

The **Vision** of the Peterborough Social Planning Council is to be an organization that facilitates active, broad based citizen participation in shaping healthy communities in Peterborough city and county; acts as a catalyst for positive, sustainable social change; and promotes understanding that social justice is in everyone's interest.

and our **Mission** is

Through research, community development and public education, the PSPC works to build a strong community.

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Executive Summary

The Peterborough Social Planning Council (PSPC) believes that decent, affordable housing is a fundamental right for all citizens. This report, and our intensive involvement in addressing housing needs, was prompted by growing alarm in the community with the magnitude and urgency of local housing needs. The purpose of the report is to help the community develop, implement and advocate for solutions to the housing crisis.

Homelessness is an increasingly visible phenomenon in Peterborough, as it is across Canada. Much more is known about homelessness in large urban areas than in smaller cities and rural areas such as Peterborough City and County. The spotlight on literal homelessness has not illuminated the issue of housing security to the extent that it should. Considerably less attention and urgency is given to those at risk of losing their homes. For every homeless person, on any given day, there are many more who are living in deprivation and just barely managing to keep a roof over their heads. This is particularly true of Peterborough where 28 percent of tenants pay more than 50 percent of their incomes on rent (1996 Census). In order to prevent homelessness, we need to look at the broader picture of housing supply, incomes and supports for people with special needs.

Many definitions or labels are in use to describe the degree to which people are housed. One of our starting points was the belief that there is no us and them, a homeless population and a housed population. Over time, we all experience housing at different points along a *continuum* of housing in/security. A growing number of people, however, as we hypothesized, are moving back and forth between being homeless and precariously housed.

Sample and Methodology

We interviewed 206 respondents who were accessing services at 18 agencies and government departments in Peterborough City and County. They comprised 502 family or household members in total. Our sample includes people who had no home, were temporarily housed, at varying levels of risk of homelessness and those who were relatively housing secure. Of the 206 respondents, 167 were housed, many precariously, some relatively securely. Thirty-nine respondents, representing a total of 50 adults and 18 children, were homeless at the time of our interviews. Of these, 19 were staying in a shelter, 15 were being temporarily housed by friends or family members and 5 were in a variety of “lodgings” such as tents and motor vehicles.

Our sample primarily represents the “low-income” population but also includes those who are relatively better off. The sample is sufficiently large and diverse to allow us to accurately report on many sub-groups that are at greater risk of homelessness and

experience the dimensions of housing security differently. We present profiles of youth, tenants, people who are literally homeless, lone parents, households that rely on transfer payments and people with health issues.

Highlights of our Findings

Our findings clearly demonstrate that the lack of affordable housing and inadequate incomes are the two most important factors in the current crisis. While this may be evident to many, the extent of the crisis is surprising and appalling. Nearly 9 in 10 people living on low incomes are one cheque away from losing their homes and 4 in 10 have already experienced homelessness. While the reasons for homelessness are complex and include family breakdown, family violence and a lack of support services for people who are ill or disabled, the common thread is inadequate incomes to pay market rents.

The following facts represent a sample of significant findings from our report:

Among the Homeless ...

- < *There were as many people staying temporarily with family and friends or living “on the street” as there were living in shelters in Peterborough*
- < *Nearly half were homeless for the first time in their lives*
- < *Nine families, with a total of eighteen children (aged 19 or younger), were homeless*
- < *Forty-six percent of the homeless respondents were women*
- < *One in four were employed; one in ten on a full-time basis*
- < *One in five had no income whatsoever*
- < *Fifty-six percent reported experiencing housing-related discrimination*
- < *Fifty-eight percent reported difficulties accessing health care because they were homeless*
- < *Two-thirds of the homeless were not on a waiting list for subsidized housing*
- < *Nineteen of the 68 homeless were youth, aged 15-24, not living with their parents*
- < *Affordability issues, spousal abuse, conflict or differences within households and marital breakdown were the most common reasons for homelessness*

Among the Housed ...

- < *Thirty-four percent of respondents who were housed at the time of the survey had been homeless at least once in the past three years (twenty-one percent of County-based and forty percent of City-based respondents)*
- < *Of the currently housed, thirty-six percent reported having had one or more persons who were homeless staying with them in the past three years*
- < *The groups found to be at greatest risk of homelessness were youth, lone parents, unattached individuals (single adults), households with health issues and persons receiving social assistance and other forms of transfer payments*
- < *Low income respondents reported greater difficulties with all dimensions of housing security explored (affordability, suitability, quality, access and safety) than did respondents with adequate incomes*
- < *Sixty percent of respondents with low incomes paid more than 50 percent of their income on shelter*
- < *After paying their shelter costs, seventy percent of low income respondents could not afford some basic necessities such as food, clothing, personal hygiene products, telephone, transportation or recreation*
- < *Seventy percent of all respondents were one cheque away from potential homelessness (could not pay one month's shelter costs with their savings)*
- < *Eighty-four percent of respondents with low incomes were one cheque away from potential homelessness*
- < *Affordability was the greatest barrier to finding housing*
- < *People with low incomes were three times more likely than those with adequate incomes to have moved more than once per year in the past three years*
- < *One-third of respondents with low incomes had been evicted or threatened with eviction in the past*
- < *Compared to other age groups, youth were twice as likely to be paying more than 70 percent of their income on rent (22 percent compared to 13 percent of overall sample)*

Solutions

The table, opposite, outlines the solutions that respondents thought would make the biggest difference.

These solutions corroborate those recommended by housing groups across the country, with their emphasis on increasing both the supply of affordable housing and income. They also reflect the growing understanding and conviction that varied solutions are necessary to meet heterogeneous needs and preferences.

Respondent-Suggested Solutions		Frequency
Supply	More Affordable Housing (30)	77
	Rent-Geared to Income (17)	
	Home Ownership Assistance (14)	
	Lower Rents (11)	
	Rent Control (5)	
Income	Higher Government Benefits (30)	59
	More Jobs (15)	
	Higher Wages (13)	
	Tax breaks for seniors, young couples (1)	
Funds for Deposits or Emergency Loans		12
One-stop Housing Service		11
Other		22

Conclusion

This report presents compelling evidence that homelessness is a larger problem than is evidenced by official shelter statistics or that could be evidenced by what are known as street counts. The extent and degree of housing insecurity in Peterborough City and County makes it clear that goodwill and valiant but small measures will not be sufficient to stem the tide of people who are losing their homes.

Our findings support the recent recommendations* of the Homelessness and Housing Insecurity Task Force and highlight the urgency of acting on these recommendations. In particular, the research points to the need for immediate action to address the situations of families and individuals on social assistance, lone parent families, children, youth, persons with health issues, and those facing discrimination.

We hope that this report will result in deeper understanding of the issues and experiences of people who are at risk of homelessness; that it will spur more people to “build” local solutions; and, that it will help compel senior Governments to correct the increasing impoverishment of a large segment of the population, by seriously addressing the income gap and increasing the supply of affordable housing.

* available under separate cover from the PSPC.

I. Introduction

Public attention has increasingly focused on homelessness as a social problem that in many Canadian cities has reached crisis proportions. Print and television media have carried images of homeless men, women and children, living in the streets or in shelters in Canada's largest cities. As the nature and extent of the problem is uncovered in our communities we are realizing that these images show just one small part of the picture, exposing only the tip of the iceberg. For every person who has become homeless in a literal sense, there are many others who are only one cheque away from life on the street, and more still who are living in entirely inadequate or unsafe housing. We have also become aware that, despite their greater visibility in metropolitan areas, homelessness and the lack of affordable housing are not solely "big city" problems: they affect the lives of citizens in all areas of the country.

The Peterborough Social Planning Council has been involved in housing issues for the last decade, particularly within the context of our work on poverty. More recently we helped organize the 1999 Forum on Homelessness and Housing Insecurity. Recognizing the need to investigate the extent and nature of homelessness in Peterborough City and County, the Peterborough Social Planning Council designed a research project to help our community develop strategies to address the issues. This is particularly important now that the senior levels of government have largely abdicated responsibility for social housing and is downloading it to the municipalities.

Our research has been informed by an increasing consensus in our local community that the problems of homelessness are part of a larger issue of housing insecurity. We use the following definition of homelessness and housing insecurity, which was developed at the Peterborough Homelessness Forum and adopted by the Homelessness and Housing Insecurity Task Force:

Homelessness and housing insecurity includes those who are "visible" on the streets or staying in our local shelters; those who live in unsafe, overcrowded, illegal, temporary or transient accommodation; those at imminent risk of losing their housing; and, those who need to migrate in and out of the area searching for housing.

This definition expands our focus beyond literal homelessness to include people who are at risk of homelessness, and allows us to move beyond emergency responses to prevention strategies.

During the discussions at the Forum, participants focused on the experiences and needs of a number of groups considered to be at greater risk of homelessness, with the intention of understanding who may become homeless in our area, and developing strategies to prevent people from becoming homeless. A number of studies have

documented the nature and extent of homelessness in Canada's larger cities, leading to the development of models for programs, or "best practices," addressing homelessness. However, the body of evidence about the nature of homelessness and housing insecurity in Canada's smaller cities and rural areas is quite limited, and the information on best practices does not provide guidelines for adapting the models to suit the specific conditions in smaller cities or rural areas.

The primary reason for trying to define the at risk population is prevention. If we can identify who is at risk, then we can begin to deal with individuals' problems before they become homeless, and prevent them from becoming homeless.

(Peressini, McDonald & Hulchanski, 1996, 63)

Taking our direction from the Forum discussions, and keeping in mind the need for local information and local solutions, we developed a research project that would allow us to explore the experiences of people who are literally homeless and who may be at risk of homelessness, and to collect qualitative information that documents the difficulties faced by people who are homeless or housing insecure, as well as some of the factors that precipitate homelessness.

It is difficult to determine where the lines should be drawn between homelessness and housing insecurity, and between housing insecurity and security. Homelessness has been described as a "continuum of residential instability" (Peressini, McDonald & Hulchanski, 1996, 14), moving from literal homelessness to precarious or marginal housing. We expanded this concept to develop a continuum of housing security, with literal homelessness at one end and full housing security at the other. The continuum concept breaks down the distinctions between homelessness, housing insecurity and housing security, reflecting the reality that people experience varying degrees of housing security over time. This concept is helpful in its recognition of the many factors that may erode housing security and make one vulnerable to literal homelessness, and usefully suggests the processes through which individuals can become homeless. Knowledge of these processes is central to any attempts at prevention.

With the image of the continuum in mind, we worked on defining the elements of housing security. These elements include but are not limited to economic, social, health, safety, and structural considerations. We identified a number of dimensions of housing security, including affordability, suitability, quality of housing, access and accessibility, personal safety, stability, and freedom from discrimination or harassment. Each of these dimensions may be analysed separately, but it is important to note that they all influence, and are influenced by, the state of housing security experienced by an individual or a household. The combination of dimensions determines where households are located along the housing security continuum as circumstances change. While we have chosen the household as our unit of study, it is important to note that the housing security status of individuals within a household may be affected by factors such as gender, age and employment status.

By thinking in terms of housing security, we can see that housing is much more than bricks and mortar. A number of factors, or indeed any one factor, can signify a housing crisis for householders. But we are encouraged to look not only at what makes housing unacceptable, but what makes it acceptable and desirable. What turns a “house” into a “home”? To be securely and adequately housed in the fullest sense is to have a “home” (either rented or owned) that is affordable, structurally and environmentally safe, in good repair with adequate facilities, suitable to one’s special needs and preferences, where one can live free of violence, threats, harassment, or discrimination, and with reasonable security of tenure. This is an ideal which should be attainable to every member of our community; our research shows how far from reach it is for a great many households in Peterborough City and County.

