

The Homeless and the
Vulnerably Housed in
Surrey: Exploring
Variations in Needs and
Experiences

**THE CENTRE FOR INTERDISCIPLINARY
RESEARCH: COMMUNITY LEARNING AND
ENGAGEMENT (CIR:CLE)**

AT

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EXECUTIVE SUMMARY

- ❖ People (n=124) attending non-governmental community organizations in the Whalley area of Surrey in June of 2013 were invited to participate in a survey about their experiences with homelessness and housing. A total of 102 people participated in the survey yielding a response rate of 84%. Nearly all the survey respondents (93%) currently lived in Surrey.
- ❖ A slight majority (58%) of the survey respondents indicated they were currently renting while the balance of the respondents were homeless. Most of the homeless respondents were currently staying in shelters, safehouses or other temporary accommodations (61%), on the street (26%) or with family or friends (12%).
- ❖ A majority of the respondents were male (61%) and older than 45 years of age (57%). Twenty-eight percent of the respondents self-identified as Aboriginal.
- ❖ Participant monthly incomes averaged \$913. Ninety-five percent of the survey respondents fell below the one-person 2012 before tax low income cut-off of \$23,647 used by Statistics Canada (2013).
- ❖ Respondents commonly reported health problems relating to physical disability (58%), addiction (41%), mental illness (35%) and other medical conditions (12%). Over half the survey respondents (51%) reported problems in two or more of these areas.
- ❖ Participants commonly reported shifting between periods of homelessness and periods of living in rental accommodation. The vast majority of currently renting respondents (85%) had been homeless at some point during their lifetime and nearly one third reported experiencing homelessness within the past year. Similarly, 93% of the currently homeless respondents had rented a place to live at least once during their lifetime and 61% reported renting within the past year.
- ❖ The types of accommodation rented by current or past renters were secondary suites (35%), apartments (29%), boarding houses (15%), houses (14%) and recovery houses (6%).

- ❖ Over half of current and past renters lived by themselves (25%) or with one other person (33%). Respondents living in self-contained accommodations (i.e., houses, apartments or suites) lived, on average, with significantly fewer other people (2.1 versus 8.8) than respondents in shared housing accommodations (i.e., boarding or recovery houses). Respondents in self-contained accommodations also enjoyed the use of significantly more rooms per person on average than their counterparts in shared housing (2.1 versus 1.3).
- ❖ Nearly all current and past renters ($\geq 97\%$) had access to a bedroom, toilet, bathing facilities and kitchen area. Respondents in self-contained accommodations were significantly more likely to report private access to toilet, bathing and kitchen spaces than respondents in shared accommodations.
- ❖ Roughly one in five current and past renters reported major structural, electrical or plumbing problems (22%) with their accommodations or major health issues relating to pests, dirt or mold (18%).
- ❖ The percentage of current and past renters who reported feeling “somewhat” or “very” unsafe in their place was 13% and 21%, respectively. These feelings were significantly more common among respondents who were female, older than 45 years of age, or had a mental illness.
- ❖ Current renters reported monthly rents ranging from \$275 to \$1,200 with an average of \$617. It is estimated that their rent consumed approximately 60% to 73% of their monthly income.
- ❖ Nearly one quarter of all renters (24%) expressed fear at the prospect of being evicted. Roughly one in seven renters reported their landlord treated them very unfairly (16%) or indicated they were very dissatisfied overall with their rental place (14%).
- ❖ Survey respondents reported relatively high levels of use during the past year of eight identified services and programs. The three services used with the greatest frequency were foodbanks/free meals, drop-in/community centres, and shelters/housing assistance.

RECOMMENDATIONS

1. In general, the survey findings revealed the groups of currently homeless and currently renting respondents share more similarities than differences. This suggests the need for broad policies in the area of housing and homelessness so that people who are homeless and people who are vulnerably housed are not treated as two distinct groups with very different problems.
2. A large proportion of the survey respondents reported shifting between being homeless and renting, often in relatively short periods of time. This finding suggests that policy initiatives should focus both on finding the homeless affordable and livable housing as well as helping those who are at-risk of homelessness maintain their housing.
3. Currently renting respondents were significantly more likely than homeless respondents to report relying on a free meal service or food bank at least once in the past 12 months. Estimates based on the results also indicate that participants who were currently renting had, on average, \$270 to \$400 left each month after paying their rent to put toward food and other basic needs. Together these findings suggest that access to adequate food is a major issue for many low income renters. It is recommended that policies, programs and funding address this important need.
4. A sizeable proportion of current and past renters reported major problems with the structure and/or major systems of their rental buildings (e.g., plumbing, electrical) as well as the general habitability of their premises. There was no difference in the prevalence of these problems reported by renters in shared versus self-contained housing. These findings suggest that accessing good quality accommodations is an issue confronting low income renters across all types of rental housing. A review of strategies to provide adequate housing along the entire continuum of rental housing options should be considered by policy makers.

5. Drop-in or community centres were used within the past 12 months by more than half of all the respondents and the frequency of reported use during this time period was very high. Although it was not an issue addressed in the survey, these results suggest that such centres may serve to foster social connections among people who are vulnerable to social isolation. In addition, the high frequency of visits to drop-in centres and free meal providers indicates these places may be good locations to situate efforts to connect people to other help and services they need.
6. The current survey provides a snap shot of the homelessness and housing experiences of a small group of participants attending one of two non-governmental organizations providing meals and other services in North Surrey. Future research needs to be conducted to determine if the experiences of these participants correspond to those of the broader population of homeless and vulnerably housed people living in Surrey and elsewhere. This will require using a variety of different methodological approaches, participant recruitment strategies, and geographic locations in Surrey. Of note, several stakeholders expressed a desire for qualitative research to provide a richer, more detailed picture of the homeless and vulnerably housed.

BACKGROUND

Homelessness in Metro Vancouver

Since 2002, the Metro Vancouver Homeless Count (hereafter referred to as the Count) has been a major starting point for understanding the number and profile of homeless people in Surrey (The Greater Vancouver Regional Steering Committee on Homelessness, 2012). The Count uses a short survey to capture a snapshot of homeless people within a 24-hour period on one particular day. It relies on surveyors to find people who meet the definition of homeless (i.e. are not paying rent) and then ask them a short series of questions regarding their current living situation, health, sources of income, and their ability to access and use community services. The same basic methodology was used across all count years (2002, 2005, 2008, and 2011).

Although the information emerging from the Count has received considerable media coverage and is often used by government to set funding priorities and assess the success of homelessness initiatives, these data are limited in several important ways. One major limitation of the Count is that it does not provide complete coverage of the homeless population. The crux of this concern centers on the meaning of homelessness. While a number of different definitions of homelessness are used in the research literature, many recognize two broad groups: the absolute homeless who include individuals without physical shelter (i.e., living in a shelter, on the street, or a place not intended for human habitation) and the 'vulnerably housed'. This latter group includes people facing a number of problematic living situations associated with substandard, overcrowded, non-affordable, and illegal housing. Moreover, research shows that people in these living conditions have a significantly greater risk of becoming street and/or sheltered homeless. It is important to note that the vulnerably housed have been deliberately left out of all previous Counts which essentially means that relatively little is known about this segment of homeless people in Surrey.

Concern over this knowledge gap prompted a call for additional research on people who are at risk of homelessness in this municipality

(The Greater Vancouver Regional Steering Committee on Homelessness, 2012). The survey described below was carried out in direct response to this request for additional research.

The Active Community Engagement Model

The development and implementation of this project was based on the Active Community Engagement (ACE) Model. It is designed to ensure authentic community participation through all phases of the research enterprise beginning with the development of the research strategy through to the interpretation and dissemination of the research findings. The ACE Model is comprised of the following three main components (1) a steering committee, (2) community research assistants, and, (3) a community planning day.

