



Family Homelessness in Prince George, Kamloops, Kelowna, Nelson and Nanaimo

Final Report - September 2014

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Executive Summary

Family homelessness represents a significant challenge in many communities. This research seeks to fill a critical gap in our knowledge about family homelessness and the different types of coping strategies adopted by vulnerable families and individuals who find themselves without a safe, secure place to live.

In undertaking this research the goal was to develop a better understanding of:

- 1** The different characteristics of family homelessness with a specific focus on the experiences and circumstances of low income and vulnerable families living in smaller and mid-sized communities;
- 2** The programs and services (housing, income, and support) to help prevent low income and vulnerable families in smaller and mid-sized communities from becoming homeless;
- 3** The programs and services (housing, income, and support) needed to help many low income and vulnerable families gain the stability needed to break the cycle of poverty and homelessness they face; and,
- 4** The essential services and supports needed to help families find secure housing in smaller urban centres, and the promising practices that help to successfully provide these supports.

Methodology

To help answer these questions, this research involved a number of specific steps and actions including:

- A review of the housing and research literature as it relates to the experiences and circumstances of families who are homeless or at risk of becoming homeless;
- An examination of the housing and research literature on key patterns and trends related to homelessness in smaller urban centres and rural communities in Canada;
- The identification of good practices (housing, income, and support) and responses to homelessness that have been implemented in BC and other jurisdictions to address the needs of vulnerable and “at risk” families and individuals.

This research also relied on interviews with one hundred (100) families who had experienced homelessness, as well as interviews with twenty five (25) community-based agencies and service providers who understood the local context and the type of housing and supports available to low income and vulnerable families facing difficulty in finding and keeping housing that they can afford in the communities where they live.

The findings from the interviews were documented and used to guide and inform the development of this report including the recommendations for future action. This includes specific strategies and actions needed across all levels of government and across communities to help meet the needs of low income and vulnerable families and break the cycle of poverty and homelessness they face.



Key Steps and Actions

THE FOLLOWING REFLECTS THE SPECIFIC STEPS AND ACTIONS TAKEN IN THE DESIGN AND IMPLEMENTATION OF THIS RESEARCH:

- Identification of the target communities for the study;
- Creation of a Project Advisory Group and expert panel to help lead the study;
- Initiation of a review of the housing and research literature;
- Review and approval of the proposed research and scope of work by the SFU and UBC Research Ethics Committee(s);
- Identification of community-based researchers in each of the study communities to assist in leading the research at the local/community level;
- Completion of a comprehensive housing needs analysis for each of the study communities;
- Design of a survey instrument and interview guide to be administered to homeless families and individuals living in each of the study communities;
- Design of a survey instrument and interview guide to be administered to service providers and community stakeholders in each of the study communities;
- The implementation of the field research and data collection including interviews with one hundred (100) homeless or previously homeless families across the study communities (20 interviews in each of the five (5) study communities);
- The collection and analysis of feedback from across twenty-five (25) different agencies and service providers in the five (5) study communities which work directly with low income and vulnerable families who are homeless, or are at risk of becoming homeless;
- Development of a report summarizing the findings including the development of specific recommendations around possible strategies and actions that, if adopted, could help to better meet the needs of low income and vulnerable families; and,
- Communication and dissemination of the study findings.



Findings from the Housing and Research Literature

In identifying potential strategies and actions for ending homelessness, it is important to understand why homelessness has become such a serious social problem, and the types of circumstances that can place families and individuals at risk of becoming homeless. The housing and research literature identified a range of different factors (economic and non-economic) which can put families and individuals at increased risk of becoming homeless. They include:

- Extreme housing affordability challenges;
- Poverty and low income;
- Health-related factors and personal circumstances;
- Family breakdown and domestic violence;
- Job loss, inadequate income and the need for other types of supports;
- A shortage of affordable housing.