II. Data and Methods

The Sample

We chose to focus our research on the population most likely to be at risk for homelessness and housing insecurity. There is a clearly documented link between income security and housing security (Golden, 1999; Novac & Brown, 1996; Ringheim, 1990; Shinn & Gillespie, 1994) so our primary objective was to interview Peterborough residents living on low incomes. We also interviewed a smaller number of people with adequate incomes in order to test the hypothesis that income security is a key factor in housing security.

Drawing on a review of studies of homelessness, discussions at the Homelessness Forum, and consultations with local service providers and with other researchers, we also identified a number of groups considered to be at greater risk, including households receiving transfer payments, households with shelter cost to income ratios (STIR) of over 50 percent, lone parent households, youth households, households with health issues, and tenant households.

We deliberately chose to sample from these high risk groups because we wanted to investigate the factors contributing to housing insecurity and homelessness, and to document the experiences of people who currently are homeless, who have been homeless or are at risk of homelessness. By targeting these sectors of the general population, we are able to report on the circumstances and needs of those who are most vulnerable in our community.

We adopted a service-based design, which has been recommended as the most effective method for studying homeless populations (Burt, 1996; Peressini, McDonald & Hulchanski, 1996) and which is the most efficient method for reaching a random (and therefore representative) sample of low-income and at-risk respondents. The first step was to identify agencies in the County and City which primarily serve low-income individuals or families and/or the groups considered most at risk. We determined that the Housing Resource Centre (HRC), which serves a broad range of clients with housing issues, would be the key agency in our study, then chose other agencies to ensure representation of the at-risk groups as well as people who were literally homeless.

Interviews were conducted at 18 agencies (Appendix B). To ensure that clients of these agencies were randomly selected for participation in the study, a sampling protocol was developed for each agency which took into account the type of program(s), the rate of client turnover, and the confidentiality needs of clients.

Interviews were conducted face-to-face by PSPC staff and a Trent student who were trained to conduct the interviews in a consistent manner. To preserve confidentiality,

respondents remained anonymous. All interviews took place during a six-week period in October and November, 1999. Our response rate was affected by the desperate situation of the clients we approached for an interview and by the length of the interview, which lasted 30 minutes. The response rate varied somewhat between agencies and we were not able to implement a rigorous sampling protocol in 4 agencies where we interviewed 21 respondents. With the exception of those agencies, the overall percent rate was 66 percent.

The sample consisted of 206 respondents who were asked to answer the questionnaire on behalf of their households. For the purposes of our study, a household is defined as consisting of one or more persons who share a place of residence and accommodation costs. The 206 households for which we obtained information comprised a total of 502 people, including 208 children aged 19 and under. Of these 206 households, 151 were low income, as measured by Statistics Canada's Low Income Cut-offs. Forty-nine households resided in the County, and 152 lived in the City. Of the remaining five households, four lived in small towns or rural areas in neighbouring counties, and one lived in Toronto.

Our sample consisted of 167 households which were currently housed and 39 which were currently homeless. Of the homeless households, 15 were staying temporarily with friends or relatives, and 24 were staying at a shelter or in a variety of makeshift "lodgings" such as tents and motor vehicles.

For a more complete description of the sample, with numbers for each comparison group, please see Appendix A.

The Questionnaire

The questionnaire was developed after reviewing studies of homelessness in Canada, the United States and Europe, and questionnaires developed in other municipalities. The questionnaire included a screening instrument which contained questions to determine if respondents had already participated in the survey; to ensure informed consent; and to determine if respondents were currently housed, literally homeless and staying with friends or relatives, or literally homeless and staying in a shelter, or place not considered a habitation (e.g. a vehicle, a tent, on the street). The questionnaire was then divided into two sections. Respondents who were currently housed or who were homeless and staying with friends or relatives answered the first section, which included questions about their current housing related to each of the dimensions of housing security. All other homeless respondents answered the second section, which focused on their experiences of present and past homelessness. The questionnaire was reviewed for plain language and for sensitivity to agency clients. It was then tested at the Housing Resource Centre (HRC).

Respondents were asked to provide details about the composition and size of their

household which were then categorized as one of the following types: individual, couple, lone parent, two parent, multiple unrelated adult, and other.

Statistics Canada's Low Income Cut-Offs for 1998 were used to determine whether a household was low income. The Low Income Cut-Offs are differentiated by household size and place of residence and mark the income level at which households pay in excess of 54 percent of their gross income for food, shelter and clothing (See Appendix C). Respondents were asked to provide either a figure for the household's gross income or to indicate if the household's income was above or below the appropriate LICO level (determined by the interviewer based on household size and place of residence). In this report, the terms "low income" and "below LICO" are synonymous, as are the terms "adequate income" and "above LICO".

Definitions and Measurements of Dimensions of Housing Security

We identified five fundamental dimensions of housing security: affordability, suitability, quality, access or accessibility, and safety.

Affordability

The basic measure for affordability is the percentage of gross income a household pays for shelter costs (rent and utilities for tenants; mortgage payments, property taxes, utilities, condominium fees for owners). Housing is considered affordable if the household's shelter cost to income ratio (STIR) is less than 30 percent (CMHC, 1991, 4). A shelter cost to income ratio of 30-50 percent indicates an affordability problem; households paying over 50 percent of their income for shelter are considered to be high need or at imminent risk. Respondents were asked for their household's total monthly shelter costs and gross monthly income¹. Each household's income was divided by its shelter cost to determine its shelter cost to income ratio. If respondents were unable to provide either shelter costs or income amounts, or if they were staying with friends and relatives and were not paying rent, we were unable to calculate a shelter cost to income ratio.

While the shelter cost to income ratio is the most commonly used measure of affordability, residual income should also be considered. Households with higher incomes may pay more than 30 percent or 50 percent of their gross income for shelter and still have enough money left over to cover necessities and discretionary expenses. In contrast, low-income households with a shelter cost to income ratio of 30 percent or less may not have sufficient residual income to pay for other necessities. Respondents were asked if they had enough left over after paying their shelter costs to cover their other needs, and if not, they were asked if they have had to do without food,

¹ Gross monthly income includes government transfer payments (e.g. Ontario Works, Ontario Disability Support Program, Employment Insurance, CPP, WSIB), employment income, spousal or child support, private pensions. OSAP loans are also included, as is the Child Tax Benefit. GST refunds were not included.

clothing, phone, transportation or recreation.

Suitability

The suitability of housing is determined by comparing the number of bedrooms and the number, age, gender and relationships of the occupants. The Canadian Mortgage and Housing Corporation (CMHC), in consultation with provincial housing agencies, developed the National Occupancy Standard (NOS), which states that:

- no more than 2 persons should share a bedroom
- parents should have a bedroom separate from their children;
- persons aged 18 or over should have a separate bedroom unless married or cohabiting as spouses
- children of the opposite sex aged 5 or more should not share a bedroom. (CMHC, 1991, 4)

Respondents were asked a series of four questions to determine whether their housing situation met these standards. Although the National Occupancy Standard offers one measure of suitability, it does not take into account the overall size of the living space available to the household. We asked respondents whether they had enough space in their current housing for their households, to get a broader, subjective evaluation of suitability.

Quality

Our definition of quality for housing follows guidelines established by CMHC and Statistics Canada (CMHC,1991). Housing is of adequate quality if it:

- possesses all basic plumbing facilities
- has safe and reliable heating and electrical systems
- requires only regular maintenance or at most minor repairs²
- is safe from fire hazards
- is free of environmental or public health problems (e.g. insect infestations, mould, chemical pollutants, flooding)

Respondents were asked if their housing had problems in any of the following eleven categories:

- heat (inadequate or unsafe)
- plumbing, septic system
- unsafe drinking water

² Housing is substandard if it has major problems such as poor plumbing, inefficient and unsafe electrical and heating systems, sagging floors, bulging and damp walls, crumbling foundations, broken light fixtures, broken windows, and cracks in walls and ceilings.

- electrical system (faulty wiring, broken switches, etc.)
- structural (cracks or holes in walls, unstable or sagging floors, ceilings, foundations etc.)
- broken or drafty windows or doors
- vermin (insects, rodents)
- mould or dampness
- flooding
- fire hazards
- exposure to chemicals/pollutants

As part of the analysis of the data, respondents were assigned a quality rank based on the total number of categories for which they reported problems. Respondents were grouped according to whether they reported problems in 0 categories, in 1-3 categories, in 4-6 categories, or in 7 or more categories. While recognizing that a serious problem in any one category (e.g. unsafe electrical wiring) may gravely affect a household's housing security, for the purposes of analysis we consider reports of problems in four or more categories to be a significant indicator of insecurity in the quality dimension.

Access/Accessibility

This dimension looks at both the accessibility of housing for persons with physical disabilities or other health issues, access to support services for persons with disabilities, and the effect that location of housing has on access to public transportation, shopping, employment, education, healthcare, social service agencies, religious, cultural, and recreational activities, and social networks including family and friends.

Respondents were asked whether they had problems accessing such things as stores, employment, healthcare, schools, family, and friends because of the location of their homes. Respondents were also asked whether anyone in the household had health issues which affected their housing or which required support services.

Safety

An important part of housing security is feeling safe both in one's neighbourhood and in one's home. Feelings of safety in the neighbourhood may depend on the physical layout of the area (e.g. tree areas, alleyways, adequate lighting), relationships with neighbours, and the kinds of activities which occur in neighbourhood. To be safe within the home, household members must be free from threats or experiences of physical violence, sexual, mental or emotional abuse, from members of the household, or from other people who may enter the home.

Respondents who were housed or were homeless and staying with friends or relatives were asked whether they felt that they and the members of their household were safe in their neighbourhood and in their own home.

III. Survey Findings

A. Dimensions of Housing Security

In this section we report results for respondents who are currently housed. For each dimension, results are given for all these respondents (N=182), for those below the Low Income Cut-off, or LICO (N=127) and for those above LICO (N=52).

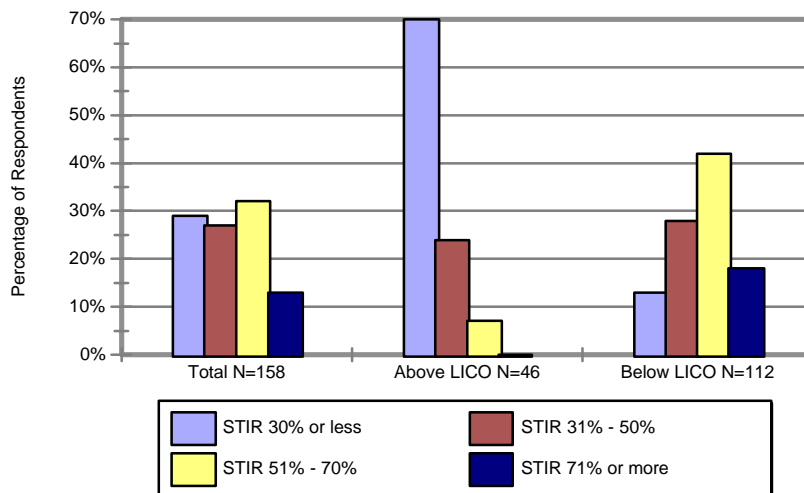
Affordability

Shelter Cost to Income Ratios (STIR)

We were able to calculate the STIR for households of 158 respondents which were currently housed or homeless and staying with friends or relatives. Of these households, 32 percent paid between 51 and 70 percent of their gross income for shelter costs. A further 13 percent of these respondents paid 71 percent or more of their gross income for shelter (Figure 1). A total of 44 percent paid more than 50 percent of their gross income for shelter costs.

