant population.

Households leaving public housing generally have slightly higher incomes than those in the overall tenant population. The average annual income reported is almost \$15,000; this compares to an average of less than \$13,000 for all public housing tenants (based on the results of the Public Housing Program: Program Evaluation Report, CMHC, 1990, adjusted for inflation). Two thirds of leaving tenant households have annual incomes of more than \$10,000; in the overall population slightly more than one half have incomes of \$10,000 or more.

6.2 Reasons for Leaving Public Housing

Tenants reported a variety of reasons for leaving public housing; there was no single reason that predominated. In fact, the reason cited most frequently by respondents — a change in family or marital status — was indicated as the principal reason for leaving by just 15 per cent of tenants, about one in seven respondents. Four other reasons were cited as the main reason for leaving by at least 10 per cent of tenants: the need for a different-sized apartment (11 per cent), dissatisfaction with the public housing unit or project (10 per cent), relocating for employment (10 per cent), and health reasons (10 per cent). Two other reasons, an improved financial situation and a rent increase were each cited as the main reason by eight per cent of respondents.

Three reasons have the potential for an impact on the financial situation of a household and consequently on the type of housing alternative chosen by leaving households: relocating for employment, an improved financial situation and a change in family or marital status. Taken together these reasons were cited by approximately 32 per cent of all tenants interviewed. These three reasons were significantly related to the selection of a future dwelling in the private market and to the likelihood of tenants becoming homeowners.

6.3 New Residence Information

The Housing Market

A significant majority of households — 67 per cent — will be moving into a dwelling in the private housing market. Just 17 per cent of tenants will be moving into another type of subsidized housing and another 16 per cent will have some other kind of shelter arrangement such as moving in with a parent or relative, moving into a senior's residence, or getting cost-free accommodation with a job (e.g., building caretaker).

There were some significant differences in the type of housing market accessed according to the location of the new residence. For example, households in Metropolitan Toronto are less likely to access private market housing: 57 per cent compared to 70 per cent for households in other communities.

Housing Tenure

While most tenants leaving will continue to rent their dwellings, a significant percentage will become homeowners. Of all households leaving, 12 per cent will become homeowners, 75 per cent will continue to be renters and 13 per cent will move into other types of arrangements (e.g., someone else's dwelling).

Overall, 60 per cent of households who are moving into owner-occupied dwelling are couples (52 per cent with children and eight per cent without children). Furthermore, 19 per cent of couples will own their next dwelling (18 per cent for couples without children and 20 per cent for those with children), compared to nine per cent of single parent households and just three per cent of all other types of households.

Considering only those households who are entering the private housing market (i.e., 67 per cent of the total), 17 per cent will become homeowners and 83 per cent will continue to be renters.

Of those households continuing to be renters, 80 per cent will move to the private market and 20 per cent will remain in some form of subsidized housing. The proportion of renting households that will be entering the private rental market is even higher in Québec, Saskatchewan and Prince Edward Island (i.e., over 90 per cent).

House prices and market rents are determining factors of the ability of households to become homeowners or to enter the private rental housing market. Households surveyed were more likely to own their new dwellings in markets with lower average house prices and renters were more likely to make the transition to the private rental market in communities where average rents were lower. For instance, the market rents in the communities of tenants remaining in subsidized housing were 10 per cent higher than the market rents for households moving into the private market. Similarly, average house prices are generally lower in communities where households will become owners; two thirds of new owners will live in markets where the average selling price is below the overall average of \$140,000.

Types of Subsidized Housing

As indicated, only a small percentage of households will be moving into another form of subsidized housing — 17 per cent overall and just 20 per cent of the households that will continue to be renters. For those renters remaining in subsidized housing, a breakdown of the types of housing they will enter is as follows:

- another public housing unit: 31 per cent;
- non-profit housing: 19 per cent;
- cooperative housing: 21 per cent;
- rent supplement: six per cent; and
- other/unknown: 23 per cent.

As a proportion of all households leaving public housing, the percentage of households moving into subsidized housing alternatives ranges from 5.3 per cent for another public housing unit to 0.9 per cent for rental supplement units.