Key Findings from the Interviews and Field Research

This section provides an overview of the preliminary findings to emerge through the review of the housing and research literature as well as key findings and outcomes to emerge from this research. In looking at the general findings to emerge from this study, it is clear that when the results are synthesized, many of the respondents are experiencing highly unstable living arrangements across a number of indices. Only **22% are employed**, and **65% have incomes of under \$1,500 per month (\$18,000 annually)**. The primary income source of the majority of households (58%) is social assistance, BC disability benefits or federal disability pension. Only **34% reported that they had enough money to pay all their bills** in the past month while 61% could only pay some or even none of their bills. Only one (1) in 10 respondents indicated that their household needs were being met while 31% of respondents reported their needs were not being met. **Almost one (1) in 4 respondents (23%) also reported at least one instance in the past month where their children did not have enough to eat.**

In terms of their health, **29% reported a medical condition, 24% reported a physical condition and 34% reported a mental illness.** Consumption of medical and other types of supportive services was high with **more than half (58%) of all respondents reporting that they relied on support in obtaining food or clothing, while 47% relied on housing assistance.** At least one (1) in 5 used services such as counseling and support for domestic violence (20%), life skills training (24%), employment assistance and job finding services (21%), parenting support (29%) and transportation assistance (24%). Legal assistance, community clinics, emergency room services were also used by nearly one (1) in 5 respondents (19%). A similar number were receiving medication for a health or medical condition.

instability with:

- 44% of respondents reporting that they had been in their housing for less than six (6) months and 63% for less than one (1) year;
- 40% of respondents reporting that they had been in their prior housing for less than six (6) months suggesting the pattern of instability is often long-standing or chronic;
- Almost half of all respondents (49%) reporting that they anticipated that they will remain in their housing for less than a year;
- More than half of all respondents (55%) reporting that they consider their current housing to be 'temporary' in nature;
- Approximately 46% of all respondents reporting some level of concern about losing their housing with one (1) in 10 respondents (14%) reporting that they were very concerned about this possibility.

◀ **Taken as a whole,**

these responses appear to illustrate a population living with a high degree of instability.

Furthermore, this instability appears to be multi-faceted in nature and has a major bearing on the housing, income, medical, support needs and employment circumstances of a large proportion of the families who participated in this study. It also appears that many families feel pressures across a number of dimensions which further contributes to the complexity of the challenges they face. For example, these same households may be dealing with employment challenges, highly unstable housing arrangements, low income and an inability to satisfy household needs all at the same time. This can include even the most basic needs such as food for their children, parenting or budgeting issues, medical needs, as well as safety from the threat of domestic abuse.

Within this context, it is not surprising to learn that

representatives from the service agencies in the study communities both acknowledge and attempt to address the multiplicity of expressed needs. For example, when asked to identify the root causes behind family homelessness, a wide range of respondents suggested that the root causes can be complex and vary from household to household. That said, poverty and low income were identified as the single most common cause of family homelessness followed by mental health and addictions issues, lack of access to education, employment and life skills training, as well as abusive relationships and family breakdown.

When asked to indicate the types of services and programs needed to address the existing needs, twenty-three (23) different programs and services were identified which speak to the range of issues that homeless families face. This includes the need for affordable housing, access to healthy and nutritious food, school meal programs, and budgeting and money management support. To further underscore the complexity and scope of the challenge of family homelessness, a number of different demographic groups were identified by the agencies and service providers as being at significant risk of homelessness. These included single parent families (especially female-led households), Aboriginal families, working poor families, as well as families living in low incomes. Youth were also identified as being at greater risk.

Taking the findings from the interviews with at risk clients and

the services and community agencies who serve this population together, a few **key observations** emerge:

- *The root causes of family homelessness are widely varied;*
- *The needs of those who are homeless or at risk of homelessness are diverse;*
- *Many low income and vulnerable families continue to struggle in highly insecure arrangements which have serious and long term implications for families who face these challenges.*

The findings also suggest that, while committed to working to address the issues of homelessness, without additional funding or targeted investments, small and mid-sized communities will continue to be challenged in meeting the range and complexity of the problem of family homelessness.



Conclusions and Recommendations

The recommendations set out in this report recognize that a successful strategy for ending homelessness relies on three (3) components—**housing, income** and **support**. Furthermore, actions are necessary in all three areas to successfully address the underlying complexities and issues related to homelessness. This report looks specifically at the circumstances of low income and vulnerable families living in smaller and mid-sized communities, and the types of investments and actions needed to help break the cycle of poverty and homelessness these families face.