“People have jobs but they don’t pay enough for the cost of living”

Figure 1
Shelter Cost to Income Ratio (STIR)
Comparison
Total, Above LICO, Below LICO



“All our money goes on food and rent. Mom has \$40 of her cheque left to buy food”

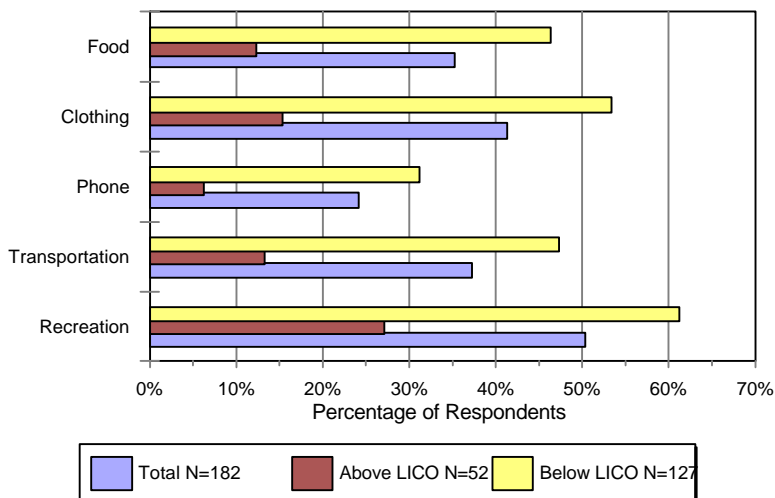
Overall, respondents below LICO were significantly more likely to be at risk of homelessness than respondents above LICO. Only 7 percent of respondents above LICO have a STIR rate of over 50 percent, and none of these respondents had a STIR of over 70 percent. In contrast, 60 percent of respondents below LICO have a STIR rate of over 50 percent, and 18 percent pay over 70 percent of their gross income for shelter.

“I find with Peterborough that the housing cost is quite high and utilities costs are out of control. Why is the rent so high here, when there is no work?”

Residual Income

Among respondents who were currently housed or homeless and staying with friends or relatives, 57 percent reported that they do not have enough left over after paying their shelter costs to pay for their other needs. The lack of residual income is a greater problem for respondents below LICO; 70 percent of respondents below LICO report that they do not have enough left over after paying their shelter costs, compared to 25 percent of respondents above LICO. Figure 2 shows the percentage of respondents who have had to go without food, clothing, telephone, transportation, and/or recreation. They also go without dental care, personal hygiene products, prescriptions and eye-glasses

Figure 2
What Have You Gone Without?
Total, Above LICO, Below LICO



“I used to live in a 3,000 square foot house. Now I don’t have enough room for myself and my son”
Divorced single parent

Respondents were also asked to identify the strategies they use to make ends meet. Of the 116 respondents who listed one or more coping strategies:

- 43 use food banks and other emergency food services
- 26 juggle bills, budget, shop around
- 21 work overtime or take extra jobs
- 20 rely on help from friends, family or church
- 20 use their savings or go into debt
- 17 go to the Salvation Army or St. Vincent de Paul

Respondents also regularly buy second-hand clothes, sell or pawn possessions and use as little heat and electricity as possible.

Suitability

Of the respondents who were housed or homeless and staying with friends or relatives, 11 percent did not meet at least one aspect of the National Occupancy Standard (NOS) and:

- 7 percent of our sample reported that parents and children share a bedroom
- 4 percent indicated that three or more people share a bedroom
- 2 percent stated that persons over 18 share a bedroom with someone who is not their spouse or partner
- 2 percent reported that children of the opposite sex over the age of 5 share a bedroom.

In response to the broader question of housing suitability, 31 percent of all respondents said that they did not have enough space for their households.

Of the 20 households in total which fell below the National Occupancy Standard, 19 were below LICO, and 1 was above LICO. Thirty-six percent of respondents below LICO reported insufficient space, compared to 19 percent of those above LICO.³

“We have to fit a crib, change table and our stuff all in one small room.”

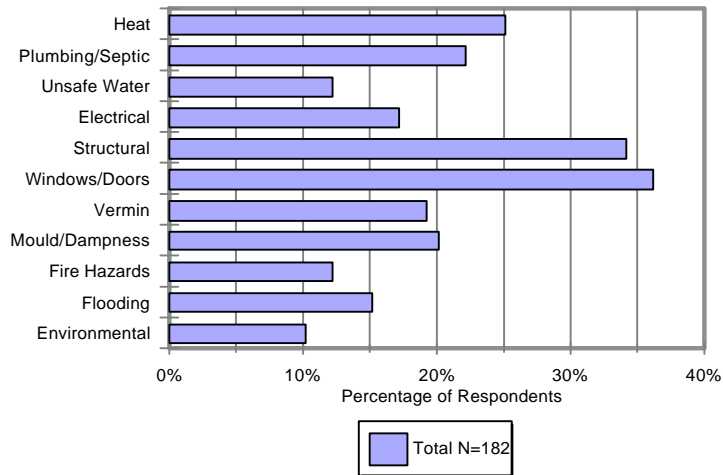
3 people living in one room

Quality

“The fire escape collapsed last week; the wood was rotting. The landlord replaced boards but its not fire-treated or anything”

Overall, 58 percent of respondents who were currently housed or homeless and staying with friends or relatives reported quality problems with their housing. Of these, 20 percent reported problems in 4-6 categories, and 8 percent reported problems in 7 or more categories. Figure 3 shows the percentage of our sample who reported problems in each of the quality categories.

Figure 3
Frequency of Quality Problems
Total

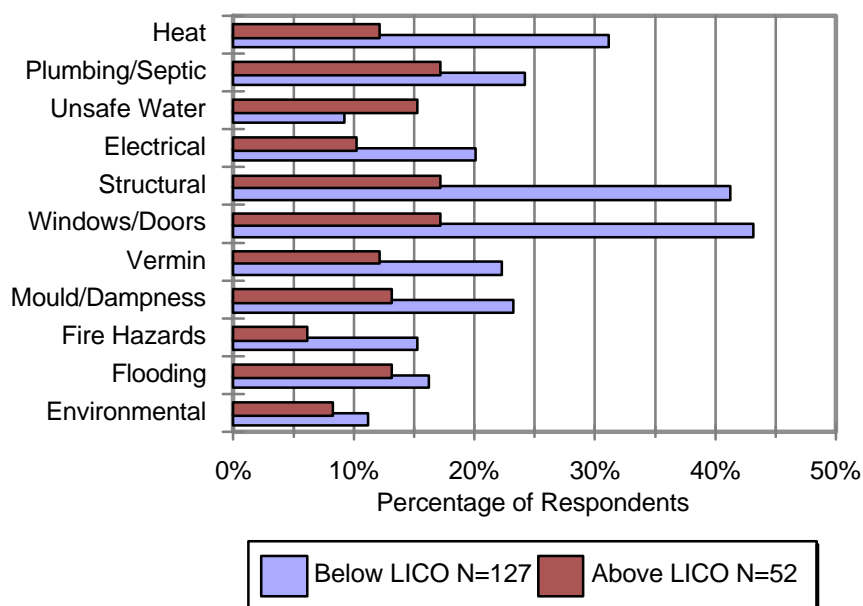


“The septic bed needs pumping. I just don’t have the money so the toilet backs up”

The top three housing quality issues were windows & doors, structural problems with walls, ceilings or floors, and heating. Unsafe water, a fundamental problem, was reported by 21 respondents, two-thirds of whom live in the County.

More than twice as many respondents below LICO (33 percent) as those above LICO (15 percent) reported four or more quality problems with their housing. Figure 4 compares the percentage of respondents above and below LICO reporting problems in each quality category.

Figure 4
 Frequency of Quality Problems
 Below & Above LICO



Access

Of the respondents who were currently housed or homeless and staying with friends or relatives, 30 percent reported that they had difficulties accessing such things as stores, employment, healthcare, schools, family, and friends because of the location of their homes. Of those who reported specific details,

- 33 percent cited transportation limitations as the cause, including the cost of gas, car repairs, or bus passes; inefficient public transportation; lack of handicapped buses; and having to rely on others for transport
- 17 percent specified that they had problems with access because they live outside the city
- 9 percent reported accessibility problems
- 13 percent reported problems seeing family and friends
- 9 percent had problems accessing doctors and services

“I had to hitchhike from Burleigh to Peterborough twice a week so I wouldn’t be cut off Workers’ Compensation”

“As long as you can drive you’re all right. As soon as we can’t drive we’ll have to move into town...”

There was a difference of only one point between the percentage of respondents below LICO (30 percent) reporting access problems and those above LICO (29 percent). The rate of respondents above LICO reporting access problems may reflect the fact that 56 percent of these respondents live in the County.

Accessibility

Seventy-one (35 percent) of all respondents indicated that health issues affected the kind of housing they or a family member required. Among the needs cited:

- 42 percent require housing without stairs
- 8 percent require housing which is wheelchair accessible
- 15 percent require a sterile environment
- 8 percent require housing that is quiet and uncrowded

Two-thirds (66 percent) of the same group reported that their current housing was *not* suitable for household members with health issues.

Twelve percent of all households indicated that a household member with health issues required support services to remain in their housing. The support services required included:

- personal care including bathing and help with taking medications (31)
- meal preparation (10)
- help with housework (18)
- assistance with shopping, banking or other errands (9)
- crisis support or counselling (10)

Of these 25 households, 56 percent (14) reported that their household currently did not have access to required services. The percentage of survey respondents who have access to required support services (44 percent) is higher than may be expected in our area (based on information from local service agencies and needs assessments). Our findings may be a consequence of having interviewed clients of local health services.

“I feel threatened all the time. I stay in my room, afraid to come out”

Person living in rooming house

Safety

The vast majority (80 percent) of the respondents who were housed reported that they felt that they and their households were safe in their neighbourhoods and in their homes. Of those who did not feel safe:

- 20 percent reported that they felt that they or other household members were unsafe in their neighbourhood
- 14 percent reported that they felt that they or other household members were unsafe in their homes.

A higher percentage of respondents below LICO reported safety concerns than those above LICO:

- 24 percent of those below LICO felt that they or other household members were unsafe in their neighbourhood, compared to 12 percent of those above LICO
- 19 percent of those below LICO report feeling unsafe in their home, compared to 6 percent of those above LICO.

“We have to pay more than we wanted to. We didn’t want to live in certain areas”

Respondents were asked to explain why they felt unsafe in their neighbourhoods or in their homes. The explanations for these safety concerns overlapped. The 45 respondents who reported that they felt unsafe in either their neighbourhoods or their homes cited the following reasons:

- problems with neighbours (62 percent)
- concerns about break-ins and lack of security in the home (47 percent)
- children unsafe due to hazardous conditions or due to abuse or bullying from other children (29 percent)
- abuse (sexual, physical, emotional) or conflict in the home (22 percent)
- women felt unsafe going out at night or staying home alone (16 percent)

Eight respondents, 7 of whom were women, reported abuse in the home. Several female respondents who stated that they felt safe in their neighbourhoods or homes reported threats or harassment (including stalking) by ex-partners, or concerns because of domestic violence or harassment against other women in their neighbourhoods.

B. Outcomes of Housing Insecurity

In this section we report on three outcomes of housing insecurity as experienced by respondents in our sample who are currently housed. They measure the extent to which low income residents in our community are at imminent risk of losing their homes. We then describe in detail the experience of respondents who were literally homeless when they were interviewed. Here, we make the important distinction between the “hidden” and the “visible” homeless. We also report on past experiences of homelessness among respondents who are currently housed. And finally, we look at the phenomenon of hidden homeless again, this time through the experience of respondents who are currently housed. Together these outcomes suggest a problem of dramatic proportions in our community.

Features of Imminent Risk

Housing is stable or secure when household members have reasonable security of tenure and may live in the dwelling until they choose to move. Becoming homeless does not usually happen overnight. Before people lose their homes, particularly if the cause is a lack of affordability, they experience a period of considerable instability. The instability may be experienced in the form of frequent moves to cheaper facilities, evictions and depletion of savings, three characteristics of housing insecurity we examined.