Shelter Costs of New Residences

Shelter costs will be substantially higher for most tenants, particularly for those who will be owning their dwellings. Average total monthly shelter costs (including rent/mortgage, utilities, etc.) for the new residences of all households leaving public housing will be \$497. Approximately 43 per cent will be paying a total of less than \$450, 20 per cent will be paying between \$450 and \$500, and 37 per cent will be paying more than \$550.

Not surprisingly, the increments in the costs for new shelter will be significantly different for owners and renters. For new owners, the average costs will be \$688 while for continuing renters (including those in subsidized alternatives) average costs will be \$472. The most important difference is in the proportion of households that will be paying \$550 or more per month for their new shelter; 58 per cent of new owners will

pay more than this amount compared to just 34 per cent of renters. Conversely, 25 per cent of new owners will pay less than \$450, compared to over 45 per cent of renters.

When we examine the proportionate increase in shelter costs for the new dwellings, it is clear that there will be significant increases in monthly shelter costs for most households leaving public housing. Overall, the average increase to the present total shelter costs in public housing will be \$161; a 48 per cent increase over present average costs of \$336. The increases will be much higher for households entering the private housing market. In fact the changes in rent for households remaining in the subsidized housing market will be trivial.

The increases in shelter costs will be substantially different for new owners and renters. For new owners, shelter costs will increase an average of \$289, an 72 per cent increase over current average costs of \$399. For renters, shelter costs will increase an average of \$144, a 44 per cent increase over current average costs of \$328.

6.4 Final Comments

This survey of tenants leaving public housing was designed to investigate a very specific substantive issue. The key question was the extent to which tenants leaving public housing access the private housing market, either as renters or as homeowners. Conclusive evidence indicates that a sizable majority of households leaving public housing do, in fact, make the transition to the private housing market. Most will continue to rent accommodation yet a significant proportion of former tenants become homeowners. A relatively small percentage of households remain in some form of subsidized housing.

Housing market costs vary greatly across Canada and they are an important determinant of the ability of households to access the private housing market. The results of the present study support the common sense assumption that former public housing tenants are more likely to become homeowners in markets with lower average

house prices and renters are more likely to enter the private rental market in communities where average rents are lower.

New monthly shelter costs incurred by ex-tenants are substantially higher than in public housing. Total shelter costs vary according to the type of new tenure: homeowners have significantly higher overall monthly shelter costs than continuing renters.

The sociodemographic characteristics of households leaving family public housing projects are very similar to those of the overall population of tenant households in family projects. However, leaving tenants are more likely to be employed and typically have higher incomes. Leaving households are also more likely to have resided in public housing for a shorter period of time than those in the overall family project population.

Respondents reported a variety of reasons for leaving public housing and no single reason predominated. The most frequently cited reason was a change in family or marital status: mentioned by 15 per cent of leaving households. Dissatisfaction with the public housing option was cited by only 10 per cent of all respondents.

This study has provided important information about the types of households that make the transition to the private housing market and tenants' reasons for leaving public housing. Such detailed data will assist CMHC in the planning and implementation of mechanisms to support people making this transition. In doing so, both current and potential public housing tenants will benefit; a greater range of housing alternatives will be made available to the former and a larger supply of assisted units will be accessible to the latter.

APPENDIX A
INVENTORY OF RESEARCH ISSUES AND CONCEPTS

Survey of Tenants Leaving Public Housing Inventory of Research Issues and Concepts

<u>Issues</u>	<u>Concepts</u>	<u>Indicators</u>	<u>Data Sources</u>
<i>PH Project Information</i>	Location	<ul style="list-style-type: none"> • community/province (geocode) 	<ul style="list-style-type: none"> • Public housing Data base
	Size	<ul style="list-style-type: none"> • number of units 	
	Age	<ul style="list-style-type: none"> • number of years 	
	Building type	<ul style="list-style-type: none"> • highrise/low-rise/single, etc. 	
	Client/household type	<ul style="list-style-type: none"> • family/mixed 	
<i>Public Housing Residence</i>	Community characteristics	<ul style="list-style-type: none"> • population • average house price • average household income 	<ul style="list-style-type: none"> • Statistics Canada
	Unit characteristics	<ul style="list-style-type: none"> • number of bedrooms 	<ul style="list-style-type: none"> • Tenant survey
	Length of tenure	<ul style="list-style-type: none"> • number of years/months in unit 	
	Reasons for leaving	<ul style="list-style-type: none"> • primary reason for leaving • other reasons for leaving 	
<i>New Residence</i>	Location	<ul style="list-style-type: none"> • community/province (geocode) 	<ul style="list-style-type: none"> • Tenant survey
	Shelter costs	<ul style="list-style-type: none"> • rent/mortgage • utilities, other costs 	
	Dwelling type	<ul style="list-style-type: none"> • high rise/low-rise/single, etc. 	
	Dwelling size	<ul style="list-style-type: none"> • number of bedrooms 	