The recommendations set out in this report operate on the belief that solutions to ending homelessness are possible and that with concerted effort, collective will and targeted investments, many low income and vulnerable families who are precariously housed can have a greater chance at successfully finding and keeping housing in their community, as well as achieve the stability they need to give their children the best possible start in life and a genuine opportunity to realize their full potential.

The recommendations set out in this report identify actions needed across all levels of government—local, regional, Federal and Provincial to address the critical and urgent problem of family homelessness and include actions across the three areas of **housing, income** and **support** such as:

 **Expanding the supply of affordable housing for families** including establishing a target of **541 new housing units per year over the next five years** across the five (5) study communities in order to reduce the number of families spending 50% or more of their income on their housing costs by 20% per year.

 **Improving the economic situation for low income and vulnerable families** by calling on the Provincial government to **increase the level of income assistance** that is available to low income and vulnerable families and by working to **improve access to economic opportunities** and **reduce barriers to accessing employment**.



On-going advocacy, education, capacity building and partnership development to build increased awareness and understanding of issues related to family homelessness including:

- **Convening a community of practice** to share insights and understanding about ways to help strengthen the continuum of services and supports available to low income and vulnerable families including profiling local initiatives and innovation which have helped to strengthen local responses and improve the outcomes for families;
- **Explore the creation of a pilot or demonstration project** that brings together partners from across the community as well as other levels of government to ensure that there is a coordinated response to meeting the needs of low income and vulnerable families. This project, while focusing on the needs of low income and vulnerable families could be modeled after the type of innovation and positive results realized through the Province's successful *Homeless Intervention Project*, initiated in 2010.
- **On-going research, innovation and evaluation around different models and approaches** for effectively addressing the needs of low income and vulnerable families. This should include strategies which build on the types of best practices identified in the housing and research literature including an array of different integrated housing and support models. The potential benefits and opportunities of exploring a "housing first" approach for families should also be explored including documentation of the types of services and supports that have helped low income and vulnerable families successfully make the transition out of poverty and homelessness.

It is clear that any significant reduction in homelessness will require additional funding beyond what is currently provided. Furthermore, the problem of homelessness is a problem that cannot be solved alone and effective strategies must necessarily also address fundamental issues such as housing, health, education, childcare and employment. A key role of this research also includes placing greater focus on building public awareness about the problem of family homelessness and identifying potential solutions that can help to demonstrate that, with concerted effort and targeted investments, it is possible to create the conditions needed to help low income and vulnerable families gain the stability they need to successfully move forward in their lives and to have a chance to succeed.

Section 1

Introduction

Background

Homelessness continues to be a significant challenge for many communities. A number of municipalities have reported on-going challenges with people living rough on the streets, staying in emergency shelters as well as in temporary and ad hoc accommodation. There has also been growing awareness that, in addition to the increasing number of individuals living on the streets or staying in emergency shelters, a significant and growing number of families and individuals are living in temporary or ad hoc arrangements without a permanent place to call home. This includes families and individuals staying in SRO (single room occupancy) hotels, emergency shelters, with family or friends on a temporary or ad hoc basis, as well as in other types of temporary arrangements.

This research, funded through Human Resources and Skills Development Canada (HRSDC), uses a participatory action approach to look specifically at the issue of family homelessness in five (5) small and mid-sized communities in British Columbia (Kelowna, Kamloops, Prince George, Nanaimo and Nelson) with a focus on:

- *Understanding the different characteristics of family homelessness with a specific focus on the experiences and circumstances of low income and vulnerable families living in smaller and mid-sized communities;*
- *Identifying programs and services (housing, income, and support) to help prevent low income and vulnerable families in smaller and mid-sized communities from becoming homeless;*
- *Identifying programs and services (housing, income, and support) available and/or needed to help low income and vulnerable families facing homelessness gain the stability needed to move forward with their lives; and,*
- *Identifying the essential services and supports needed to help families find secure housing in smaller urban centres, and the promising practices that help to successfully provide these supports.*

A lot is known about the challenges of homelessness in larger urban centres. In undertaking this research, a key goal was to develop a better understanding of family homelessness in small and mid-sized communities. This included research which looked at differences in the experiences and circumstances of low income and vulnerable families across different communities in order to gain a better understanding of some of the specific challenges they face in finding and keeping housing they can afford in the communities where they live.