Frequent Moves

Homeless people are often referred to as transients because they tend not to stay in one place too long. These days we live in a highly mobile society where a large portion of the population moves every year. Between 1990 and 1995, about a third of the Peterborough City-County population and 43 percent of Canadians moved at least once (Peterborough Profile 1996). Of those respondents who were currently housed or were homeless and staying with friends or relatives, 134 (74 percent) had moved in the past three years.

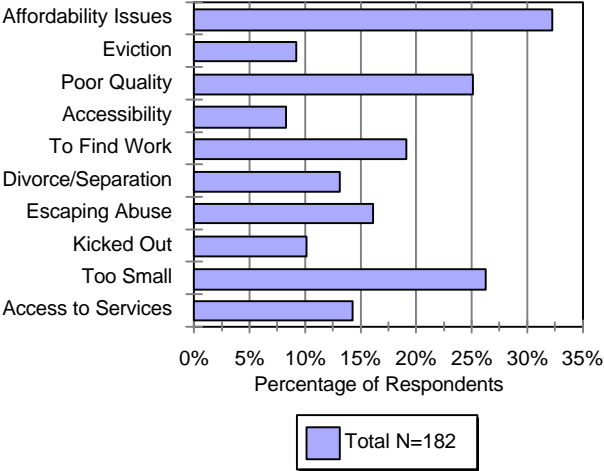
- 12 percent had moved 4-6 times
- 7 percent had moved 7 or more times
- The maximum number of moves was 12

Our findings demonstrate that people who are precariously housed and at imminent risk of homelessness move more frequently than the rest of the population. *They move in order to stay housed.* Respondents below LICO were more likely to have moved frequently in the last three years: 25 percent of those below LICO had moved four or more times, compared to 8 percent of those above LICO.

“The lay-offs happen so often I don’t even get upset anymore. We lost a rental home during a lay-off and had to move in with my sister. We asked welfare for a loan but they would rather see us on the street”

Respondents were read a list of reasons for moving and asked to check any that applied to their moves in the last three years (see Figure 5). The foremost reason for moving was affordability (including high rent, unemployment, low income and loss of benefits). Suitability (size) and quality represented the second and third most frequently given reasons.

Figure 5
Reasons for Moving



Evictions

Sixteen respondents (9 percent) faced or were threatened with eviction when they were surveyed. Forty-five respondents (25 percent) had faced or been threatened with eviction in the past. Fifteen of the households who currently faced or were threatened with eviction and 41 of those who had been evicted or threatened with eviction in the past were below LICO. Thirty-two percent of those below LICO had been evicted or threatened with eviction in the past, compared to 8 percent of those above LICO. The vast majority of evictions were based on rent arrears.

Depletion of Savings

Finally, respondents were asked how long they would be able to pay their housing costs if they lost their current income and had to rely on savings. Seventy percent could not pay their housing costs for any period; 6 percent could pay for 1 to 2 months; a further 6 percent for up to 6 months and 16 percent for more than 6 months. Most of the respondents below LICO, a full 84 percent, would not be able to pay their housing costs for even one month. Respondents above LICO are vulnerable to housing insecurity as well, with 39 percent of this group unable to pay their housing costs for one month if they lost their current income.

“You can’t save money on Ontario Works. You’re only allowed [the value of] one month’s cheque for savings”

Literal Homelessness: Visible and Hidden

Currently Homeless

We have identified two homeless sub-groups, the “hidden” and visible” homeless. Half of all the homeless households in our sample (including those staying in makeshift lodgings) were among the hidden homeless, not staying at a shelter, and thus not included in many studies on homelessness which are based on shelter use. We refer to shelter residents as visible homeless people, to help distinguish the two groups. (Although persons staying in makeshift lodgings may be considered among the hidden homeless, due to the structure of the questionnaire they were included in the visible homeless category.)

Thirty-nine of the respondents were homeless when they were interviewed. Of these thirty-nine households:

- nineteen (49 percent) were staying in a shelter (Brock Mission or YWCA Crossroads)
- fifteen (38 percent) were temporarily staying with friends or relatives
- five (13 percent) were living in makeshift lodgings such as a tent or vehicle

Thirty-three respondents were currently living in the City (this includes the 19 who were staying at a shelter), five were in the County, and one was staying in Toronto. Of the 24 visible homeless respondents, 8 reported that their last home was in the City, and 4 said that they last lived in the County. Twelve of these respondents (50 percent) said that their last home was outside Peterborough County. (We do not know how many of these respondents have lived previously in the county.)

Of the thirty-nine respondents, 21 were male and 18 were female. The respondents were predominantly living alone (25, or 64 percent), but not necessarily by choice. Four reported being separated from their children because they had no home and said that they would otherwise be caring for them on at least a part-time basis.

Nine of the households currently homeless included children:

- five of these households were staying with friends or relatives
- four were homeless and staying in a shelter or other type of habitation
- six were lone parent households (5 headed by women)
- a total of 18 children aged 19 and under were literally homeless

“My father kicked me out last night and I’m sleeping on my grandmother’s couch (in a retirement home)”

Teen

“I don’t feel like I belong, like I am part of the community”

Brock Mission
Resident

Twelve of the thirty-nine households (31 percent) were youth-led households, including 9 youth aged 15 to 19 and 10 youth aged 20 to 24, for a total of 19 homeless youth.

Ninety percent of homeless respondents had incomes below the Low Income Cut Off and ten percent were above LICO. The primary source of income for homeless respondents was transfer payments (56 percent), primarily Ontario Works and the Ontario Disability Support Program but also the Canada Pension Plan and Employment Insurance. In addition:

- 21 percent indicated that they had no income.
- 13 percent listed employment as their sole source of income with 10 percent employed full-time
- 10 percent reported a combination of employment and transfer income.

Nearly 25 percent of all homeless respondents had some employment income and of those who did not have a disability that prevented them from working, nearly all were looking for a job. Nine respondents were either in receipt of or had applied for Disability support. Many respondents said that they had experienced difficulties getting social assistance because they did not have an address. Others cited waits of up to six months for initial payments and difficulties completing complex forms for Disability support including an inability to get a Doctor's opinion, as required by the program.

The two most frequently mentioned difficulties with finding a job was lack of a telephone or message system where they were staying and difficulty paying for or using public transportation.

Of the thirty-nine homeless respondents, 56 percent had been homeless for 3 months or less (69 percent homeless for 6 months or less). Seventeen respondents (44 percent) were homeless for the first time.

Numerous reasons were cited for the situation the homeless found themselves in. The four most common were:

- Affordability (21 percent)
- Divorce or separation (21 percent)
- Kicked out or asked to leave by family or roommates (21 percent)
- Escaping abuse or domestic violence (13 percent)

Among the large number of "other" reasons given for current homelessness were entering or leaving treatment centres, moving to be closer to family, finishing or dropping out of school, and losing roommates (some respondents cited more than one reason).

Twenty-two respondents (56 percent) had been homeless in the past; this number includes 12 respondents among the visible homeless, and 10 among the hidden homeless. Among the former, the number of incidences of past homelessness ranged from one to nine; one-third have been homeless three or more times in the past.

Fifty-six percent said they had experienced housing-related discrimination in the past.

Forty-four percent of the thirty-nine respondents have health issues that affect their housing (compared to 35 percent of housed respondents). Eight percent said that they require support services. Over half (58 percent) of the 24 visibly homeless respondents reported that they have had difficulties accessing healthcare while homeless. Several were unable to pay for prescriptions or were refused pain medicine.

Seventy-four percent of the homeless reported that they personally felt safe in their current situation, reflecting well on the security in the shelters. Several were concerned about their belongings and recommended the establishment of safe storage facilities.

Only one-third of homeless respondents were on a waiting list for subsidized housing.

Past Homelessness

Of the 206 respondents to our survey, 38 percent (79) report having been without a home for a period of time in the past three years. Of those who were currently housed, 34 percent (57) had been homeless at some time during the past three years. Of the 39 respondents who were homeless at the time of the survey, 56 percent (22) had been homeless in the past. Of the 15 respondents doubling up with friends or relatives, 10 had been homeless at least one other time during the past three years. Of those literally homeless respondents, 12 had been homeless in recent years and 12 were homeless for the first time.

Of housed respondents who had been homeless in the past, the most commonly reported reasons for homelessness included:

- Escaping abuse or domestic violence (37 percent)
- Affordability issues (28 percent)
- Divorce or separation (23 percent)
- Kicked out or asked to leave by family or room-mate (12 percent)

“I don’t think young people have a chance to get into Ontario Housing. A lot of teenagers are on their own because they were kicked out or whatever, and can’t get into housing because they don’t have kids. I’m not going to have a kid to get into housing. So they stay at home and let the abuse go on or move out and stay on the streets”

Young person

**“We’re sleeping
on a couch and
the floor at my
other
daughter’s”**

Woman with
daughter

Twenty-six percent of these respondents cited other reasons for past homelessness, including family conflict, illness, disability, and war, indicating that the causes of homelessness are diverse.

Forty-six percent (69) of respondents below LICO and 19 percent (10) of those above LICO had been without a home at some point in the previous three years. The number of respondents above LICO who had been homeless is evidence that people move along the continuum of housing security. Three of the respondents above LICO who reported past homelessness were homeless again.

Reports of Hidden Homelessness

Respondents who were currently housed, including those who were homeless and staying with friends or relatives, were asked if anyone who had no home of their own had stayed with their household during the last three years. Of the 182 respondents, 36 percent (65) reported that at least one person who was homeless had stayed with them during the last three years. Respondents reported a total of 140 people who may be classified as “hidden homeless”. This total includes 21 children under the age of 14, 23 youth aged 15-19, and 38 youth aged 20-24.

Respondents were asked if they knew why the people who stayed with them were homeless. The following list details the reasons given:

- Affordability (21 respondents)
- Escaping abuse or domestic violence (12)
- Kicked out or asked to leave by family or roommates (11)
- Divorce or separation (7)

A variety of other reasons for homelessness were given, including waiting to move into low-income housing; inability to live independently for health reasons; relocation to be close to family; relocation of parents (with child or youth staying behind); and pregnancy.

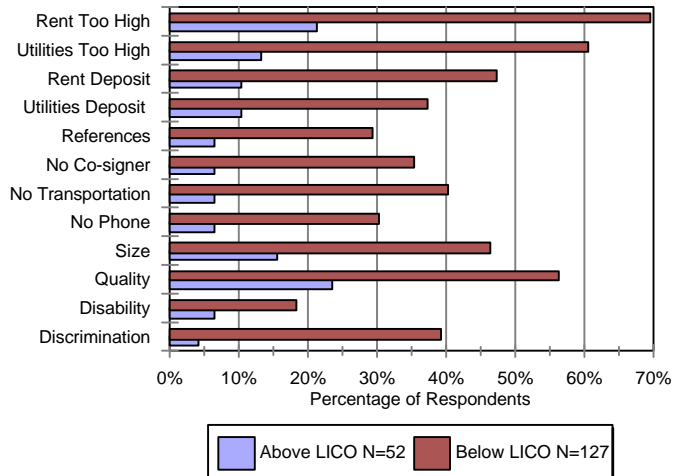
C. Barriers

Barriers to Finding Housing

Respondents were asked if they have had difficulty finding safe, secure and affordable housing in the past three years,⁴ and were read a list of possible barriers. The greatest barrier when the rent, utilities and deposits barriers are combined, is affordability, reported by 51 percent of respondents. The second largest challenge is finding quality housing; this is the greatest barrier for households above LICO (see Figure 6).