***Client/Household
Information***

Tenure

- own/rent
- type of rental unit

Household type

- Tenant survey

Household characteristics

- number of adults
- number of children
- ages of household members
- relationships

Household income

- gross annual income
- sources of income

Employment

- employment status - respondent, spouse, other adult

Household changes

- changes in number of household members
- changes in household income

APPENDIX B

**SURVEY QUESTIONNAIRE
(ENGLISH AND FRENCH VERSIONS, WITH MARGINALS)**

II. NEW RESIDENCE INFORMATION

5.a) Are you moving outside of the city or town where you now reside?

Yes	1	34.7%	
No	2	65.3%	n = 830

b) If yes, where will you be moving?

City/Town _____

Province _____

6.a) Will you own or rent your new dwelling?

Own	1	11.9%	
Rent	2	75.2%	
Other	3	12.9%	n = 789

b) If renting, will this be in a subsidized or non-subsidized unit?

Non-subsidized	1	80.2%	
Subsidized	2	19.8%	n = 577

c) If a subsidized unit, which of the following best describes the dwelling?

Public housing unit	1	31.2%	
Non-profit housing project	2	19.2%	
Cooperative housing	3	21.6%	
Rent supplement	4	5.6%	
Other	5	22.4%	n = 125

7. What will be your approximate *monthly* costs for this dwelling?

a) Renters: Please provide an estimate of the average monthly costs for the dwelling. Use the first set of boxes for your rent, and the second set for the total of any other expenses not included in your rent, such as heat, water, electricity, parking, etc.

	\bar{x}	s	md	n
Rent	\$408.94	\$202.45	\$400.00	444
Other Expenses	\$ 93.55	\$ 80.90	\$ 77.50	234

b) Owners: Please provide an estimate of the average monthly costs for the dwelling. Use the first set of boxes for your mortgage payments (principal and interest), and the second set for the total of your other expenses, such as heat, water, electricity, etc. (excluding taxes).

	\bar{x}	s	md	n
Mortgage payments	\$466.92	\$302.19	\$470.00	59
Other Expenses	\$154.04	\$108.97	\$135.00	51

7.c) Owners: Please provide an estimate of what your total annual taxes will be for this dwelling.

Property taxes \bar{x} = \$870.53
 s = \$587.05
 md = \$864.00
 n = 57

8. What type of dwelling will you be moving into?

Single house — a single house not attached to any other building	1	37.9%	
Semi-detached, duplex house or row house	2	22.4%	
Low-rise apartment — a building that has less than five storeys	3	20.7%	n = 585
High-rise apartment — a building that has five or more storeys	4	9.4%	
Other	5	9.6%	

III. HOUSEHOLD INFORMATION

9. Which of the following types best describes your current household?

One person, living alone	1	13.5%	
One adult with children	2	47.8%	
A married or common-law couple, without children	3	4.8%	n = 992
A married or common-law couple, with children	4	28.6%	
Two or more unrelated persons	5	1.6%	
Other (please specify)	6	3.6%	

10. Please indicate your age and sex and identify the age and relationship to you of each person who lives in the dwelling you are leaving.