This study also looked at the different types of programs and services needed to help low income and vulnerable families who are homeless or who have experienced homelessness regain the stability they need to move forward in their lives. This includes integrated housing and supports models designed to provide increased stability for low income and vulnerable families with a history of homelessness. As part of this research, consideration was also given to possible 'best practices' that have been documented in the housing and research literature and that have proven effective in addressing the specific and immediate needs of low income and vulnerable families who are homeless.¹



The Importance of This Research

Homelessness is one of the most pressing issues facing communities across Canada. The harsh effects of homelessness are experienced most directly and acutely by the individuals and families who are not securely or adequately housed, with the effects of poverty and homelessness having the potential for devastating consequences for families and children over their life course.

Although the concept of being without secure physical shelter is relatively straightforward, family homelessness is an issue that cuts across a number of policy domains, intersecting with issues related to poverty, access to adequate income, stable employment, affordable housing and the other types of services and supports needed to help people experiencing housing challenges find and keep housing in their community.

In addition to homelessness itself, the housing and research literature also shows that many of the families and individuals who are precariously housed or at risk of becoming homeless also face a range of other challenges including health-related issues (both mental and physical) as well as issues related to family breakdown, domestic violence, discrimination, racism, education, and training.^{2,3,4}

The research and analysis, as well as the recommendations set out in this report identify actions needed at the community level to help meet the needs of low income and vulnerable families who are precariously housed including increased investments in affordable housing as well as the types of services and supports needed to improve access to employment and other opportunities. It also includes an analysis of the types of services and supports that have helped to provide increased stability to low income and vulnerable families including helping them to transition out of homelessness and/or remain housed.

A key role of this research also includes placing greater focus on building public awareness about the problem of family homelessness and identifying potential solutions that can help to demonstrate that, with concerted effort and targeted investments, it is possible to create the conditions needed to help low income and vulnerable families gain the stability they need to successfully move forward in their lives and to have a chance to succeed.

Understanding the Different Characteristics of Family Homelessness

Similar to other types of homelessness, the causes of family homelessness are complex, typically rooted in a range of structural and systemic factors as well as individual circumstances. Within the housing and research literature, a number of different factors (economic and non-economic) have been identified as contributing to homelessness. This includes an economic and social system that does not provide an adequate income, sufficient affordable housing or the types of services and supports needed to help low income and vulnerable families escape the effects of poverty, discrimination and racism.^{7, 8} Family breakdown and domestic violence have also been identified as a significant driver and contributing factor to family homelessness especially in smaller centres and rural communities, and can include both women and children fleeing abuse, as well as youth fleeing violence.^{9,10,11}

Research published by the National Center on Family Homelessness (NCFH) in the United States (2011) noted that “every year hundreds of thousands of Americans become homeless; many of these are children.”⁵ Their research also found that many homeless families are *hidden from view*—moving frequently, doubling up, living in over-crowded housing, or poor quality conditions because that is all they can afford.⁶

Gaps and weaknesses in the social safety net can also undermine the opportunities available to families and diminish their chances of successfully breaking out of poverty and low income. In particular, many families continue to face significant levels of housing stress and an inability to find housing in their communities that they can afford. This includes families who are at risk of economic eviction due to the growing gap between the cost of housing in their community and the price they can afford to pay.^{12,13} The housing and research literature also shows that on-going tight rental market conditions and a limited supply of affordable housing can mean increased competition for available units and upward pressure on rent. This can, in turn, create even greater affordability challenges for some households.

A successful strategy for ending homelessness relies on three (3) components—housing, income and support.^{14,15,16} Furthermore, actions are necessary in all three areas to successfully address the underlying complexities and issues related to homelessness. This report looks specifically at the circumstances of low income and vulnerable families living in smaller and mid-sized communities, and the types of investments and actions needed to help break the cycle of poverty and homelessness these families face.

The recommendations set out in this report believe that solutions to ending homelessness are possible and that, with concerted effort, collective will and targeted investments, many low income and vulnerable families who are precariously housed can have a greater chance at successfully finding and keeping housing in their community and gain the stability they need to give their children the best possible start in life and a chance to realize their full potential.