“To save up first and last and pay for all your needs at the same time is impossible”

Figure 6
Barriers to Finding Affordable Housing
Above LICO & Below LICO



Discrimination

Forty-two percent of all respondents to the survey reported that they had experienced discrimination while looking for housing, or had been harassed or had to move because of discrimination, on grounds that are prohibited by the Ontario Human Rights Code.

⁴ Respondents who were homeless and staying in a shelter or makeshift lodging were asked if they had faced these barriers since they left their last home.

“I don’t tell my landlord I have a mental disability. I say I have a bad back”

Respondents below LICO were three times as likely to experience housing-related discrimination than respondents with adequate incomes (52 percent compared to 15 percent). A summary of reports by type of discrimination/harassment is outlined in Table 1.

Respondents also reported other grounds on which they were refused housing. A number of these - amount of income (55 respondents), credit rating (26) and the need for a co-signer (57) - could possibly be directly related to source of income, a prohibited grounds for discrimination. In 1999, a Board of Inquiry of the Ontario Human Rights Commission Court found discrimination against five low-income tenants was practised by a major landlord who used income amounts as a reason to deny housing. The ruling has been appealed. (The effect of denying housing to people who would have to pay more than 30 percent of their income on rent, is to limit their options to fewer landlords and poorer housing conditions.)

**Table 1
Type and Frequency of Housing-Related Discrimination and/or Harassment by Income Level**

Type and Frequency of Discrimination Reported	Total Sample N = 206	Above LICO	Below LICO
Income Source	58	4	54
Presence of Children	26	0	26
Age	16	2	14
Sex	12	3	9
Marital Status	13	2	11
Disability	7	1	6
Race/Ethnicity	5	0	5
Religion	1	0	1
Sexual Orientation	1	0	1

“Don’t ever tell them you’re at Crossroads”

Additional reasons why respondents were denied housing, or what they understood as being the reasons, include personal appearance and the fact that they had a pet(s). Eight youth reported being denied housing because of the way they looked (eg. tattoos, piercings, physical size or weight).

Landlords frequently deny housing to pet owners. While perhaps trivial to some, pets offer considerable comfort and enjoyment to people who are isolated and it is difficult to leave a beloved pet behind when financial crises precipitate a move.

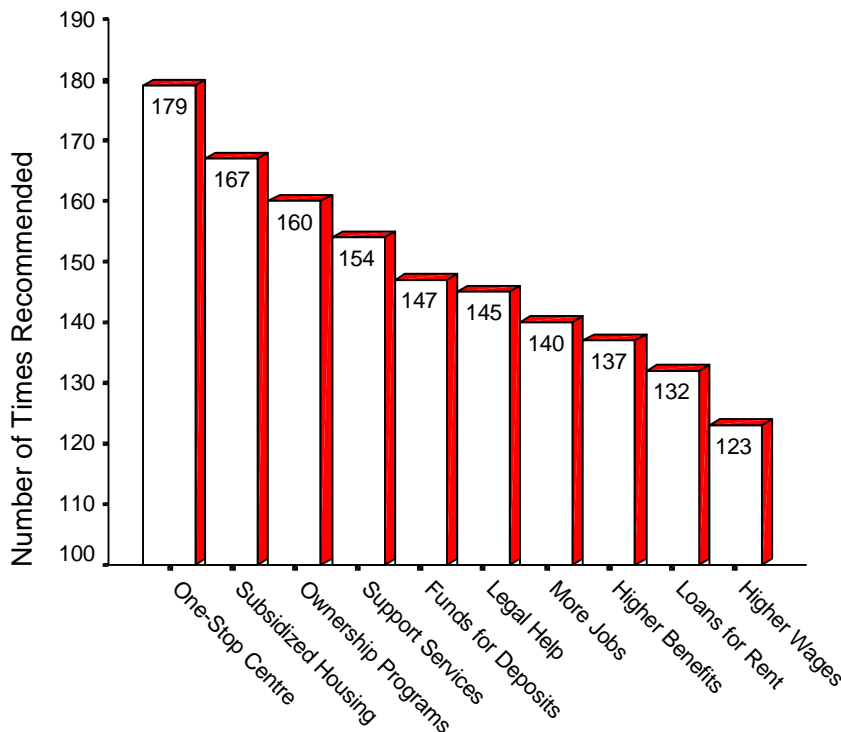
D. Solutions Recommended by Respondents

We developed a list of possible solutions based on discussions at the Homelessness Forum and recommendations contained in other reports and studies. Respondents were asked to indicate whether they thought any or all of the solutions would help them or other people in Peterborough find or maintain safe, secure and affordable housing.

All potential solutions received a high level of support (Figure 7 below). The majority of respondents, however, qualified their position.

“Why don’t they turn St. Joe’s and other older buildings into apartments or rooms instead of tearing them down for parking lots?”

**Figure 7
Level of Support for Potential Solutions**



One-Stop Housing Centre

Many respondents were already aware of the Housing Resource Centre (HRC), but suggested that its role be expanded, as follows:

- create resource centres and provide listings for smaller communities in the County
- install a computer at Brock Mission to check HRC housing lists
- investigate landlords and check up on listings so people aren’t referred to bad landlords or poor quality housing

“It didn’t help – places still discriminate”

“One place to go ...so I don’t have to phone a million places which aren’t where I want to rent. One place, one list”

- larger centre with more staff to do outreach and advocacy: “We need someone to go to bat for us”
- a one-stop place that could help with a whole range of issues including last month’s rent and utilities deposits
- better advertising
- include information about schools

Subsidized Housing

Of the 206 respondents to the survey, 80 (39 percent) have applied for subsidized housing at one time or another. Only 35 households (17 percent), however were on a waiting list at the time of the survey. Of the 39 homeless respondents, less than half (43 percent) had ever applied for subsidized housing, and only 13 (33 percent) were on a waiting list. Waiting lists for social housing are often used as indicators of the need for affordable housing. While these lists are useful as one indicator, the low percentage of respondents currently on a waiting list suggests that such lists may significantly under-represent the number of households at risk.

Of those households (121) who have not applied for subsidized housing, 17 percent said that they do not want to apply; 10 percent said that they weren’t aware of subsidized housing or did not know how to apply; and 39 percent cited other reasons, including that the waiting list is too long; that they plan to apply; or that they do not need to apply.

“I know people who’ve been on the waiting list [for subsidized housing] for five years and just got a place”

Respondents suggested the following improvements to subsidized housing:

- address concerns about safety and quality in public housing
- build smaller sets of townhouses or single houses interspersed throughout the community and closer to downtown, for convenience and to lessen stigmatization of public housing tenants⁵
- should be able to refuse units based on quality or location and not be taken off waiting list
- create tenant committees in housing developments to keep communities clean and in good repair
- rent should be geared to net rather than gross income
- give rent subsidies to tenants in private rental housing

⁵ These suggestions are consistent with findings of the 1994 Housing Survey, in which 65 percent of those surveyed expressed a preference toward interspersed assisted living (19)

- create more co-operative housing streamed to all different levels of income, like the development near St. Lawrence Market in Toronto

Home Ownership Programs

- affordable ownership programs must take into account utilities and other costs
- limits on savings levels for people on Ontario Works makes it impossible to save a down payment
- develop local Habitat for Humanity projects, and allow people to contribute sweat equity by helping to build their own houses
- investigate alternative and recycled building materials, such as straw bales and tires, which have already been used in other communities
- develop rent to own programs

“Your rent times 12 could be a down-payment on a house. Rents are higher than a mortgage”

Support Services

- should be a shelter for people who are homeless and require specialized care or support services
- provide more support services for children and youth with mental health issues

Funds for Rent and Utilities Deposits

- funds for last month’s rent should go directly to landlords
- funds should also help with initial moving expenses

Legal Help

- both landlords and tenants should be aware of the laws
- home-owners receiving Ontario Works need information and legal advice about liens against their homes

“If we had known about the Tenant Protection Act beforehand, we wouldn’t be homeless”

Higher Benefits

- CPP Old Age and disability pension benefits should be increased

- Employment Insurance entitlement periods should be extended and benefits should be raised, especially for sick leave or parental leave
- the Shelter Allowances should reflect rent costs
- should be allowed to earn more on social assistance
- workers should inform clients about entitlements, especially programs to help low income families so kids aren't centered out

Emergency Loans

- emergency loans to cover mortgage payments for owners at risk of losing their housing
- should be able to pay it back slowly or all in one lump sum
- grants, not loans; people with low incomes, especially on welfare or disability would have trouble paying it back
- borrowed money is deducted from social assistance benefits

Higher Wages

“Minimum wage hardly reflects what we have to cope with these days”

- minimum wage should be increased; should be sufficient not just to supply needs, but provide a cushion as well
- higher wages may not be the answer: as income goes up prices go up

Other Solutions

Respondents also suggested a number of solutions beyond those included in our list:

- more affordable housing in the private rental market (including lower rents and rent subsidies)
- better quality standards for rental housing and increased enforcement of those regulations
- re-introduce rent controls and improve landlord and tenant legislation
- changes to social assistance: community start-up funds available faster and more than once per year; option for direct payment of rent
- develop a youth shelter and programs for youth, including those under 16
- facilitate shared housing, especially for lone parents
- enable seniors to stay in their own home and their own community

What Would Make The Biggest Difference

Respondents were asked to identify one or two solutions that would make the biggest difference to themselves or to other people in Peterborough County and City; a total of 158 respondents indicated their top choices (Table 2). While expressing different approaches, the vast majority fell within the supply and income categories.

“Make the public understand that most of us don’t want to be where we are”

**Table 2
Solutions That Would Make The Biggest Difference**

Solutions		Frequency
Supply	More Affordable Housing (30)	77
	Rent-Geared to Income (17)	
	Home Ownership Assistance (14)	
	Lower Rents (11)	
	Rent Control (5)	
Income	Higher Government Benefits (30)	59
	More Jobs (15)	
	Higher Wages (13)	
	Tax breaks for seniors, young couples (1)	
Funds for Deposits or Emergency Loans		12
One-stop Housing Service		11
Other		22

E. Who is at Risk?

Overview

We need an accurate picture of who is at risk in our communities if we are to develop successful local programs to address and prevent housing insecurity and homelessness. One of the driving purposes behind our research was to identify vulnerable groups, document and provide a voice for their experience.

Based on discussions at the 1999 Homelessness Forum, we initially identified the following groups as being at greater risk:

- tenants
- households with a shelter cost to income ratio (STIR) of over 50 percent
- youth
- households with children
- lone parent households
- unattached individuals
- households in receipt of transfer payment
- people with health issues (including people with physical disabilities and mental health problems)

Through a series of comparisons on key indicators, we are able to confirm that these groups have greater difficulties on all the dimensions of housing security; are more likely to experience discrimination and other barriers to finding housing; and are at a higher risk of becoming homeless. (Additional groups which have been identified as being at risk in larger cities and/or in our area include aboriginal people, immigrants and refugees, and seniors. Although our sample included households from each of these groups, we did not have sufficient numbers to provide accurate reports.)

In this section we report findings for groups at-risk and comparison groups.

Tenant Households

Tenants fared worse than owners on all five dimensions of housing security, particularly on the affordability, suitability and quality indicators. Eighty-six percent of tenant households were low income, compared to 24 percent of owner households. The average gross yearly income for the tenant households in our sample was \$15,702, compared to \$33,334 for the owner households.

According to the 1996 census, 28 percent of tenant households had a shelter cost to income ratio of over 50 percent, compared to 6 percent of owner households (Where's Home:76). The percentages of tenants (52 percent) and owners (15 percent) with STIRs of over 50 percent were higher in our sample, but this is to be expected given our focus on low-income households.

Sixteen tenants reported that their housing did not meet the National Occupancy

Standard, compared to no owners. Tenants were 7 times more likely than owners to report that they had insufficient space for their households.