Person	Age		Sex		n	Relationship to you				n
	\bar{x}	n	M	F		Spouse/ Partner	Child	Parent	Other	
1) Yourself	38.9	1012	M 28.0%	F 72.0%	985					
2) Person 2	21.4	867	M 45.6%	F 54.4%	847	1 34.9%	2 63.2%	3 1.1%	4 0.8%	n = 794
3) Person 3	11.5	590	M 49.4%	F 50.6%	571	1 1.4%	2 96.9%	3 0.7%	4 0.9%	n = 553
4) Person 4	9.4	328	M 53.5%	F 46.5%	316	1 1.6%	2 97.4%	3 0.0%	4 1.0%	n = 305
5) Person 5	8.2	149	M 44.8%	F 55.2%	145	1 1.4%	2 93.6%	3 1.4%	4 3.5%	n = 141
6) Person 6	8.6	43	M 52.5%	F 47.5%	40	1 2.6%	2 94.9%	3 0.0%	4 2.6%	n = 39
7) Person 7	7.0	17	M 50.0%	F 50.0%	18	1 0.0%	2 94.1%	3 0.0%	4 5.9%	n = 17
8) Person 8	5.3	6	M 40.0%	F 60.0%	5	1 0.0%	2 100.0%	3 0.0%	4 0.0%	n = 5

11.a) Will there be a change in the size or the make-up of your new household?

Yes	1	29.3%
No	2	70.7% n = 778

b) Including yourself, what will be the size of your new household?

	\bar{x}	s	md	n
Number of Children (15 and under)	1.9	1.4	2.0	216
Number of Adults (16 and over)	2.1	0.8	2.0	252

12. Which of the following categories best describes your current employment status? Also, please indicate the employment status of your spouse or partner, or other adult, if you share this dwelling.

	<u>You</u>	<u>Spouse/Partner (If Applicable)</u>	<u>Other Adult (If Applicable)</u>
Full-time employee	1 32.8%	1 37.8%	1 46.0%
Part-time/seasonal employee	2 9.7%	2 11.5%	2 4.8%
Full-time student	3 2.9%	3 2.4%	3 12.7%
Homemaker	4 9.6%	4 9.8%	4 1.6%
Retired	5 7.0%	5 3.7%	5 6.3%
Unemployed	6 20.0%	6 21.3%	6 17.5%
Other	7 17.9%	7 13.5%	7 11.1%
	n = 924	n = 296	n = 126

13. Considering all sources, what was your approximate total household income in the last 12 months?

\bar{x} = \$14,897.54
s = \$ 9,684.90
md = \$12,000.00
n = 780

14. What are the main and secondary sources of income for your household?

	<u>Main Source</u>	<u>Secondary Source</u>
Employment	1 43.6%	1 35.6%
Social Assistance/Welfare	2 39.4%	2 23.5%
Old age pension	3 5.9%	3 4.7%
Disability or workers compensation	4 4.4%	4 2.7%
Unemployment insurance	5 3.3%	5 11.1%
Alimony	6 0.3%	6 7.7%
Other(s) (please specify)	7 3.1%	7 14.8%
	n = 934	n = 298

15. Date interview completed.

(Day/Month/Year)

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
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16. Method of interview.

<i>In-person interview by project/LHA staff</i>	<i>1</i>	<i>22.1%</i>	<i>n = 1102</i>
<i>Completed by tenant</i>	<i>2</i>	<i>3.1%</i>	
<i>Telephone interview with tenant</i>	<i>3</i>	<i>39.4%</i>	
<i>Completed by LHA staff</i>	<i>4</i>	<i>35.4%</i>	

THANK YOU FOR YOUR TIME AND HELP

Numéro du projet de logement _____

Nom et adresse du projet _____

QUESTIONNAIRE DESTINÉ AUX LOCATAIRES QUITTANT UN LOGEMENT PUBLIC

Ceci est un sondage s'adressant aux locataires quittant un logement public entrepris par la SCHL avec l'agence de logement de votre province. Le sondage vise à recueillir une quantité limitée de renseignements auprès des ménages qui quittent un logement public, à l'exception des personnes âgées. Cette étude a pour objet d'établir: 1) dans quel genre de logement ces locataires déménagent-ils et 2) les raisons pour lesquelles ils quittent leur logement. Vos réponses demeureront **strictement confidentielles** et ne seront lues que par la firme chargée du sondage. Les renseignements recueillis serviront à améliorer les programmes destinés aux gens occupant des logements publics.