Steering committee. The research team met with six community stakeholders (see Appendix A for a list of steering committee members) on numerous occasions. At these meetings the steering committee formulated the research questions, explored data collection strategies, and developed the survey instrument.

Community research assistants. This project involved the hiring and training of 12 community members and 6 undergraduate students who worked together as a team to recruit prospective participants and administer the survey.

Community planning day. A community planning day was held to share the results of the study and develop recommendations based on the insights of community stakeholders.

Research Questions

Five general research goals were identified at the outset of the project. These five goals were as follows:

1. Assessing the degree of in/stability in the living situation of persons who are vulnerably housed;
2. Identifying the living conditions of the vulnerably housed;

3. Identifying factors that are perceived to contribute to changes in housing situation;
4. Identifying community-based resource and service utilization and the needs of the vulnerably housed; and,
5. Identifying perceived barriers to accessing needed community-based resources and services.

These preliminary goals were modified by the steering committee as new issues were identified and concerns were raised over participant drop out if the survey became unduly long. Eventually the survey was pared down so that it focused on the following three main issues:

1. Exploring the extent to which homeless and vulnerably housed people share common characteristics;
2. Identifying the living conditions of the vulnerably housed; and
3. Identifying community-based resource and service utilization and the needs of the vulnerably housed.

METHOD

Procedure

The survey was administered by senior undergraduate students working in partnership with community members familiar with the experience of homelessness. The research assistants with the lived experience of homelessness were recruited through the Phoenix Society. All research assistants were required to complete the Tri-Council Policy Statement 2: Course on Research Ethics. In addition, a mandatory training session was held for the research assistants that reviewed the survey instrument, research protocol, consent form, as well as specific ethical issues relating to the project. The research project was approved by the University's Research Ethics Board.

The research assistants worked in teams of two. In accordance with the survey protocol, research team members introduced themselves to prospective participants as researchers from Kwantlen Polytechnic University. Prospective participants were asked if they would like to learn about a survey being conducted on homelessness and housing in Surrey and that \$10 restaurant gift cards were being offered regardless of whether they decided to participate or not. Anyone who expressed interest was given a written consent form detailing the study, which the research assistant offered to explain aloud. Next, any questions were answered and then prospective participants were asked if they would like to participate in the survey. Participants who wished to participate were asked to sign the consent form. Regardless of whether the person agreed or declined to participate in the survey, they were offered a \$10 gift card. Those participants who consented to participate in the survey were interviewed by the second member of the research team who recorded their verbal answers to the survey questions.

Participants

Survey participants were recruited at two non-governmental organizations located in the Whalley area of Surrey – Keys Housing and

Health Solutions and Surrey Urban Mission. Both organizations provide free meals and a variety of other services that are likely to be of interest to people who are homeless or in vulnerable housing situations. The survey was conducted over two consecutive days at the beginning of June, 2013. To maximize the number of prospective participants, the survey was administered at the same time as meals were being offered or other scheduled activities were occurring. This resulted in the survey being administered on three separate occasions the first day and two occasions the next day.

To be eligible for the survey, participants had to be 16 years of age or older, able to communicate in English, and could not have participated previously in the survey. A total of 124 people were approached about the study. Two individuals were excluded because they could not communicate in English. Of the remaining 122 prospective participants, 102 agreed to participate yielding a participation rate of 84%. All analyses are based on these 102 participants unless otherwise noted. Nearly all the survey respondents (93%; n=95) were currently living in Surrey.

Survey Instrument

The survey questions were designed in consultation with the steering committee and other experts in the field. To reduce the risk of participant drop out, the instrument was kept intentionally brief to ensure it could be completed within 5 to 10 minutes. It contained a total of 35 questions. A draft of the instrument was piloted during training and minor revisions were made to some of the wording on the basis of the feedback received during this session. A copy of the final instrument can be found in Appendix B.

A Note on Statistics

For ease of reading, details concerning statistical analyses have been omitted from the main text and instead put into the notes included at the bottom of applicable tables or in the technical notes located in Appendix C. Wherever comparisons are made between groups that are described as “statistically significant” or “significantly different” (e.g., a

significantly larger proportion of group A reported feeling unsafe than group B) readers should understand that these statements are made on the basis of statistical tests. These statements indicate that based on the results of the statistical tests conducted, one can be confident (with at least 95% confidence) that the finding or difference is “real” and not simply due to chance or error. The calculated probability that a finding is chance or error is indicated by the letter “*p*” (i.e., $p < .05$).

The text and tables included in this report use conventional abbreviations consistent with the scientific literature. The letter “*n*” indicates the number of participants. Two different measures of the centre-point of group data are employed in this report. One measure is the mean or average of a group which is signified with the letter “*M*”. The other measure is the median which is indicated by the letters “*MD*”. It is the value that represents the mid-point of a sample such that half the sample values are higher and half the sample values are lower than the median. Finally, the letters “*SD*” refer to the standard deviation. It is a measure of dispersion or the spread of the sample values. A small standard deviation indicates the values tend to be tightly clustered around the mean whereas a large standard deviation means the values are spread out away from the mean. In a normal curve or distribution, 68% of the sample values are within one standard deviation of the mean and 95% of the sample values are within two standard deviations.

RESULTS

Characteristics of Homeless and Vulnerably Housed Participants

Current housing status. Slightly more than half of all participants (58%)¹ reported currently staying at a place where they paid rent. These participants are described throughout this report as “renting” or “currently renting”. It is expected that many of these people would be considered to be “vulnerably housed” or at-risk of homelessness. The remaining participants who indicated they did not currently have a place to rent are considered to be homeless. These homeless participants reported living in shelters, safehouses or other temporary living accommodations (61%), on the street (26%), with family or friends (12%), or did not provide specifics (2%).²

Demographic characteristics. The majority of survey respondents were male (61%).³ Participant ages ranged from less than 18 years old to more than 75 years of age. The largest proportion of respondents indicated they fell within the 46 to 55 year age bracket (34%).⁴ A little less than half the participants were 45 years or younger and a slightly larger proportion were older (see Table 1). More than one quarter of the participants self-identified as being aboriginal. As displayed in Table 1, currently renting respondents tended to be older, male and non-Aboriginal compared to those respondents who were homeless, however, these differences were not statistically significant.

Table 1. Demographic characteristics by housing status

| Type | <u>Homeless</u> ¹ | | <u>Renting</u> ² | | <u>All Participants</u> | |
|-------------------------|------------------------------|----|-----------------------------|----|-------------------------|----|
| | % | n | % | n | % | n |
| > 45 years old | 62.8 | 27 | 52.5 | 31 | 56.9 | 58 |
| Male | 67.4 | 29 | 55.9 | 33 | 60.8 | 62 |
| Aboriginal ³ | 21.4 | 9 | 33.3 | 19 | 28.4 | 28 |

Notes. ¹n=43. ²n=59. ³Data missing for 3 participants. Comparisons between the homeless and renting groups using Fishers Exact Test detected no significant differences at $p < .05$.

Monthly income. Table 2 shows the most commonly identified sources of income were welfare/income assistance and disability benefits. Two participants reported they had no source of income. The number of different sources of income reported by participants ranged from 0 to 5 with an average of 1.8 ($SD=1.2$).⁵ A comparison of currently homeless and currently renting participants revealed the former group had a tendency to report a greater number of income sources on average, but this difference was not statistically significant.⁶

Table 2. Reported income sources by housing status

| Source | Homeless ¹ | | Renting ² | | All Participants | |
|--|-----------------------|------|----------------------|------|------------------|------|
| | % | (n) | % | (n) | % | (n) |
| Full-time employment | 4.7 | (2) | 5.1 | (3) | 4.9 | (5) |
| Part-time employment | -- | -- | 11.9 | (7) | 6.9 | (7) |
| Welfare/income assistance ³ | 56.4 | (22) | 49.2 | (29) | 52.0 | (51) |
| Disability benefits ³ | 51.3 | (20) | 44.1 | (26) | 46.9 | (46) |
| Employment insurance | 2.3 | (1) | 5.1 | (3) | 3.9 | (4) |
| Old age security/ income supplement | 9.3 | (4) | 6.8 | (4) | 7.8 | (8) |
| Panhandling | 9.3 | (4) | 3.4 | (2) | 5.9 | (6) |
| Binning/bottle collecting | 18.6 | (8) | 11.9 | (7) | 14.7 | (15) |
| Money from family/friends | 20.9 | (9) | 15.3 | (9) | 17.6 | (18) |
| Other sources | 16.3 | (7) | 18.6 | (11) | 17.6 | (18) |
| None | 4.7 | (2) | -- | -- | 2.0 | (2) |

Notes. ¹n=43. ²n=59. ³Data missing for 4 participants.