Tenants were also nearly 3 times more likely to report 4 or more quality problems than owners. A total of 25 percent of tenant households reported between 4 and 6 quality problems, and 10 percent of households reported 7 or more problems. Forty-three percent reported structural problems, and 1 in 3 reported inadequate or unsafe heating systems. Tenants were 8 times as likely as owners to report fire hazards (16 percent compared to 2 percent). The most frequently reported problem for owners was unsafe water (17 percent); this finding reflects the high percentage of owners living in the County (24 percent).

Twenty-five percent of tenant households had moved 4 or more times in the last 3 years while no owner households had moved more than 3 times in the last 3 years. Twice as many tenants (85 percent) as owners (42 percent) are one cheque away from losing their housing.

Six times as many tenant households as owner households had been homeless in the past.

Shelter Cost to Income Ratio (STIR) Over 50 Percent

The Canadian Mortgage and Housing Corporation (CMHC) defines housing as affordable if the household has a shelter cost to income ratio of 30 percent or less. Households with a STIR of 50 percent or more are considered to be at imminent risk of losing their housing. Of the households with *affordable* shelter costs:

- 30 percent were below LICO and 70 percent were above LICO
- 55 percent were two parent or couple households 17 percent (8) were lone parent households, and 17 percent (8) were individuals
- 24 percent (11) were living in subsidized housing; 6 of the 8 lone parent households were subsidized.
- 28 percent had employment income only; 50 percent had transfer income only; and 22 percent had a combination of the two

Of the households at *imminent risk*:

- 96 percent were below LICO and 4 percent were above LICO
- 87 percent were tenants and 9 percent were owners (4 percent were staying with friends or relatives or in other "lodgings")
- 7 percent had employment income, 79 percent had transfer income only, and 14 percent had a combination of the two

A comparison of these two groups of respondents highlights the key role affordability plays in housing security. Respondents with a STIR of over 50 percent report greater difficulties in the affordability, quality and safety dimensions of housing security.

Households Receiving Transfer Income

Of the 121 households whose sole source of income was transfer payments (including Ontario Works, Ontario Disability Support Program, Employment Insurance, Canada Pension Plan, Old Age or Disability, and Workers Compensation):

- 99 were currently housed
- 6 were homeless and staying with friends or relatives
- 16 were homeless and staying in a shelter or makeshift lodging

Our sample also included 45 households whose sole source of income was full-time, part-time or self-employment, and 29 households whose source of income was a combination of government payments and full-time, part-time or self-employment.

A comparison of the three income groups verifies that households with transfer income in general were at greater risk. On most of the key indicators, households with combination income fare somewhat better than households with transfer income only.

Compared to households with employment income only, households with transfer income were almost 5 times as likely to pay over 50 percent of their gross income for shelter, and were twice as likely to have insufficient residual income to meet their basic needs.

Households with Children

Of the 98 households with children in our sample:

- 89 households were currently housed
- 5 were homeless and staying with friends or relatives
- 4 were homeless and staying in a shelter

Of the 108 households without children:

- 78 were currently housed
- 10 were homeless and staying with friends or relatives
- 20 were homeless and staying in a shelter, or makeshift lodging

Interestingly, however, households with children experienced a greater degree of residential instability, with higher rates of frequent moves, and were more likely to have been homeless in the past three years.

The findings for shelter cost to income ratios are comparable for households with children and households without children. However, a greater number of households with children (65 percent) than households without children (47 percent) reported that they do not have enough residual income to pay for all their basic needs.

Results in other dimensions, particularly suitability and quality, suggest families with children are forced to compromise some qualities in order to find and maintain

affordable housing.

Lone Parent Households

Of the 43 lone parent households:

- 36 lone parent households were currently housed
- 4 were homeless and staying with friends or relatives
- 3 were homeless and staying at a shelter

Forty (93 percent) of these households were led by women, and three (7 percent) were led by men. This ratio is comparable to the actuals in the last census (84% of lone parent households in the City-County were led by women (*Peterborough Profile*)).

Our sample included 53 two parent households

- 51 of these households were currently housed
- 1 was homeless and staying with friends or relatives
- 1 was homeless and staying in a motel and car

The average gross yearly income for lone parent households in our sample was \$14,772, compared to \$30,552 for two parent households. Eighty-eight percent of lone parent households in our sample were low income, compared to 59 percent of two parent households.

Of the 8 lone parent households which paid less than 30 percent of their income for shelter, three-quarters lived in subsidized housing. None of the two parent households with a STIR of less than 30 percent received a housing subsidy.

Lone parents represent 50 percent of all respondents in our sample who do not meet the National Occupancy Standard.

Forty percent of lone parent households reported more than 4 quality problems with their housing, compared to 33 percent of two parent households

- 48 percent reported structural problems
- 40 percent reported heating problems
- 38 percent reported broken or drafty windows and doors
- 30 percent reported plumbing or septic system problems

The lone parent households in our sample reported greater barriers than two parent families to finding and maintaining safe, secure and affordable housing. Seventy-two percent of all lone parent households have faced difficulties in finding housing, compared to 49 percent of all two parent households. The most frequently experienced barriers were:

- discrimination
- affordability (including rent, utilities and deposits for both)
- quality

Almost three-quarters (72 percent) of all lone parents have experienced some form of discrimination related to housing, compared to 38 percent of two parent households.

Lone parents households were twice as likely to have been homeless in the past than two parent families (63 percent compared to 29 percent). The reasons most frequently cited by lone parents were:

- escaping abuse or domestic violence (56 percent)
- divorce or separation (28 percent)
- affordability issues (16 percent)

Unattached Individuals or Single Adults

Of the 69 unattached individuals (single adults, aged 15 and up):

- 44 were currently housed
- 6 were homeless and staying with friends or relatives
- 19 were homeless and staying in a shelter, a vehicle, or on the street

This sub-group was identified as being at risk because of the high percentage of unattached individuals who are below LICO within the City and County. According to the 1996 census, 41% of all unattached individuals in the City-County were low-income (45 percent in the City and 30 percent in the County).

Of the unattached individuals within our sample, 87 percent were low income, and the average gross yearly income was \$8,616.

Thirty-two percent of the unattached individuals in our sample had been homeless in the past. The following reasons for homelessness were cited by these households:

- divorce or separation (31 percent)
- escaping abuse or domestic violence (25 percent)
- kicked out or asked to leave by family or room-mate (19 percent)
- affordability issues (19 percent)

Households with Health Issues⁶

Of the 73 households whose housing needs are affected by their health:

- 56 were currently housed
- 1 was homeless and staying with friends or relatives

⁶ A total of 113 respondents reported that a household member had a health issue; however, for the purpose of analysis we limited the definition of households with health issues to those which report that the health issues of a household member affect the kind of housing they need, or require support services.

- 16 were homeless and staying at a shelter, on the street, in a motel or other place considered a habitation

Eighty percent of the households with health issues in our sample were low income. The average gross yearly income for this sub-group was \$16,113.

Of all the sub-groups in our sample, the highest rates of safety concerns were reported by households with health issues:

- 28 percent do not feel safe in their homes
- 37 percent do not feel safe in their neighbourhoods.

Twenty-three percent had moved 4 or more times in past three years. Sixty-seven percent of all households with health issues reported that they had faced barriers when looking for affordable housing. The barriers most frequently cited were:

- affordability issues (86 percent of those facing barriers)
- housing quality (71 percent)
- trouble getting around to see places (55 percent)
- unable to find a place suitable for a household member with a disability (49 percent)
- discrimination (49 percent)

Forty percent of all households with health issues had been homeless in the past. Of these households,

- 28 percent became homeless because they were escaping abuse or domestic violence
- 17 percent became homeless for affordability reasons
- 17 percent became homeless as a result of divorce or separation
- 28 percent cited other reasons, including illness, disability, death of a family member, moving to be closer to medical care, and moving to be closer to family

For more information on this sub-group, refer back to the Access section in Dimensions of Housing Security.

Youth-Led Households

Of the 40 youth-led households (defined as households where all occupants are under age 25):

- 28 were currently housed
- 6 were homeless and staying with friends or relatives
- 6 were homeless and staying in a shelter or other makeshift lodging

Youth-led households have among the severest affordability problems: 22 percent paid over 70 percent of their gross income for shelter.

Youth-led households experienced a level of discrimination second only to that experienced by lone parent households.

These households also have the highest rates of moving of any of the at risk groups:

- 44% had moved 4 or more times in the past three years
- 21% had moved 7 or more times

The rate of past homelessness for youth is also extremely high:

- 74% of the youth-led households currently housed or staying with friends or relatives had been homeless in the past
- Of the 140 people reported as hidden homeless, 61 (44 percent) were between the ages of 15 and 24

IV. Discussion and Conclusions

It was a shock to many citizens of Peterborough to learn that the city had been dubbed “the homelessness capital of Ontario” after the release of the “Where’s Home?” Report, by the Ontario Non-Profit Housing Association, in May of 1999. Peterborough earned this title not because it had the largest number of homeless people sleeping in the streets, but rather because this city had “the most serious affordability problem in all of the municipalities examined” (78). The majority of the residents of Peterborough City and County enjoy a good quality of life; however, the true measure of quality of life in a community is the degree to which all citizens share in the benefits. Our research expands on the findings of the “Where’s Home?” report, revealing the extent to which homelessness and housing insecurity prevent a significant number of our citizens from achieving the most fundamental elements of quality of life.

Our findings confirm that **affordability** is the critical determinant of housing insecurity and homelessness and that poverty is the key contributing factor. Our comparison of households above and below the Low Income Cut-Offs (LICOs) clearly demonstrates that the low-income households in our sample face greater difficulties on all measures of the affordability dimension, and they report a higher incidence of insecurity in four of five dimensions of housing security examined.

There has been much debate recently about poverty measurements used in Canada. The Low-Income Cut-Off measure that we used for this research marks the income level at which households pay in excess of 54 percent of their income for food, shelter and clothing. The average income of our low-income sub-group was 39 percent *below* the LICO.⁷

The gap between households with low and adequate incomes in our sample is disturbing. Three-fifths (60 percent) of the low-income households sampled have a shelter cost to income ratio of over 50 percent, and are at imminent risk of losing their homes. Low-income households were six times as likely as those with adequate incomes to be paying over 50 percent of their gross income for shelter, and almost 3 times as many low-income households reported that they did not have enough residual income to pay for other basic needs. Our findings reinforce the link between high shelter costs and food insecurity found in research we conducted in 1996 (*A Report on Hunger In Peterborough*); among that sample of low-income households, “housing costs were the most common expense cited for running out of money to buy food ...” (15).

The majority of respondents reported that they do not have sufficient residual income; the percentage of respondents who reported doing without food, clothing, phone,

⁷ This figure does not include respondents who reported no income at all. If they had been included, the average income would have been 43% below LICO.

transportation and recreation shows the extent of the compromises people have had to make. Recreation activities are the first to go. However, for a large percentage of our respondents, the compromises extend beyond “discretionary” expenses to the basic necessities of nutritious food and clothing. For many respondents, their housing burden, because it is their largest single expense, creates an on-going cycle of penny pinching and doing without in an unappreciated but valiant attempt to stay afloat. One stereotype of the poor is that they are unable to meet their basic expenses because they don’t know how to manage their money. Our findings demonstrate that low-income respondents simply do not have enough income to cover their expenses.

The effects of unaffordable shelter ripple throughout respondents’ lives. As the amount of residual income decreases, quality of life and ability to make choices slowly dwindle. In order to find and maintain housing, low income households often give up the freedom to make lifestyle choices that households with adequate incomes may take for granted: the right to privacy, the freedom to have guests in their homes, to allow children to play appropriately and safely, and to have pets. For most of our respondents, these issues were secondary to the more pressing concern of meeting their basic needs.