I. RENSEIGNEMENTS SUR L'UNITÉ DE LOGEMENT

1. Combien y-a-t-il de chambres à coucher dans le logement que vous quittez?

NOMBRE DE CHAMBRES À COUCHER

2. Depuis combien de temps habitez-vous ce logement ? (Veuillez arrondir à l'année près. S'il s'agit de moins d'un an, veuillez préciser le nombre de mois.)

NOMBRE D'ANNÉES

OU

NOMBRE DE MOIS

3. En moyenne, à combien s'élevait le coût du logement que vous quittez, par mois? Veuillez inscrire le coût du loyer dans la première case et la somme totale de vos autres dépenses telles les frais de stationnement, de chauffage, d'éclairage, d'approvisionnement en eau, dans la deuxième case.

Loyer

 00 \$ / mois

Autres dépenses

 00 \$ / mois

4. Pour quelles raisons quittez-vous ce logement? Veuillez préciser la principale raison ainsi que toute(s) autre(s) raison(s). Encerclez les chiffres qui correspondent à vos réponses mais n'encerclez qu'un seul chiffre dans la première colonne.

	Principale raison	Autre(s) raison(s) (Encerclez toutes les réponses pertinentes.)
Dois déménager pour des raisons de travail (p.ex: nouvel emploi, transfert etc.)	1	1
Ma situation financière s'est améliorée	2	2
J'ai besoin d'un logement d'une différente grandeur	3	3
Je suis Insatisfait(e) de ce projet ou de cet immeuble de logement public	4	4
Ma situation familiale ou conjugale a changée	5	5
Pour des raisons de santé	6	6
À cause d'une augmentation de loyer	7	7
Autre (veuillez préciser) _____	8	8

II. RENSEIGNEMENTS SUR LE NOUVEAU LOGEMENT

- 5.a) Déménagez-vous à l'extérieur de la ville ou du village où vous habitez présentement?

Oui 1
Non 2 --> PASSEZ À LA QUESTION 6.a)

- b) Si oui, à quel endroit déménagez-vous?

Ville/village _____

Province _____

- 6.a) Allez-vous acheter ou louer votre nouveau logement? Veuillez encircler le chiffre qui correspond à votre réponse.

Acheter 1 --> PASSEZ À LA QUESTION 7.b)
Louer 2
Autre _____ . 3

6.b) Dans le cas des locataires: S'agira-t-il ou non d'un logement subventionné?

Non-subventionné 1 --> PASSEZ À LA QUESTION 7.a)
 Subventionné 2
 Ne sais pas 9

c) Veuillez indiquer quelle catégorie, parmi les suivantes, décrit le mieux le type de projet subventionné auquel le logement appartient?

Unité de logement public 1
 Projet de logement sans but lucratif 2
 Coopérative d'habitation 3
 Logement bénéficiant d'un supplément de loyer 4
 Autre 5
 Ne sais pas 9

7. Combien ce logement vous coûtera-t-il par mois, environ?

a) Locataires: Veuillez fournir un estimé de la moyenne de vos dépenses mensuelles de logement. (Inscrivez le coût du loyer dans la première case et la somme totale de vos autres dépenses de logement non incluses dans le loyer, telles les frais de chauffage, d'approvisionnement en eau et électricité, le stationnement, etc., dans la deuxième case.)

Loyer 00 \$ /mois
 Autres dépenses 00 \$ /mois

b) Propriétaires: Veuillez fournir un estimé de la moyenne de vos dépenses mensuelles de logement. Inscrivez la somme de vos paiements hypothécaires (capital et intérêts) dans la première case et la somme totale de vos autres dépenses de logement telles le coût du chauffage, l'approvisionnement en eau et électricité, etc. (sans compter les taxes), dans la deuxième case.

Paiements hypothécaires 00 \$ /mois
 Autres dépenses (sans les taxes) 00 \$ /mois

c) Propriétaires: Veuillez fournir un estimé des taxes annuelles que vous aurez à payer pour ce logement.