The reported monthly incomes of all participants varied between \$0 and \$5,000 with an average of \$913.⁷ Ninety-five percent of the respondents fell below the one-person 2012 before tax low income cut-off of \$23,647 (Statistics Canada, 2013).⁸ The average monthly income of respondents ($M=\$988.60$; $SD=90.5$) who were housed was slightly higher on average than those who were homeless ($M=\$810.90$; $SD=88.5$), but this difference was not statistically significant.⁹

Health. Respondents indicated the presence or absence of health problems in four domains (see Table 3). Multiple health concerns were common among participants with just over half of the respondents

identifying problems in two or more domains (51%).¹⁰ The number of different health domains in which respondents reported experiencing problems ranged from 0 to 3 with an average of 1.4¹¹. There were no differences in the average number of domains identified by people who were currently homeless versus those who were currently renting.¹²

With respect to individual health domains, between 30% and 60% of all respondents reported a problem with addiction, physical disability and mental illness. Other medical conditions, which included such things as diabetes, epilepsy, and HIV, were less commonly reported. The prevalence rates of health problems across all these domains were very similar between the homeless and renting groups.

Table 3. Reported health problems by housing status

| Type of health problem | <u>Homeless¹</u> | | <u>Renting²</u> | | <u>All Participants</u> | |
|---------------------------------------|-----------------------------|-------------|----------------------------|-------------|-------------------------|-------------|
| | % | (n) | % | (n) | % | (n) |
| Physical disability | 55.8 | (24) | 59.3 | (35) | 57.8 | (59) |
| Addiction ³ | 44.2 | (19) | 39.7 | (23) | 41.2 | (42) |
| Mental illness ⁴ | 39.5 | (17) | 31.6 | (18) | 34.7 | (35) |
| Other medical conditions ³ | 9.3 | (4) | 13.8 | (8) | 11.9 | (12) |
| Any health problem⁵ | 81.4 | (35) | 76.8 | (43) | 78.8 | (21) |

Notes. ¹n=43. ²n=59. ³Data missing for 1 participant. ⁴Data missing for 2 participants. ⁵Data missing for 3 participants. Comparisons between the homeless and renting groups using Fishers Exact Test detected no significant differences at $p < .05$.

Stability of Living Situation

Geographic stability. Stability in geographic location was addressed by asking the renting group about the location of their current accommodation and comparing it to their location when they were last homeless. At the time of the survey, nearly all the renting group were living in Surrey (95%) and more than two thirds of them (69%) indicated no change in their location since the last time they were homeless.¹³ A similarly high proportion of currently homeless participants were living in Surrey (93%) at the time of the survey.¹⁴ Of these respondents, 84% were in Surrey the last time they rented a place to stay.¹⁵

Temporal stability. To assess the stability of their living situation over time, the group of currently renting respondents was asked about the duration of their present tenancy and their past experiences with homelessness (see Table 4). Less than half the renters reported renting the same place for at least a year and less than one third had maintained the same rental unit for two years or more.¹⁶ Currently renting participants were queried about their most recent episode of homelessness and nearly one in five reported being homeless sometime within the last six months. Moreover, the vast majority (85%) indicated they had been homeless at some point in their lives.

Table 4. Time spent by currently renting participants in their present rental unit and length of time since they were last homeless

| Time period | % | n |
|---|------|----|
| Period of time in current rental place | | |
| In current rental place for at least 6 months ¹ | 64.9 | 37 |
| In current rental place for at least one year ¹ | 45.6 | 26 |
| In current rental place for at least two years ¹ | 29.8 | 17 |
| Period of time since last homeless | | |
| Homeless within the past 6 months ² | 19.0 | 11 |
| Homeless within the past year ² | 29.3 | 17 |
| Homeless within the past two years ² | 46.6 | 27 |
| Ever homeless | 84.7 | 50 |

Notes. n= 59 except where noted. ¹n=57 due to missing data for 2 participants. ²n = 58 due to missing data for 1 participant.

The living situation of homeless participants was also characterized by considerable flux. Almost 80% of these respondents reported some change in their living situation during the past year (see Table 5). For 38 of the 43 participants, estimates of the proportion of the past year spent homeless were available. These estimates ranged from 7 to 365 days with an average of 183 days, or half the year.¹⁷ The overwhelming majority (93%) indicated they had rented a place at some point in their lives.¹⁸ Just over half of the participants currently homeless had been renting a place only six months earlier.

Table 5. Time spent by currently homeless participants in their present living situation and length of time since they last rented

| Time period | % | n |
|---|------|----|
| Period of time in current homeless situation | | |
| In current homeless situation for at least six months | 32.6 | 14 |
| In current homeless situation for at least one year | 20.9 | 9 |
| In current homeless situation for at least two years | 11.6 | 5 |
| Period of time since last rented | | |
| Rented within the past six months | 51.2 | 22 |
| Rented within the past year | 60.5 | 26 |
| Rented within the past two years | 74.4 | 32 |
| Ever rented | 93.0 | 40 |

Note. n=43.

Characteristics of Rental Accommodations

One of the central interests of this project is the living situation of people who are not homeless, but rather vulnerably housed. To address this issue, the 59 participants who reported paying rent at the time of the survey were asked about their present rental accommodation (i.e., current renters). The remaining 43 participants were homeless at the time of the survey so they were asked about the last place they had rented. Forty of these participants acknowledged renting a place at some time in the past (i.e., past renters). Unless otherwise noted, the analyses in this section are based on this subsample of 99 current and past renters.

Type of rental accommodation. Current and past renters were asked to describe their present or most recent rental accommodation. When the survey respondents were analyzed as a whole, apartments or secondary suites proved to be the most popular types of rental accommodation (see Table 6). When current and past renters were analyzed separately, there were some visible differences in the most common types of accommodations rented by these two groups. Specifically, the proportion of current renters in apartments was noticeably larger (39% vs. 14%) and the proportion in boarding houses was noticeably smaller (9% vs. 25%) in comparison to past renters (see Table 6).