The Research Approach

This research used a participatory action approach to look specifically at the issue of family homelessness in five (5) small and mid-sized communities in BC. This section provides an overview of the specific steps and actions taken as part of this research. They included:

- ▶ The identification of the target communities to be included in the study;
- ▶ The creation of a Project Advisory Committee;
- ▶ A review of the housing and research literature;
- ▶ The implementation of a comprehensive housing needs analysis for each community;

- ▶ The identification of community-based researchers to assist with the field research;
- ▶ The design and administration of a survey to one hundred (100) families across the study communities who had experienced homelessness, or who were at risk of becoming homeless;
- ▶ The design and administration of a survey to twenty-five (25) community-based agencies and service providers who have direct experience working with homeless families;
- ▶ Communication and dissemination of the findings.

The Identification of the Target Communities Included in the Study

This research focused on five (5) small and mid-sized communities in British Columbia. The communities selected for this study included Kelowna, Kamloops, Prince George, Nanaimo and Nelson. These communities were selected for a number of reasons:

- They were outside of the Lower Mainland and were considered to be a representative sample of small and mid-sized communities;
- They included a mix of regional centres and smaller urban centres;
- Each of the communities had well established research networks and an established relationship with SPARC BC in looking at issues of homelessness including the hidden nature of homelessness in smaller communities; and,
- Each of the communities had extensive experience in working on issues related to homelessness in their communities and a strong commitment to actively working to find solutions for ending homelessness.

The Creation of a Project Advisory Committee

A Project Advisory Committee was established to review the materials that were developed and to provide advice and guidance at key points. The Project Advisory Committee helped to frame the research as well as review the study findings and recommendations. The Project Advisory Committee included academic advisors as well as community partners with experience in the design and implementation of community-based research, and with significant insight and understanding around issues related to homelessness.

A Review of the Housing and Research Literature

A review of the housing and research literature was completed to look at the theory and practice around family homelessness. The review of the literature focused on a number of different themes including questions related to structural and systemic factors that can place some households at greater risk of homelessness as well as information on homelessness in smaller urban centres and rural communities in Canada and other jurisdictions. The insights gained from the review of the literature are discussed in Section 2 of this report.

The Implementation of a Comprehensive Housing Needs Analysis for Each Community

Recognizing that each community is different in terms of the housing needs and challenges that they face, SPARC BC completed a comprehensive housing needs analysis for each of the study communities. This included an examination of local housing market conditions using information from the 2011 Census and National Household Survey, CMHC rental market data and other sources. The analysis also included information on the current continuum of housing choices available to low income and vulnerable families including information on the inventory of social housing and non-market housing in each of the study communities. Key findings related to the community needs analysis are highlighted in Section 3 of this report while the full analysis has been included in the Technical Appendices that has been prepared to accompany this report.

The Identification of Community-Based Researchers to Assist with the Field Research

This research used a participatory approach which included interviews with vulnerable families across the different study communities. The interviews were designed to learn more about the individual experiences and circumstances of homeless and at risk families. This approach relied on the insights and input from community-based researchers and service providers who understood the local context and who were familiar with some of the specific issues and challenges faced by low income and vulnerable families in their communities. Each of the community-based researchers helped to identify vulnerable and “at risk” families who shared their stories, insights and experiences about their housing situation, and who spoke to the difficulties they faced in finding safe, secure and affordable housing in their community and in meeting the needs of their families.

Design and Administration of a Survey to 100 Vulnerable and “At Risk” Families

There were two (2) survey instruments developed as part of this research project. The first was a survey designed to gather information and stories from families who had experienced homelessness. Twenty (20) families completed this survey across each of the five (5) study communities. This approach generated a total of one hundred (100) responses from families from across the five (5) study communities. The survey that was developed to support this phase of work included questions about different aspects of the personal circumstances and housing situation of the study families including information on their general social, economic and demographic profile, as well as patterns of service use. In particular, the survey included questions related to:

- Their household size and composition;
- Their income and employment situation;
- Their housing careers including questions related to their current housing situation, previous housing situation and future housing plans;
- Their patterns of shelter use and history of homelessness including the frequency of their past moves as well as their reliance on both formal^A and informal^B services and supports in their community;
- The types of services and supports needed to help meet the basic needs of family members and to provide increased stability to vulnerable and “at risk” households in terms of their overall housing situation.