Taxes foncières \$ /année

8. Dans quel genre de logement allez-vous habiter maintenant?

- Maison séparée (individuelle) - n'étant pas
reliée à aucune autre maison ou bâtiment* 1
- Maison jumellée, duplex ou maison en rangée* 2
- Logement dans un immeuble de moins de cinq étages* 3
- Tour d'habitation - édifice de logement de plus
de cinq étages* 4
- Autre (veuillez préciser) _____* 5
- Ne sais pas* 9

III. CARACTÉRISTIQUES DU MÉNAGE

9. Quelle catégorie, parmi les suivantes, décrit le mieux votre ménage? (N'encerclez qu'une seule réponse)

- Une personne, habitant seule* 1
- Un(e) adulte avec enfant(s)* 2
- Un couple, marié ou non,
sans enfant* 3
- Un couple, marié ou non,
avec enfant(s)* 4
- Deux personnes ou plus, sans
lien de parenté* 5
- Autre (veuillez préciser) _____* 6

10. Veuillez indiquer l'âge de chacune des personnes qui habitent le logement que vous allez quitter et préciser le lien de parenté qui existe entre elles et vous. (Ajoutez au bas de la page, si nécessaire)

<u>Personne</u>	<u>Age</u>	<u>Sexe</u>	<u>Lien de parenté</u>			
			<u>Conjoint(e)/ ami(e)</u>	<u>Enfant</u>	<u>Parent</u>	<u>Autre</u>
1) <i>Vous-même</i>	<input type="text"/>	M F				
2) <i>Personne 2</i>	<input type="text"/>	M F	1	2	3	4
3) <i>Personne 3</i>	<input type="text"/>	M F	1	2	3	4
4) <i>Personne 4</i>	<input type="text"/>	M F	1	2	3	4
5) <i>Personne 5</i>	<input type="text"/>	M F	1	2	3	4
6) <i>Personne 6</i>	<input type="text"/>	M F	1	2	3	4
7) <i>Personne 7</i>	<input type="text"/>	M F	1	2	3	4
8) <i>Personne 8</i>	<input type="text"/>	M F	1	2	3	4

- 11.a) Votre ménage va-t-il changer suite à votre déménagement, c'est-à-dire est-ce que moins, ou plus de personnes ou encore de nouvelles personnes, viendront habiter avec vous?

Oui 1
Non 2 --> PASSEZ À LA QUESTION 12

- b) Y compris vous-même, combien de personnes vont habiter dans votre nouveau logement?

Nombre d'enfants (15 ans et moins)

Nombre d'adultes (16 ans et plus)

12. Laquelle des catégories suivantes décrit le mieux votre situation d'emploi actuelle? Veuillez également préciser la situation d'emploi de votre ami(e) ou conjoint ou de tout autre adulte qui partage ce logement. Encerclez le chiffre correspondant à votre réponse, dans chaque colonne.

	<u>Vous-même</u>	<u>Ami(e) ou conjoint(e) (s'il y a lieu)</u>	<u>Autre adulte (s'il y a lieu)</u>
Employé(e) à plein temps	1	1	1
Employé(e) à temps partiel/ saisonnier	2	2	2
Étudiant(e) à plein temps	3	3	3
Personne au foyer	4	4	4
Retraité(e)	5	5	5
Sans emploi	6	6	6
Autre	7	7	7

13. Compte tenu de toutes les sources de revenu de votre ménage, à environ quelle somme s'élevait le *revenu global de celui-ci* pour les derniers 12 mois?

 |_|_|_|_|_|_|_| 00 \$

14. Veuillez préciser quelle est la principale source de revenu et la source de revenu secondaire de votre ménage. (Encerclez le chiffre qui correspond à votre réponse, dans chaque colonne.)

	Principale <u>source</u>	Source <u>secondaire</u>
<i>Salaire</i>	1	1
<i>Aide sociale/Bien-être social</i>	2	2
<i>Pension de retraite</i>	3	3
<i>Indemnisation d'accidenté(e) du travail ou pension d'invalidité</i>	4	4
<i>Assurance chômage</i>	5	5
<i>Pension alimentaire</i>	6	6
<i>Autre(s) (veuillez préciser)</i> _____	7	7

15. Date de la fin de l'interview

(jour/mois/année)

 |_|_|_|_|_|_|_|

16. Mode d'interview (veuillez encercler la réponse appropriée).

<i>En personne, par le personnel du projet de logement ou de l'office municipal d'habitation</i>	1
<i>Questionnaire rempli par le locataire</i>	2
<i>Interview téléphonique avec le locataire</i>	3

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