Table 6. Type of rental accommodation reported by current and past renters

| Type | Current Renters | | Past Renters | | All Participants | |
|-----------------|-----------------|----|--------------|----|------------------|----|
| | % | n | % | n | % | n |
| Entire house | 11.9 | 7 | 17.5 | 7 | 14.1 | 14 |
| Apartment | 39.0 | 23 | 15.0 | 6 | 29.3 | 29 |
| Secondary Suite | 33.9 | 20 | 37.5 | 15 | 35.4 | 35 |
| Boarding house | 8.5 | 5 | 25.0 | 10 | 15.2 | 15 |
| Recovery house | 6.8 | 4 | 5.0 | 2 | 6.1 | 6 |

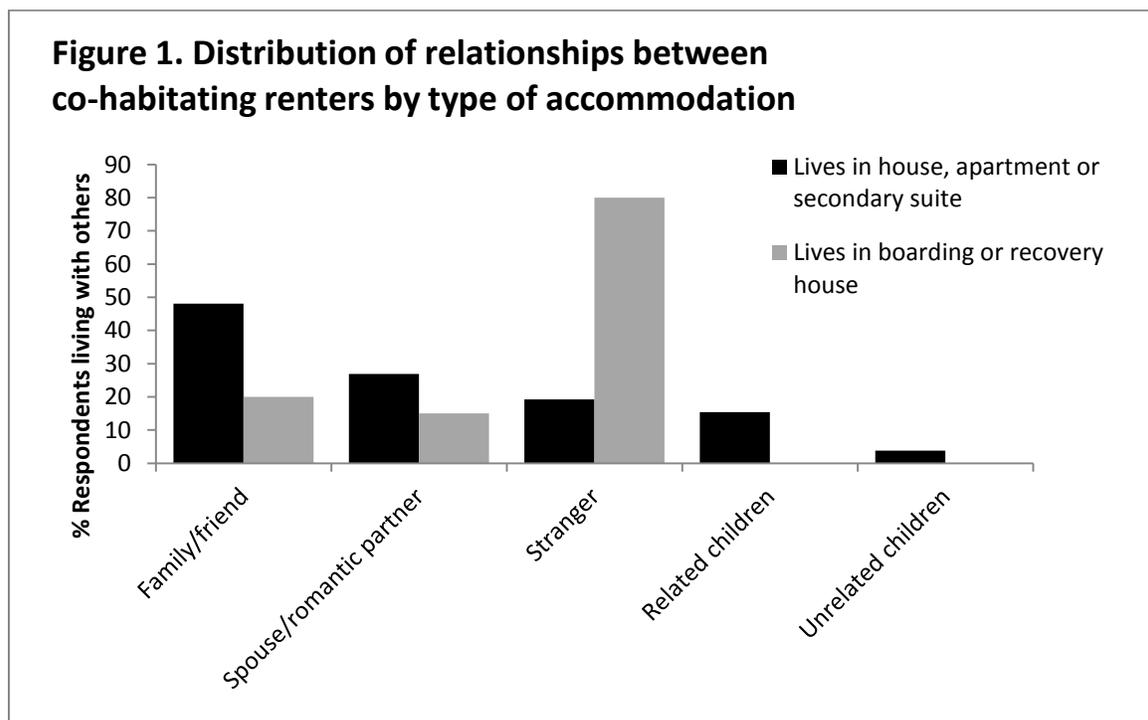
Note. n=99.

To further explore this issue, the different types of rental accommodation were condensed into one of two broad groups: self-contained accommodations or shared housing. Self-contained accommodations included houses, apartments and secondary suites. In contrast, shared housing comprised boarding and recovery houses. An analysis using these categories revealed that former renters were more likely to have been in boarding or recovery houses than current renters (30% versus 15%) although this difference was not statistically significant.¹⁹ It is not clear if these results reflect the time limits associated with some boarding and recovery houses that require people to leave after a while or perhaps that these facilities are less desirable and vacated at a higher rate, or something else.

Crowding. The bulk of the renters lived by themselves (25%) or in the company of one (33%) or two (16%) other people.²⁰ The remaining renters (26%) shared living space with between 3 and 13 other co-inhabitants with the exception of one respondent who reported living with 34 other people.²¹ For the sample as a whole, the average number of people renting together was 3.6, but this figure masks major differences between different types of accommodation.²² Self-contained living accommodations (i.e., houses, apartments, or secondary suites) reportedly had significantly fewer inhabitants on average (2.1 vs. 8.8) than shared housing arrangements (i.e., boarding or recovery houses).²³ Although shared housing is associated with more inhabitants, these facilities also tend to have more space. One way of accounting for the available space is to divide the total number of available rooms by the

number of people living there. On average, self-contained living units had 2.1 rooms per person which was significantly greater than the average for shared housing arrangements which was 1.3.²⁴

Cohabitant relationships. Of the 72 survey respondents living with other people, the most commonly identified cohabitants were adult family members or friends (40%), adult strangers (36%), and romantic partners/spouses (24%).²⁵ A relatively small proportion of these cohabitating renters reported the presence of children. Only 11% indicated the presence of children related to themselves or their partners and an even smaller proportion reported the presence of unrelated children (3%) in the rental unit.²⁶



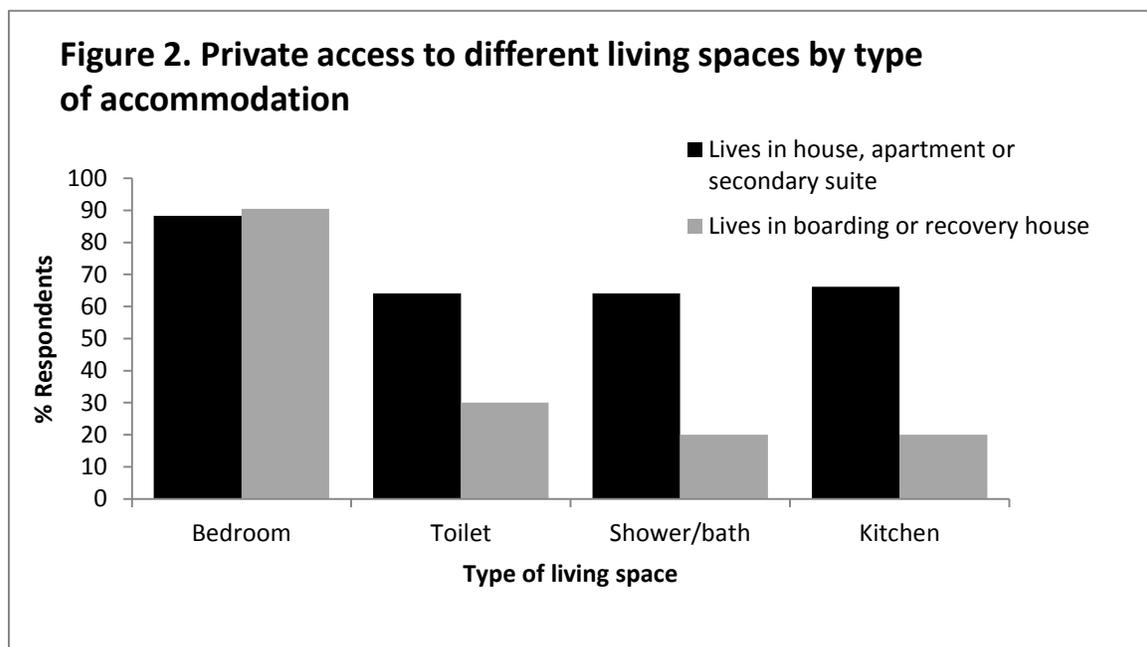
As Figure 1 shows, the distribution of existing relationships between participants and their cohabitants varied considerably by the type of accommodation. Respondents renting self-contained accommodations tended to live with people with whom they had previously established relationships whereas respondents in shared housing tended to live with strangers.

Available space and privacy. Survey respondents were asked about the nature of their access to sleeping, bathing, toilet, and food preparation areas. As Table 7 shows, nearly all the participants indicated they had access to these basic facilities where they lived. Apart from sleeping space, less than two thirds of the sample reported their access to these areas was private. Further analyses revealed considerable differences in the access to private space according to the type of accommodation (see Figure 2). A significantly greater proportion of participants living in self-contained accommodations enjoyed private access to a toilet, shower/bath and kitchen in comparison to those living in boarding or recovery houses.²⁷ There was no difference across these two groups in terms of access to private sleeping quarters.