There is a significant problem with the **quality** of rental units in the market. For those with marginal incomes, the challenge of finding decent housing is that much greater. While we do not have reliable data to state that the condition of *rental* housing has steadily declined, 1996 census data indicates that 8 percent of all dwellings in Peterborough City and County require major repairs and a further 26 percent require minor repairs. Many of our respondents were appalled at what is being charged for sub-standard places and their depictions are among the strongest and most vivid we heard. Housing quality contributes to instability in housing: poor quality of housing was the third most frequently cited reason for moving among all housed or hidden homeless respondents in our survey. Certainly, public housing providers are challenged to maintain their buildings due to reduced government funding. Some private landlords may be feeling the same kind of pinch, unable to maintain profit margins they realized in previous years.

Poor quality housing can have a negative effect on the health and safety of household members, particularly for people with health issues and children. One third of the households with health issues in our sample lived in housing with four or more quality problems; 35 percent of the households with children reported four or more quality problems. Nationally, 1 in every 3 children in low-income families lives in substandard housing, compared to 1 in 6 children in higher-income families (CCSD 11).⁸ Substandard housing has a negative effect on children’s physical health problems, and “can also harm their emotional health and family functioning, provide distracting and uncomfortable conditions in which they must carry out their school assignments, and be unsuitable for their play and social activities” (CCSD 11).

⁸ These figures are drawn from Statistics Canada’s National Longitudinal Survey of Children and Youth refer to two-parent families with children aged 4-11 years.

The high level of reports of problems with quality in rental housing indicates a need for improvements in monitoring property standards. We have been advised that funding and staffing levels do not allow the municipality to conduct quality audits of rental properties. The need for effective quality control must be taken into consideration in any strategy to introduce a shelter subsidy for tenants in the private rental market.

Over-crowding or insufficient household space is reported by over a third (36 percent) of low-income and 19 percent of adequate income respondents. **Suitability** ranks second only to affordability issues in the reasons for moving cited by our respondents. While the extent of overcrowding, at least according to the National Occupancy Standard, is not as great as might be feared, the importance of this dimension should not be down-played. In households which already face high levels of stress, cramped space and a lack of privacy may increase the level of friction between household members.

Our findings regarding **access**, meaning the ability to get to and from personal networks, public and commercial services, indicated that access is less significant as a determinant of housing security than we had predicted. While thirty percent of respondents reported difficulties, there was no discernable difference in the *number* of responses among different sub-groups including income levels. Of note, however, are the type of problems that were identified. Transportation was cited by 33 percent of those indicating an access problem, and a further 17 percent specified that they had problems because they lived in the County. Limited or costly transportation options seriously curtail employment and educational opportunities as well as access to basic services. Both of these have important effects on housing security.

Accessibility is a major concern for households with health issues in Peterborough City. The lack of proper ramps at street corners has led to accidents for persons in wheelchairs, and snow on the sidewalks and street corners makes unassisted travel almost impossible in the winter. Many buildings and stores are not accessible because the doors are not wide enough to accommodate a wheelchair. Younger persons with disabilities who require accessible housing and 24 hour support services may have to accept units in seniors' buildings.

Although just over half of the respondents who required support services were currently receiving them, our results were affected by the inclusion of service providers among the agencies at which we sampled. A number of respondents stated that they or other household members did not require formal support services because family members already provided those services. Depending on the level of support needed, the responsibility for care-giving can interfere with the ability of the care-giver to maintain employment, adding to affordability problems for low-income households. In a number of the households in our sample, the care-givers had serious health issues themselves.

Two-thirds of the households with health issues reported that their current housing was not suitable for a household member with a disability or other health issue. Low

incomes limit the ability of households with health issues to find and afford housing which is suitable to their needs. Persons with disabilities may live in enforced poverty because accessibility problems and discrimination in the workplace exclude them from paid employment (Schellenberg & Ross, 1997, 45).

A number of seniors in our sample spoke of their desire to stay in their own homes and communities for as long as possible. As seniors' health, and in particular mobility, changes, they require increased levels of support services to remain in their homes. County seniors who require subsidized housing may not be able to stay in their own communities. Although communities in the county may not seem that far apart on the map, seniors who have lived in one place for a long time may have difficulty adjusting to a new community without the support networks of their old home.

The **safety** dimension of housing security proved the most positive of all. Indeed the results were encouraging, with 74 percent of homeless respondents reporting that they felt safe, and 80 percent of the housed reporting that they felt safe in both their neighbourhood and their home. Juxtaposed with our findings that family violence and conflict within households are two of the four primary reasons for homelessness, however, we surmise that external threats to the safety of respondents and their families are often less pertinent than internal threats.

Discrimination in housing is prohibited under the Ontario Human Rights Code yet tenants report that discrimination on prohibited grounds is a frequent occurrence. As in other areas of our study, these concerns may reflect provincial and national issues. Forty-two percent of respondents reported that they had experienced at least one type of discrimination based on grounds prohibited by the Ontario Human Rights Code. One in four cited discrimination as a barrier to finding affordable, safe and secure housing. Three groups appear to be most vulnerable to discrimination: households that rely on social assistance, lone parent households, and youth households.

Of particular concern is the number of reports of discrimination based on income source: over 1 in 4 (28 percent) of all respondents reported that they had experienced discrimination on this basis. In addition, a number of respondents who had not personally experienced this form of discrimination told us that they knew people who had been refused housing because they were receiving social assistance.

Discrimination based on source of income is a significant barrier for people who are in receipt of social assistance. The small amounts in shelter allowances severely limit choice of housing for these households, and discrimination based on income source is an additional barrier to finding adequate and affordable housing. Also of concern is the number of people who reported that they were refused housing based on amount of income, lack of a co-signer or guarantor for a lease, and credit rating. While these grounds are not prohibited by the Ontario Human Rights Code, they may be used to screen out tenants who are considered undesirable based on a prohibited ground, such as income source or age.

Discrimination based on children (family status) was reported by 26 respondents, making it the second most frequently cited ground. The majority of the respondents reporting this type of discrimination were lone parents. Lone parent households report a far higher rate of discrimination based on children than two parent households, raising the question of whether landlords object to the children or to the family status of the household. Nearly 1 in 4 of the lone parent households in our sample reported discrimination based on marital status.

Despite the low incidence of reports by respondents, discrimination based on disability and on race or ethnicity are also of serious concern. It is often difficult if not impossible to prove discrimination, and the process of filing a complaint is lengthy and complex. Households that are struggling to find and keep affordable housing may not have the resources or the energy to tackle discrimination.

Almost 1 in 5 of our respondents were **homeless** when they were interviewed. Half of these 39 households were staying with friends or relatives, or living on the street, in a vehicle or motel, or other temporary lodging. These households would not be included in statistics for our local shelters. The ratio of “hidden” homeless households to those staying in shelters is a warning that the problem of homelessness in our and other communities is larger than data from official shelters indicate.

Thirty-six percent of the unattached individuals in our sample were currently homeless, and 32 percent had been homeless in the past. Although individuals are often not considered as an at-risk group, the high percentage (41 percent) of individuals in the City and County who are low income is alarming. However, individuals under the age of 60 have fewer options when looking for affordable housing. As of February 2000, there were 376 applicants for one bedroom units on the Peterborough Housing Authority waiting list; 15 applicants were housed in the last year. At this rate, low income individuals may wait up to 15 years for a subsidized unit in Peterborough City.

Peterborough housing advocates have identified homeless youth and families as needing emergency shelters. At present there are no shelters geared to meet the needs of youth, male lone-parent families or two-parent families who have no place to live. Of the nine households with children that were homeless, 1 was a male-led lone parent household, and two were two parent households. Our findings support the need for unique and focused strategies on their behalf. (A third group, recognized as high risk and in need of extraordinary measures is persons with serious mental illnesses. Our research did not result in sufficient numbers from this group to allow us to distinguish this group from other households with health issues.)

Divorce or separation, abuse and domestic violence, and conflict within families and households are all key reasons for homelessness. Along with affordability issues, these three are the top reasons for current, past and hidden homelessness. The special shelter needs of people who are fleeing violence or undergoing a significant change in family status may be longstanding or temporary. The experiences of respondents raise a number of housing-related concerns around safety and income

security:

- A number of respondents had difficulty accessing the counselling and conflict resolution services they needed.
- While the YWCA offers a number of services for women escaping abuse, including the Crossroads I and II shelters, the concentration of such services for women within the City raises access issues for women in the County.
- There is currently no shelter in the City or County specifically geared to the needs of youth, and especially of those escaping abuse.
- The risk of violence may escalate in the period immediately after a woman leaves an abusive relationship. More attention needs to be paid to the safety and security concerns of women as they return to their housing or as they move from emergency shelter to new housing. Female respondents who had left abusive relationships reported continuing harassment, and a number stated that they had moved after the end of a relationship so that violent ex-partners would not be able to find them so easily.
- During the transition period of a separation or divorce, individuals may suddenly find themselves with little or no income, yet need to find a new place to live. A number of respondents reported that they found themselves in catch-22 situations, unable to get financial help until they left their old home, unable to move to new housing until they received that help. In such cases, the risk of homelessness increases.
- Child support payments are deducted dollar for dollar from social assistance cheques. This can cause difficulties when the support payment never arrives, or is less than the mandated amount. Several respondents cited problems with support payments, and one reported that she had been evicted for non-payment of rent after a support payment failed to arrive.
- Shared custody creates dilemmas if both parents receive social assistance. Only one parent receives the increased basic and shelter allowance amounts for the child(ren), making it difficult for the other parent to afford housing that will accommodate the child(ren). This issue was raised several times by respondents who lived in unaffordable housing in order to accommodate their children, experienced over-crowding during the times when their children stayed with them, or lived in unsafe rooming houses.

Overall, **affordability** was the primary contributing factor to housing instability and homelessness. Reports on homelessness in large urban centres increasingly cite the number of employed people who are staying in shelters, unable to afford the rents that are demanded in areas with booming economies and/or low vacancy rates. In Peterborough, where the 4.4 percent vacancy rate (CMHC 1999) is above CMHC's

acceptable minimum of 3 percent, and the cost of living is somewhat lower, we expect everyone with a job to be able to afford a place to live. Yet four of our homeless respondents were working full-time and ten held part-time jobs.

The affordability problems of Peterborough City and County are concentrated within the rental market. Compared to other Ontario cities, the housing market in Peterborough is affordable: average house prices decreased from \$140,000 in 1990 to \$113,345 in 1996 (*Peterborough Profile*).⁹ In 1996, only 17 percent of owners in the City-County paid over 30 percent of their gross income for housing (only 6 percent paid over 50 percent of their income). In contrast, 55 percent of tenants paid over 30 percent of their gross income for shelter, and 28 percent paid over 50 percent. According to the 1996 census, the average household income of Peterborough tenants in 1995 was \$25,600, half that of owners (\$56,244). Yet, on average, tenants paid almost as much for rent as owners paid for mortgages: in 1996 the average rent paid by tenants was \$626 in the City-County; the average payment for owners was \$704 (*Peterborough Profile*).

Given the affordability of the housing market, those who are left in the rental market tend to be those with the lowest incomes and the most severe affordability problems. The Low Income Cut-Offs mark the upper threshold of low income; on average, the low income respondents to our survey were 39 percent *below* those cut-off amounts. Although rents have increased, incomes have decreased for people in the lower income brackets: average tenant incomes decreased by 4 percent between 1990 and 1995, *prior* to the cuts to social assistance (ONPHA 77). This increasing impoverishment of the poor in our communities reflects a nation-wide trend. Between 1994 and 1997 the after-tax income of the poorest 10 percent of Canadian families decreased by 12 percent (Yalnizyan, 2000, iii). Campaign 2000 reports show that child poverty has grown by 118 percent in Ontario and 60 percent in Canada over the past ten years. There are a number of reasons for this including social assistance cuts, a stagnant minimum wage, tighter eligibility for and reduced Employment Insurance, and the changing job market.