Design and Administration of a Survey to Twenty-Five (25) Agencies and Service Providers

A second survey instrument was developed and administered to community-based agencies and service providers in each of the five (5) study communities. The survey was administered to agencies with direct experience working with vulnerable and “at risk” families and included questions about the types of services and supports available in the community for low income and vulnerable families as well as questions about potential barriers or gaps in the continuum of services available.

Twenty-five (25) different agencies participated in this phase of research (approximately five (5) agencies from each of the study communities). The agencies that were represented included organizations which covered a broad spectrum of services and supports including direct outreach to those who are homeless. The agencies represented in the study also included those who worked with low income and vulnerable families in the areas of housing, health, employment and other related services and supports for addressing homelessness.

Communication and Dissemination of the Research Findings

This report summarizes the findings to emerge through this research. A province-wide web-based forum will be convened to share the findings and to discuss the implications from a public policy and service delivery perspective.

^A The formal system of support refers to people staying in emergency shelters or transition houses with a more complete description of the different types of programs and services that fall within the formal system of support discussed in the following section.

^B Informal systems of support include individuals who are ‘sofa surfing’, staying with family or friends or living in other types of temporary or ad hoc accommodation in their community including single room occupancy hotels and other types of temporary arrangements.

Review of the Housing and Research Literature

Dimensions of Homelessness

In their report on the “State of Homelessness in Canada 2013”, the Canadian Alliance to End Homelessness (CAEH) used the definition of homelessness developed by the Canadian Homeless Research Network. Under this definition, homelessness is defined as:

...a situation where an individual or family is without stable, permanent, or appropriate housing, or the immediate prospect, means or ability to acquire it as a result of systemic or societal barriers that include the lack of affordable and appropriate housing, an individual's or household's financial circumstances, or because of their mental, cognitive, behavioural or physical challenges, and/or racism and discrimination...

The definition developed by the Canadian Homeless Research Network also suggests that “**most people do not choose to be homeless, and that the experience is generally negative, unpleasant, stressful and distressing**”.¹⁷

The Canadian Homelessness Research Network has also developed a typology that describes the different degrees and types of homelessness¹⁸ and includes definitions around those who rely on the formal system of services and supports (*the sheltered homeless*)^C as well as definitions around those who fit more appropriately into the category *unsheltered homeless*.^D The typology developed by the Canadian Homeless Research Network also includes definitions related to those who are *provisionally accommodated*^E as well as those who are *insecurely housed and at imminent risk of homelessness*.^F

^C This refers to people who are staying in emergency shelters or other accommodation provided at no cost or minimal cost to the user and is typically part of the institutional response to homelessness provided by government, non-profit, faith-based organizations and/or volunteers.

^D Unsheltered homeless include people who lack housing and who are not accessing emergency shelters or accommodation except during extreme weather conditions. In most cases, the unsheltered homeless include places not intended for human habitation including living in public or private spaces without consent including parks, sidewalks, squares and vacant buildings. It can also entail people living in their vehicle, garages, attics, make-shift shelters and tents.

^E Provisionally accommodated includes people who are otherwise without permanent shelter and include those in transitional housing for those who are homeless, people living temporarily with others but without a guarantee of residence or immediate prospects for accessing permanent housing as well as people living in short-term and temporary accommodation and those who are in institutional care and who lack permanent housing arrangements.

^F Individuals who are insecurely housed are those whose current housing situation is dangerously lacking security or stability and could include individuals who are at imminent risk of homelessness as well as those who are precariously housed.

Looking Specifically At Family Homelessness

Most Canadians recognize the importance of having a home. Without a safe, secure place to call home, it is extremely difficult to meet even the most basic physical needs. At the same time, the research shows that the causes of homelessness are complex and include both individual circumstances as well as broader structural and systemic changes within society. Public policy decisions also have a role to play such as decisions around investments in health and other social services, housing, as well as policies and decisions related to access to income assistance, affordable child care, and other services and supports in communities.

In identifying potential strategies and actions for ending homelessness, it is important to understand why homelessness has become such a serious social problem, and the types of circumstances that can place families and individuals at risk of becoming homeless. This section looks at the different factors (economic and non-economic) that were identified in the housing and research literature which can put families and individuals at increased risk of becoming homeless. They include:

- Extreme housing affordability challenges;
- Poverty and low income;
- Health-related factors and personal circumstances;
- Family breakdown and domestic violence;
- Job loss, inadequate income and the need for other types of supports;
- A shortage of affordable housing.