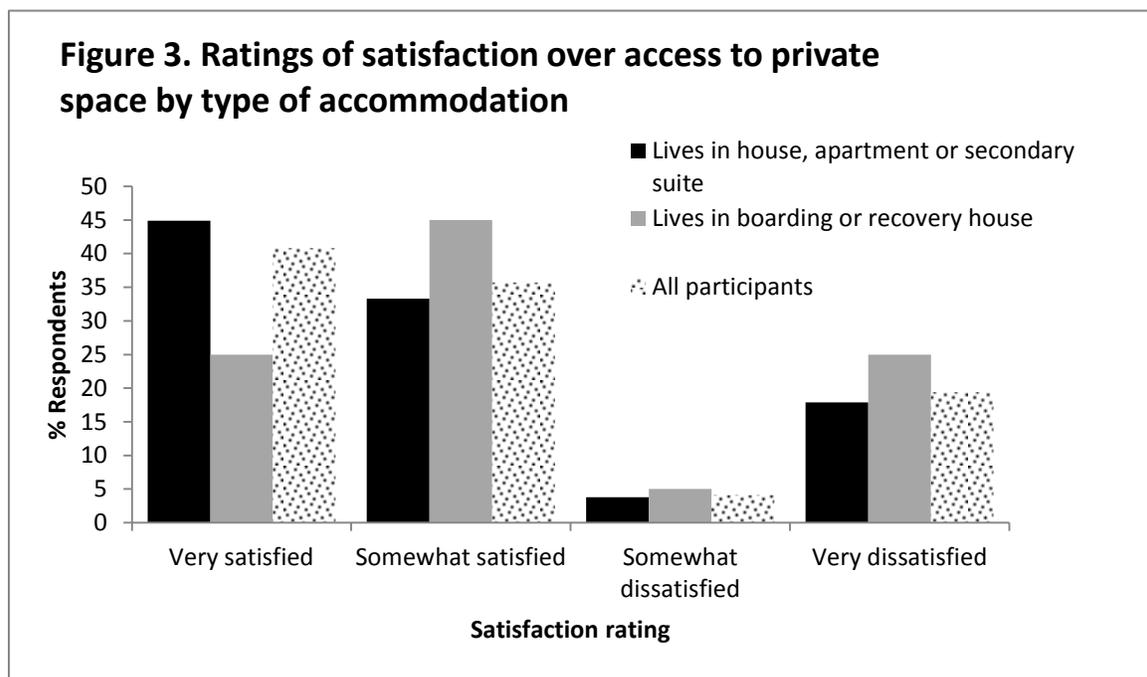
Table 7. Access to different living spaces

| Type | <u>Any access</u> | | <u>Private access</u> | |
|-------------|-------------------|----|-----------------------|----|
| | % | n | % | n |
| Bedroom | 96.9 ¹ | 94 | 88.8 ² | 87 |
| Toilet | 96.9 ¹ | 94 | 57.1 ² | 56 |
| Shower/bath | 98.0 | 97 | 55.1 ² | 54 |
| Kitchen | 99.0 | 98 | 56.7 ¹ | 55 |

Note. n=99. ¹Data missing for 2 participants. ²Data missing for 1 participant.

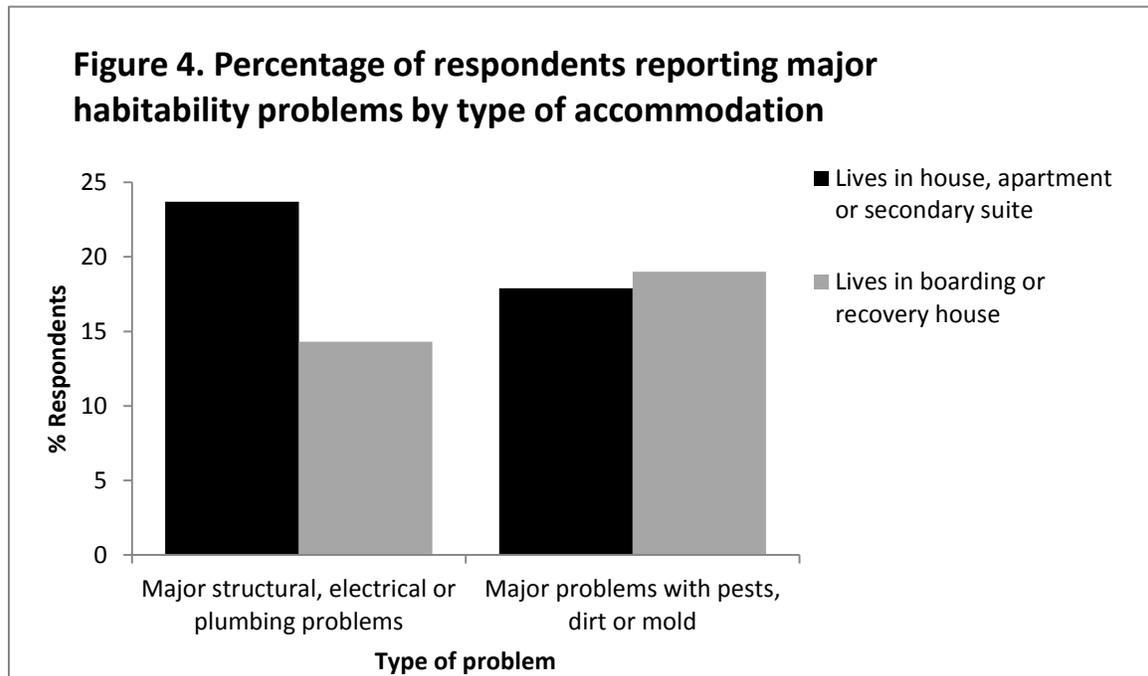


Participants were asked to rate how satisfied they were with their access to private space on a four point scale ranging from 1 (“very satisfied”) to 4 (“very dissatisfied”). Figure 3 presents the results. Just over three quarters of the sample reported some level of satisfaction with their access to private space. When the survey responses are broken down according to the type of accommodation it appears participants staying in self-contained living situations tended to express greater satisfaction than participants in shared housing, however, these differences are not significantly different.²⁸



Habitability. To assess habitability, respondents were asked to rate the building’s physical state of repairs and the presence of unhealthy living conditions. Half of the respondents (50%) reported the places where they lived had problems with the plumbing, electrical wiring, heating, roofing, ceilings, walls or floors. More than one in five respondents (22%) indicated the repairs that were required were major.²⁹ Problems relating to pests, dirt or mold were also extensively reported. Forty percent (40%) of the respondents complained about the presence of unsanitary conditions, just under half of which were characterized as major (18%).³⁰ Further analyses did not reveal any discernible pattern to the presence of

these problems among the different types of rental accommodations (see Figure 4).³¹



Perceived safety. Most participants expressed feeling safe or somewhat safe in the place they rented as well as the neighbourhood where they lived. As displayed in Table 8, participants were generally more likely to have safety concerns walking in their neighbourhood as opposed to being inside their rental accommodation. Comparisons between men and women revealed significant differences in perceived safety. Women felt significantly more unsafe in their rental unit and walking in their neighbourhood than men (See Table 8). Perceived safety also differed by age. Participants under the age of 46 expressed significantly more concern about their safety in the place they were renting (21%) than participants 46 years of age or older (7%). Finally, respondents suffering from mental illness or other medical conditions reported significantly more concern over their safety while walking in their neighbourhood than respondents without these conditions.