Average rents in Peterborough are lower than those in cities like Toronto; however, average incomes are lower as well. Census data shows that in 1996 incomes in Peterborough City and County were at 85 percent of the Ontario average, yet rents were 92 percent of the Ontario average (*Peterborough Profile*). Increases in average market rents between 1997 and 1999, in Peterborough City, ranged from 4 percent for a bachelor to 10 percent for a 3+ bedroom apartment.

If we compute the level of income required to make these rents affordable for households, and then compare them to the Low-Income Cut-Offs, it is clear that market rents are out of range for low income households in Peterborough City (Table 14).

⁹The net increase in house prices in Peterborough between 1987 and 1997 was 3.6 percent. This increase is minor compared to increases in cities like Kingston (15 percent), Belleville (20 percent), Oshawa (23 percent), and Scarborough (19 percent). (*Peterborough Profile*)

**Table 14
Market Rents and Affordability**

Size of Unit	Average Market Rents ¹	Gross Income Required to Afford Market Rent ²	LICO Levels by Household Size ³	Affordable ⁴ Shelter Based on LICO levels
Bachelor	\$442	\$1475	1: \$1247	\$374
1 Bedroom	\$574	\$1915	1: \$1247 2: \$1559	\$374 \$468
2 Bedroom	\$680	\$2265	2: \$1559 3: \$1939	\$468 \$582
3+ Bedroom	\$796	\$2655	3: \$1939 4: \$2347 5: \$2623	\$582 \$704 \$787

¹Rental amounts for the City of Peterborough from CMHC Fastfax Rental Market Report, November 1999.

²Income amount at which rent is equal to 30 percent of gross income.

³Statistics Canada Low Income Cut-Offs for city of Peterborough (see Appendix C).

⁴Affordable: rent is equal to 30 percent of gross income.

Utility amounts vary depending on the type of housing and household size. Among our respondents who were tenants and paid utilities on top of rent, the average monthly payment was \$133. If we add this amount to the average market rents, the total monthly cost jumps to \$813 for a 2 bedroom apartment, and \$929 for a 3+ bedroom unit.

Basic and shelter allowances for social assistance recipients have not risen since 1995 when social assistance was cut by 21.6 percent. A comparison of these shelter allowances and local average rents (Tables 14 & 15) shows that it is nearly impossible for households receiving social assistance to find affordable housing. Any rent or utility costs beyond the shelter allowance limit must come out of the household's basic living allowance, which is already inadequate to cover basic necessities. Decreases in the maximum allowable asset levels leave social assistance recipients less able to cover the shortfall between income and shelter costs, placing them at greater risk of losing their housing.

**Table 15
Shelter Allowances**

Household Size	Ontario Works Maximum Shelter Allowances	Ontario Disability Support Maximum Shelter Allowances
1	\$325	\$414
2	\$511	\$652
3	\$554	\$707
4	\$602	\$768

The federal and provincial governments withdrew from the development of new social housing in the 1990s, citing deficits and market theory. The assumption was

that supply would meet demand at all levels of the market, from low-income to up-scale. Clearly, this has not happened: the market has not and will not adequately house people with low incomes. Instead, government policy set the stage for today's severe affordability crisis.

Our research provides essential information about the nature and extent of homelessness and housing insecurity in Peterborough City and County. We hope that our findings will be used by all levels of government, community organizations and individuals to enhance understanding of the issues and solutions needed and to mobilize action to address these issues. This report supports the recent recommendations of the Homelessness and Housing Insecurity Task Force and highlights the urgency of acting on these recommendations.

As public awareness of the current crisis grows, positive things are happening in our communities. The re-opening of the Housing Resource Centre with satellite services in Buckhorn, Apsley and Norwood, the initiatives of groups such as the Peterborough Community Housing Development Corporation and the Youth Emergency Shelter Committee, and the tremendous efforts of people, from grass-roots organizers to front-line workers to municipal leaders, are all encouraging.

However, as our community works hard to develop local solutions, it remains indisputable that homelessness and housing insecurity are national issues, too extensive to be solved without a substantial national housing commitment. As we continue to develop local solutions, we must also exert equal and unrelenting pressure on both provincial and federal governments, as current funding arrangements make it unlikely that one will act without the other. It is crucial that senior levels of government act, and act swiftly. People who are struggling day to day to keep their housing, or who have already lost it, simply cannot wait.

Appendix A

Description of the Sample

In the following charts,

- **Housed** refers to respondents who rented or owned their homes
- **Hidden Homeless** refers to respondents who were homeless and staying with friends or relatives
- **Visible Homeless** refers to respondents who were homeless and staying in a shelter, in a makeshift “lodging” such as a vehicle or tent, or on the street¹⁰

For other definitions, refer to the Glossary.

	Housed Respondents	Hidden Homeless	Visible Homeless	All Respondents
Total Sample	167	15	24	206

Income Level	Housed Respondents	Hidden Homeless	Visible Homeless	All Respondents
Below LICO	116	11	24	151
Above LICO	48	4	0	52

Missing: 3 respondents did not report their income levels.

Place of Residence	Housed Respondents	Hidden Homeless	Visible Homeless	All Respondents
City	119	12	21	152
County	44	2	3	49
Other	4	1	0	5

¹⁰ Although persons staying in makeshift lodgings may be considered among the hidden homeless, due to the structure of the questionnaire they were included in the visible homeless category as we analysed the data.

Tenants and Owners	Housed Respondents	Hidden Homeless	Visible Homeless	All Respondents
Tenant	117	0	0	117
Owner	41	0	0	41

Income Source	Housed Respondents	Hidden Homeless	Visible Homeless	All Respondents
Transfer	99	6	16	121
Employment	40	4	1	45
Combination	25	4	0	29
No Income	2	1	7	10

Missing: 1 respondent did not fit into any of these income source categories.

Shelter Cost to Income Ratio	Housed Respondents	Hidden Homeless	Visible Homeless	All Respondents
STIR greater than 50%	68	2	0	70
STIR less than 30%	44	2	0	46

Missing: We were unable to calculate Shelter Cost to Income Ratios for 24 respondents who did not provide amounts for both gross income and shelter costs.

Households with Children	Housed Respondents	Hidden Homeless	Visible Homeless	All Respondents
With Children	89	5	4	98
Without Children	78	10	20	108

Household Type	Housed Respondents	Hidden Homeless	Visible Homeless	All Respondents
Individual	44	6	19	69
Couple	23	0	1	24
Lone Parent	36	4	3	43
Two Parent	51	1	1	53
Multiple Adults	4	3	0	7
Other	8	1	0	9

	Housed Respondents	Hidden Homeless	Visible Homeless	All Respondents
Households with Health Issues	56	1	16	73

	Housed Respondents	Hidden Homeless	Visible Homeless	All Respondents
Youth-Led Households	28	6	6	40

Our sample of 206 households included:

- 163 children aged 14 and under
- 45 youth aged 15 to 19
- 54 youth aged 20 to 24
- 209 adults aged 25 to 64
- 31 seniors aged 65 and over

Appendix B

Participating Agencies

Interviews were conducted with people through the following agencies:

ABC Seniors Club, Apsley
Brock Mission (Kingan House and Cameron House)
Canadian Mental Health Association
Central School, Continuing Education Ctr., Kawartha Pine Ridge District School Board
Employment Planning and Counselling Peterborough
Family Resource Centre (Programs in the City and in Norwood)
Havelock Food Bank
Havelock Pentecostal Church
Housing Resource Centre, Family Counselling Service & Volunteers and Information
Peterborough
Human Resources Development Canada
Kawartha Participation Projects
Lakefield Food Bank
Millbrook Food Bank
Peterborough Housing Authority
Peterborough Community Legal Centre
Salvation Army
Vocational Visions
YWCA (Crossroads I and II)

We sincerely thank all the agencies for their cooperation and encouragement.

Appendix C

1998 Statistics Canada Low Income Cut-offs

Despite on-going debate about measures of low income and poverty, the Statistics Canada Low Income Cut-Offs (LICOs) are the most widely used low income measure in Canada. Using data from the 1992 Family Expenditure Survey (FAMEX), Statistics Canada calculates the average family expenditure on food, shelter and clothing. It then identifies income levels at which families spend 20 percent more than the average to purchase these necessities. Families below these levels commonly spend over 54.7 percent of their income on food, shelter and clothing. These levels are updated annually using the Consumer Price Index (Statistics Canada, 1999).

LICO levels are differentiated by the number of people in the household and by the population of the area in which they live.

1998 Statistics Canada Low Income Cut-offs (1992 Base)

Household Size	Income for Families, City of Peterborough (Population 30,000 to 99,999)		Income for Families of Havelock, Lakefield, Millbrook or Norwood (Population Under 30,000)		Income for Families, County of Peterborough (Rural)	
	PER YEAR	PER MONTH	PER YEAR	PER MONTH	PER YEAR	PER MONTH
1	\$14,965	\$1247	\$13,924	\$1160	\$12,142	\$1012
2	\$18,706	\$1559	\$17,405	\$1450	\$15,178	\$1265
3	\$23,264	\$1939	\$21,647	\$1804	\$18,877	\$1573
4	\$28,162	\$2347	\$26,205	\$2184	\$22,849	\$1904
5	\$31,481	\$2623	\$29,293	\$2441	\$25,542	\$2129
6	\$34,798	\$2900	\$32,379	\$2698	\$28,235	\$2353
7+	\$38,117	\$3176	\$35,467	\$2956	\$30,928	\$2577

Appendix D

Glossary

Homeless

Hidden Homeless - refers to persons who are without a home of their own and who are staying with friends or relatives

Visible Homeless - refers to persons who are without a home of their own who stay in a shelter, in a makeshift “lodging” such as a vehicle or tent, or on the street

Although persons staying in makeshift lodgings may be considered among the hidden homeless, due to the structure of the questionnaire they were included in the visible homeless category as we analysed the data.

Housed - refers to persons who inhabit (as tenants or owners) a dwelling; a dwelling may be a house, apartment, condominium, rooming house or similar permanent structure

Household - a person or group of persons who share the same dwelling; every person is a member of only one household.

Households with Health Issues - for the purpose of this paper, persons whose housing needs are affected by their physical or mental health are defined as households with health issues

Income

Employment Income - total income a person earns from employment and/or self-employment

Transfer Income - total earned or unearned income a person receives from Government sources including social assistance, Canada Pension, Workers' Compensation and Old Age Security

Low Income Cut-Offs (LICO) - Measures of low income known as LICOs were first introduced in Canada in 1968 and are the most widely used low income measure in Canada. Using data from the Family Expenditure Survey (FAMEX), Statistics Canada calculates the average family expenditure on food, shelter and clothing. It then identifies income levels at which families spend 20 percent more than the average to purchase these necessities. Families below these levels commonly spend over 54.7 percent of their income on food, shelter and clothing. These levels are updated annually using the Consumer Price Index. LICO levels are differentiated by the number of people in the household and by the population size of the area in which they live.

National Occupancy Standard (NOS) - Developed by the Canadian Mortgage and Housing Corporation in consultation with provincial housing agencies, this measure of suitability states that:

- A. no more than 2 persons should share a bedroom
- B. parents should have a bedroom separate from their children;
- C. persons aged 18 or over should have a separate bedroom unless married or cohabiting as spouses
- D. children of the opposite sex aged 5 or more should not share a bedroom.

Shelter Cost to Income Ratio (STIR) - the percentage of gross income a household pays for shelter costs (rent and utilities for tenants; mortgage payments, property taxes, utilities and condominium fees for owners)

Social Housing - a generic term that includes public housing, rent supplement units, non-profit housing and rural and Native housing

Youth-led Households - a household where all members are under the age of 25

Appendix E

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