Table 8. Percentage of respondents feeling “somewhat” or “very” unsafe in their rental place and neighbourhood

| Characteristic | In rental place | | In neighbourhood ¹ | |
|--|-----------------|-----------|-------------------------------|-----------|
| | % | n | % | n |
| Age | | | | |
| Under 46 years | 21.4 | 9 | 21.4 | 9 |
| 46 years and older | 7.0 | 4 | 21.1 | 12 |
| Gender | | | | |
| Men | 8.5 | 5 | 10.2 | 6 |
| Women | 20.0 | 8 | 37.5 | 15 |
| Aboriginal¹ | | | | |
| Yes | 14.8 | 4 | 25.9 | 7 |
| No | 13.0 | 9 | 17.4 | 12 |
| Physical disability | | | | |
| Yes | 15.8 | 9 | 21.1 | 12 |
| No | 9.5 | 4 | 21.4 | 9 |
| Addiction problems² | | | | |
| Yes | 14.6 | 6 | 17.1 | 7 |
| No | 12.3 | 7 | 24.6 | 14 |
| Mental illness³ | | | | |
| Yes | 18.2 | 6 | 33.3 | 11 |
| No | 10.9 | 7 | 15.6 | 10 |
| Other medical condition² | | | | |
| Yes | 0 | 0 | 45.5 | 5 |
| No | 14.9 | 13 | 18.4 | 16 |
| Rents self-contained unit | | | | |
| Yes | 10.3 | 8 | 24.4 | 19 |
| No | 23.8 | 5 | 9.5 | 2 |
| All participants | 13.1 | 13 | 21.2 | 21 |

Notes. Italics indicate statistically significant differences ($p < .05$) using Mann-Whitney U test. n=99 except where indicated. ¹Data missing for 3 participants. ²Data missing for 1 participant. ³Data missing for 2 participants.

Affordability. To maximize the accuracy of rent affordability indexes only respondents who reported they were currently renting were included in these calculations.³² Four respondents reported their rent included food. These four respondents were excluded from the subsequent analyses. The reported monthly incomes of this restricted group of 55 participants ranged from \$300 to \$5,000 with an average of \$1,014.³³ The reported rents paid by these participants ranged from a low of \$275 to a high of \$1,200 per month.³⁴ The average monthly rent paid was \$617.³⁵

The percentage of income dedicated to paying rent was calculated based on the monthly incomes and rents reported by survey respondents. It is estimated that participants spent an average of 73% of their monthly income on rent.³⁶ Some respondents (20%) reported rents which exceeded their monthly incomes.³⁷ It is not clear if this result reflects a short-term situation, over-estimation of their rent (e.g., reporting the total rent not their portion of the rent) or an under-estimation of their income. Given the possibility of error, anyone who reported spending more on rent than they earned was dropped and the figures re-calculated. Based on these re-calculations, the proportion of monthly income spent on rent averaged 60%.³⁸

Assuming the true percentage of income spent on rent lies somewhere between the 60% and 73% averages determined above, these figures were used to calculate the amount of money participants are left with each month after paying their rent. Using the average reported monthly income of \$1,014, they have roughly \$271 to \$403 per month to cover their remaining expenses including food, clothing, and other basic needs.

Fear of eviction, treatment by landlord, and overall satisfaction. Participants were asked to rate their fear of eviction, treatment by their landlord and overall satisfaction with their rental accommodation on four-point rating scales. Nearly a quarter of the respondents indicated they were very worried they might be evicted (see Table 9). Just over 15% of the respondents reported their landlords' treated them very unfairly and a slightly lower proportion of participants were very dissatisfied overall with the place they rented (see Table 9). When the ratings were broken down according to the type of accommodation there appears to be a tendency for participants in shared housing to express more negative ratings than those in self-contained accommodations, but these differences were not statistically significant.

Table 9. Ratings of eviction fear, landlord treatment and overall satisfaction by type of accommodation

| Type | Self-contained ¹ | | Shared ² | | All Participants ³ | |
|-----------------------|-----------------------------|------|---------------------|------|-------------------------------|------|
| | % | (n) | % | (n) | % | (n) |
| Fear of eviction | | | | | | |
| Not worried | 53.8 | (42) | 47.6 | (10) | 52.5 | (52) |
| A little worried | 17.9 | (14) | 23.5 | (5) | 19.2 | (19) |
| Worried | 5.1 | (4) | -- | -- | 4.0 | (4) |
| Very worried | 23.1 | (18) | 28.6 | (6) | 24.2 | (24) |
| Landlord's treatment | | | | | | |
| Very fairly | 47.4 | (37) | 36.8 | (7) | 45.4 | (44) |
| Somewhat fairly | 29.5 | (23) | 26.3 | (5) | 28.9 | (28) |
| Somewhat unfairly | 10.3 | (8) | 10.5 | (2) | 10.3 | (10) |
| Very unfairly | 12.8 | (10) | 26.3 | (5) | 15.5 | (15) |
| Overall satisfaction | | | | | | |
| Very satisfied | 42.9 | (33) | 19.0 | (4) | 32.8 | (32) |
| Somewhat satisfied | 33.8 | (26) | 47.6 | (10) | 36.7 | (36) |
| Somewhat dissatisfied | 10.4 | (8) | 14.3 | (3) | 11.2 | (11) |
| Very dissatisfied | 13.0 | (10) | 19.0 | (4) | 14.3 | (14) |

Note. ¹Self-contained accommodations include houses, apartments and secondary suites. n=78 except for "overall satisfaction" ratings where n=77. ²Shared housing includes boarding and recovery houses. n=21 except for "landlord's treatment" ratings where n=19. ³n=99 for "fear of eviction" ratings. n=97 for "landlord's treatment" ratings. n=98 for "overall satisfaction" ratings.

Service Utilization

Participants were asked about their utilization of 8 different types of services during the past 12 months (see Table 10 for a list of the services). Overall, service utilization by participants was high. The number of these different services accessed during this period of time ranged from 1 to 7 with an average of 3.5.³⁹ It should be kept in mind that these figures are artificially raised by the fact that survey participants were recruited at community organizations that provided one or more of the listed services. Figure 5 presents the distribution of the number of different services utilized by respondents during the previous year.

Figure 5. Distribution of the number of different services utilized during the past 12 months

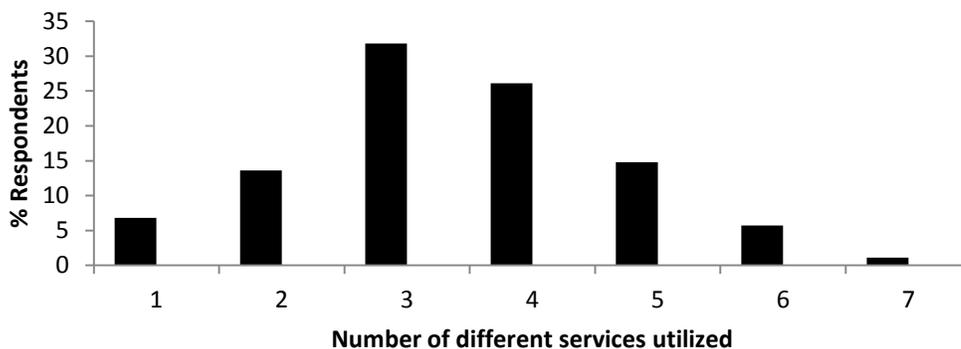


Table 10 displays the percentage of survey respondents who reportedly used each of the identified services. The services that were accessed by the largest proportion of respondents at least once during the past 12 months proved to be medical services, food banks or meal services, and drop-in centres. It is interesting to note that the proportion of respondents who made use of addiction and mental health services is equivalent to only about half the group who reported problems in these areas. In terms of frequency of use, food banks/free meals was identified as the service utilized the greatest number of times on average during the

Table 10. Reported service utilization in the past 12 months

| Characteristic | Any utilization | | Frequency of use | |
|---|------------------------|----------|-------------------------|-----------|
| | % | n | M | SD |
| Medical services ¹ | 86.9 | 86 | 22.2 | 100.1 |
| Mental health services ² | 21.0 | 21 | 2.6 | 8.4 |
| Addiction services ² | 20.0 | 20 | 14.7 | 99.8 |
| Dental services | 37.6 | 38 | 0.9 | 1.5 |
| Food banks/free meals ³ | 69.1 | 67 | 125.9 | 156.1 |
| Shelters/housing assistance ¹ | 42.4 | 42 | 44.5 | 101.3 |
| Employment/job assistance ³ | 23.7 | 23 | 29.5 | 149.5 |
| Drop-in or community centres ¹ | 53.5 | 53 | 87.6 | 140.7 |

Notes. n=101 except where noted. ¹Data missing for 2 participants. ²Data missing for 1 participant. ³Data missing for 4 participants.

previous year followed next by drop-in and community centres and then shelters and housing assistance.

The levels of service utilization were remarkably similar between respondents who were homeless and those who were renting with two exceptions (See Table 11). One exception concerned the use of shelters or other forms of housing assistance. As might be expected, participants who were homeless were significantly more likely to have made use of these services on at least one occasion during the past 12 months than respondents who were currently renting (see Table 11). Additional comparisons of the frequency of use revealed that participants who were homeless also made use of shelters or housing assistance significantly more times on average ($M=76.4$) during the past year than those currently renting ($M=21.0$).⁴⁰

Table 11. Reported service utilization in the past 12 months by housing status

| Characteristic | Homeless ¹ | | Renting ² | |
|------------------------------|-----------------------|-------------------|----------------------|-------------------|
| | % | (n) | % | (n) |
| Medical services | 92.9 | ³ (39) | 82.5 | ⁴ (47) |
| Mental health services | 23.8 | ³ (10) | 19.0 | ³ (11) |
| Addiction services | 27.9 | (12) | 14.0 | ⁴ (8) |
| Dental services | 32.6 | (14) | 41.4 | ³ (24) |
| Food banks/free meals | 56.1 | ³ (23) | 78.6 | ⁵ (44) |
| Shelters/housing assistance | 71.4 | ³ (30) | 21.1 | ⁴ (12) |
| Employment/job assistance | 17.5 | ⁵ (7) | 28.1 | ⁴ (16) |
| Drop-in or community centres | 61.0 | ⁴ (25) | 48.3 | ³ (28) |

Notes. Italics indicate statistically significant differences $p < .05$. All comparisons conducted using Fisher's Exact Test. ¹ $n=43$ except where noted. ² $n=59$ except where noted. ³Data missing for 1 participant. ⁴Data missing for 2 participants. ⁵Data missing for 3 participants.

The second exception related to the use of food banks or free meal services. It was interesting to note, that respondents who were currently renting were more likely to report using these services at least once during the year (see Table 11), however, no differences existed in the average reported frequency of use.

LIMITATIONS

As with all research, there are several limitations associated with this study due to the methodological approach it employed. A critical element of every study is the sample and who was included in it. One potential concern is whether particular groups of people were systematically omitted from the survey sample. A strength of this study is that the overwhelming majority of people who were approached agreed to participate (84%) and so it is likely that the survey respondents are reasonably representative of the people who attended the survey locations. Nevertheless, it is possible that some groups of people generally do not attend the locations where the survey was conducted and therefore were never approached about participating. One group that is visibly missing from the sample is young people and as a consequence readers should exercise caution about extrapolating the results of the study to this segment of the homeless and low-income renting population.

In addition, the survey was conducted at two locations in the Whalley area of Surrey. These locations were specifically chosen because of the diversity of people who attend these two facilities, the general absence of barriers (e.g., age or gender restrictions), and the attractiveness of the programs and services on offer which are likely to draw people from other parts of Surrey beyond the Whalley area. Still, Surrey is large both in terms of population and geographic area and it cannot be ruled out that the people attending these facilities differ from other homeless and at-risk people situated elsewhere in the city. Future research conducted in a variety of locations across the city will help to address this issue.

This study relies exclusively on participant self-reports. It is possible that in some cases participants were mistaken in the information they provided during the survey interview. While it seems less likely that participants will make errors with respect to qualitative answers (e.g., what type of place did you rent?) there is probably a greater risk of inaccuracy in some of the temporal (e.g., how long ago were you last homeless?) and frequency-based answers provided (e.g., How often do you think you used these services in the past 12 months?). Indeed, it was not uncommon for

participants to provide responses in the form of a range (e.g., 4 to 6 times) which were subsequently averaged for analytic purposes. Readers should keep this in mind when reviewing and interpreting the figures provided in the report.

REFERENCES

Statistics Canada. (2013). *Low income lines, 2011-2012*. Ottawa, ON: Author.

The Greater Vancouver Regional Steering Committee on Homelessness. (2012). *One step forward...Results of the 2011 Metro Vancouver homeless count*. Burnaby, BC: Author.

APPENDIX A: STEERING COMMITTEE

Jonquil Hallgate

Vera LeFranc

Aileen Murphy

Susan Papadionissiou

Shayne Williams

Michael Wilson

APPENDIX B: SURVEY INSTRUMENT

SURVEY INSTRUMENT

Screening Questions

- Have you already completed a survey?
 - Yes [END SURVEY]
 - No
- Gender **OBSERVATION ONLY – DO NOT ASK**
 - Male
 - Female
 - Unknown
- Would you mind telling me your age?
 - 16 to 18 years old
 - 19 to 25 years old
 - 26 to 35 years old
 - 36 to 45 years old
 - 46 to 55 years old
 - 56 to 65 years old
 - 66 to 75 years old
 - 76 to 85 years old
 - 86 years and older
 - No answer
- Do you consider yourself to be an Aboriginal person?
 - Yes
 - No
 - No answer
- Do you have a place to stay that you pay rent for?
 - Yes [SKIP TO Q. 12]
 - No

Current Homelessness Questions

- Where are you currently staying?
 - On the street (alley, park, abandoned building)
 - Shelter / Safe house / Transition house
 - Friend or family member's place
 - Other (specify) _____
- How long have you been staying here?

Days # weeks # months # years
- [If < 12 months] How much time during the last 12 months (since the beginning of last summer) have you been homeless?

Days # weeks # months
- Where is the place you are staying located? (city/municipality)

_____ No answer
- Have you ever had a place to stay that you paid rent for?
 - Yes
 - No [Skip to Q. 32]
 - No answer

| | | |
|--------------|------|------|
| Interviewers | | |
| Location | Keys | SUM |
| Day | Mon | Tues |
| Time | | |

- How long ago did you last have a place to stay that you paid rent for?

Days # weeks # months # years

[READ ALOUD] The next few questions I'm going to ask you are about the last place that you rented.

Housing Questions

- What best describes the type of place you rent (rented)? (check only one)
 - An entire house
 - Apartment
 - Secondary suite
 - Boarding house
 - Recovery house
 - No answer
- How long have you been (were you) at this place?

Days # weeks # months # years
- Where is (was) this place located? (city/municipality)

_____ No answer
- Altogether, how many people including yourself live (lived) at your place?

Number of people (include respondent): _____

 - Lives alone [SKIP TO Q. 17]
 - no answer
- Who else lives (lived) at this place with you? (check all that apply)
 - Spouse / romantic partner No. _____
 - Adult family members or friends No. _____
 - Adult strangers (previously unknown) No. _____
 - Children ≤18 yrs related to you/r partner No. _____
 - Children ≤18 yrs unrelated to you/r partner No. _____
 - No answer
- How many of the following does (did) it have?
 - Bedrooms: _____ no answer
 - Toilets: _____ no answer
 - Showers/baths: _____ no answer
 - Kitchens: _____ no answer
- Altogether, how many rooms does (did) it have?

_____ No answer

19. **Do (Did) you have access to a private...**
- Bedroom Yes No no answer
 Toilet Yes No no answer
 Shower/bath Yes No no answer
 Kitchen Yes No no answer

20. **How satisfied are (were) you with your access to private space?**
- Very Satisfied Somewhat satisfied Somewhat dissatisfied Very dissatisfied

21. **How safe do (did) you feel inside the place you are (were) renting?**
- Very Safe Somewhat safe Somewhat unsafe Very unsafe

22. **How safe do (did) you feel walking in the neighborhood where you are (were) renting this place?**
- Very Safe Somewhat safe Somewhat unsafe Very unsafe

23. **How worried are (were) you that you might be asked to leave or be evicted?**
- Very worried Worried A little worried Not worried

24. **How fairly do you feel the landlord treats (treated) you?**
- Very fairly Somewhat fairly Somewhat unfairly Very unfairly

25. **How much is (was) your rent (per month)?**
- _____ incl. food No answer

26. **Does (Did) this place need repairs to the plumbing, electrical wiring, heating, roof, ceiling, walls or floor?**
- No repairs needed
 Minor repairs needed
 Major repairs needed
 No answer

27. **Does (Did) this place have problems with pests, dirt, or mold?**
- No problems
 Minor problems
 Major problems
 No answer

28. **Overall, how satisfied are (were) you with the place you rent (rented)?**
- Very Satisfied Somewhat satisfied Somewhat dissatisfied Very dissatisfied

[IF QUESTIONS 6 – 11 WERE ASKED SKIP TO Q. 31]

Past Homelessness Questions

29. **Have you ever been homeless?**
- Yes
 No [SKIP TO Q. 32]

No answer

30. **How long ago was the last time you were homeless?**

Days # weeks # months # years

[If < 12 months] **How much time during the last 12 months (since the beginning of last summer) have you been homeless?**

Days # weeks # months

31. **Where were you living in the last time you were homeless? (city/municipality)**

_____ No answer

Service Utilization

32. **Do you have any of the following health problems?**

Yes No No answer

Physical disability
 Addiction
 Mental illness
 Other medical condition: _____

33. **How often do you think you have used the following services in the past 12 months?**

Medical services (e.g., clinics) _____ no answer
 Mental health services _____ no answer
 Addiction services _____ no answer
 Dental services _____ no answer
 Food banks/free meals _____ no answer
 Shelters/housing assistance _____ no answer
 Employment/job assistance _____ no answer
 Drop-in or community ctrs _____ no answer

34. **Where do you get your money from? (check all that apply)**

Employment full-time
 Employment part-time
 Welfare / income assistance
 Disability benefits
 Employment insurance
 Old age security / guaranteed income supplement
 Panhandling
 Binning / bottle collecting
 Money from family / friends
 Other (specify) _____
 No income
 No answer

35. **When you include all sources, what is your estimated monthly income?**

_____ No answer

Very Attentive Somewhat Attentive Somewhat Inattentive Very Inattentive

APPENDIX C: TECHNICAL NOTES

¹ 59 of 102 participants.

² 26 of 43 (60.5%) reported using shelters and other short-term forms of shelter; 11 of 43 (25.6%) reported living on the street; 5 of 43 (11.6%) reported staying with family or friends; 1 of 43 (2.3%) indicated “other” living situation.

³ $n=62$.

⁴ 1 of 102 (1.0%) were 16 to 18 year olds; 2 of 102 (2.0%) were 19 to 25 year olds; 17 of 102 (16.7%) were 26 to 35 year olds; 24 of 102 (23.5%) were 36 to 45 year olds; 35 of 102 (34.3%) were 46 to 55 year olds; 22 of 102 (21.6%) were 56 to 65 year olds; 1 of 102 (1.0%) was 76 to 85 years old.

⁵ $N=102$; For this analysis, missing data was coded as “0” indicating that it was not a source of income of the respondent.

⁶ Currently homeless participants ($n=43$) reported an average of 1.79 sources of income ($SD=1.32$) versus currently renting participants ($n=59$) who reported an average of 1.71 sources of income ($SD=1.05$). A comparison conducted using a T-test produced a $p=.078$.

⁷ $MD=\$900.00$; $M=\$913.20$, $SD=\$642.30$; Data missing for 3 participants.

⁸ 93 of 99 participants reported monthly incomes below \$1,955.58 equates to a yearly income of \$23,467.00. Data was missing for 3 participants.

⁹ Homeless participants: $M=\$810.91$, $SD=573.83$; Data missing for 1 participant. Renters: $M=\$988.58$, $SD=683.62$; Data missing for 2 participants. A comparison using a t-test was not significant at $p<.05$.

¹⁰ 50.7%; $n=50$

¹¹ $SD=0.99$; Data missing for 3 participants.

¹² A comparison using a t-test was not significant at $p<.05$.

¹³ 56 of 59 participants (94.9%) were currently living in Surrey; 32 of 49 (65.3%) of these same participants (data was missing for 1 participant) reported they were also in Surrey the last time they were homeless.

¹⁴ 40 of 43 participants; 93.0%.

¹⁵ 31 of 37 participants (83.8%). Data was missing for 3 participants.

¹⁶ They reported living in their current rental place from between 1 day to 3,650 days; $MD=335.5$; $M=605.5$; $SD=794.9$; Data was missing for 2 participants.

¹⁷ Data was missing for 5 participants; $MD=183$; $M=182.6$, $SD=134.9$

¹⁸ $n=40$; range=3 to 2,190 days; $MD=183.0$; $M=475.2$; $SD=599.5$.

¹⁹ 12 of 40 past renters (30.0%) compared to 9 of 59 current renters (15.3%) were in self-contained accommodations. Statistical testing using Fisher’s Exact Test was not significant ($p=.087$) using conventional cutoffs.

²⁰ Data missing for 3 participants; living alone reported by 24 of 96 participants (25.0%); living with 1 other person reported by 32 of 96 participants (33.3%); and living with 2 other people reported by 15 of 96 participants (15.6%).

²¹ Data missing for 3 participants; living with more than 2 other people reported by 25 of 96 participants (26.0%).

²² Data missing for 3 participants; $M=3.59$, $SD=4.43$.

²³ Data missing for 3 participants; Means compared using t-test significant at $p<.05$. Self-contained units ($n=75$) $M=2.13$, $SD=1.04$; shared housing units ($n=21$) $M=8.81$, $SD=7.25$.

²⁴ Data missing for 7 participants; Means compared using t-test significant at $p<.05$. Self-contained units ($n=74$) $M=2.12$, $SD=1.01$; shared housing units ($n=18$) $M=1.32$, $SD=0.45$.

²⁵ $n=72$; 29 of 72 participants (40.3%) lived with an adult family member or friend; 26 of 72 participants (36.1%) lived with adult strangers; 17 of 72 participants (23.6%) lived with a spouse/romantic partner.

²⁶ $n=72$; 8 of 72 participants (11.1%) lived with related children; 1 of 72 participants (2.8%) lived with unrelated children.

²⁷ Comparisons using Fisher’s Exact Test significant at $p<.05$.

²⁸ Comparisons made using Mann-Whitney U Test did not detect statistically significant differences $p<.05$.

²⁹ $n=97$; Data missing for 2 participants; 49 of 97 participants (50.5%) reported no repairs were needed; 27 of 97 participants (27.8%) reported minor repairs were needed; 21 of 97 (21.6%) reported major repairs were needed.

³⁰ n=99; 59 of 99 participants (59.6%) reported no problems; 22 of 99 participants (22.2%) reported minor problems; 18 of 99 participants (18.2%) reported major problems.

³¹ Participants in self-contained units and those in shared housing were compared on ratings for the need for repairs and presence of unsanitary conditions using the Mann-Whitney U Test but no statistically significant differences were detected at $p < .05$.

³² n=59.

³³ $MD = \$900.00$; $M = \$1014.33$, $SD = \$687.34$.

³⁴ Data missing for 1 participant.

³⁵ $MD = \$550.00$; $M = 617.73$, $SD = \$235.14$.

³⁶ n=54; data missing for 1 participant; $M = 73.2\%$

³⁷ 11 of 54 participants (20.4%); data missing for 1 participant.

³⁸ n=43; $M = 60.3\%$

³⁹ n=88; data missing for 14 participants; $MD = 3.0$; $M = 3.50$, $SD = 1.31$

⁴⁰ n=99; Data missing for 3 participants; Comparison made using t-test significant at $p < .05$.