Each of these different factors is discussed in more detail in this section. As well, this section includes information on the needs of specific vulnerable or “at risk” populations including women, Aboriginal people, and children and youth.

Households Facing Extreme Affordability Challenges

The housing and research literature recognizes that on-going housing affordability challenges can result in a situation where a household is precariously housed.¹⁹ A common measure of this risk includes households spending 50% or more of their income on their housing costs. For many of these families, an increase in their rent or a decrease in their income could result in a situation where they are no longer able to maintain their housing and are forced to move.²⁰

It might also be the case that low income and vulnerable families are forced to make compromises and trade-offs including living in poorer quality housing or neighbourhoods, or unsafe or overcrowded conditions. In some cases families will find themselves in a situation where they have to move frequently²¹ and/or rely on family and friends or other types of temporary or ad hoc arrangements in order to help them get by.²²

The Canadian Alliance to End Homelessness also suggests that there has been a sharp increase in the reported level of shelter use among families with children and that the average length of stay for families has increased significantly over the past five years.^{23, 24}

Some researchers have observed that the high shelter cost burden that some households face can overwhelm all other aspects of family life.²⁵ In British Columbia in 2006, there were an estimated 64,885 renter households who were spending between 50% and 99% of their income on their housing. These are households considered to be in ‘worst case housing need’, and who are at increased risk of economic eviction and homelessness. Of the households in ‘worst case need’, 27,615 (43%) were in families of two or more persons.²⁶ This included approximately 2,700 families living in the five (5) study communities.

While information on the number of households spending 50% or more of their income on their housing cost is not yet available for 2011, the National Household Survey reported that there were 234,425 renter households across BC spending 30% or more of their income on their housing costs. This includes 88,710 family households. As of March 31, 2014, BC Housing reported that there were approximately 10,600 families receiving assistance under the Province's Rental Assistance Program (RAP)^g and 4,000 families on their Applicant Registry.²⁷ All of these measures point to the importance of on-going investments in affordable housing as well as the relatively high levels of housing need across many families.

Families Living in Poverty and Low Income

An adequate income is essential in both preventing and ending homelessness. For many low income families, there is the need to identify opportunities to open up pathways for greater participation in the social and economic aspects of community life. This includes creating opportunities for meaningful employment, better paying jobs and higher minimum wage, removing barriers to employment, and providing access to job training, education, child care and other types of supports. The housing and research literature shows that many families and individuals living in chronic and persistent poverty face a complex set of barriers that can place them at increased risk of homelessness.²⁸ At the time of the 2011 Census there were 696,850 individuals across British Columbia living in poverty including 157,250 children and youth under the age of 18 (22% of all children and youth across the Province).²⁹

Health-Related Factors and Other Personal Circumstances

Health-related factors including physical disabilities, mental illness, addictions, and multiple diagnoses can also play a role in contributing to homelessness. In particular, the housing and research literature shows that vulnerable and "at risk" families are frequently dealing with multiple challenges including issues related to both physical and mental disabilities.³⁰ As well, many individuals who have a disability are limited in terms of their ability to participate in the economic and social life of their community and rely on income assistance and other supports in their community to help them to meet their basic needs.

The National Center on Family Homelessness suggests that, in providing support for families and children experiencing homelessness, it is necessary to focus on the physical and emotional safety of family members,^h as well as to respond to their immediate needsⁱ while building linkages among the housing, services and supports in the community.^j The basic principles of care for homeless families and children published by the National Center on Family Homelessness also calls for family-oriented services which focus on the specific needs of the individual family members (both parents and children), as well as the needs of the family as a unit.³¹

In looking at the specific needs in smaller communities and mid-sized urban centres, the research shows that while many of the needs are largely the same as in larger centres, access to services is not always the same, resulting in a situation where vulnerable families or individuals may be forced to leave their communities in order to get the services they need.³²

^g Families receiving rent assistance through the RAP (Rental Assistance Program) have an annual income of \$35,000 or less and have housing that costs between \$1,055 per month and \$1,190 per month (Metro Vancouver) or \$970 per month and \$1,015 per month outside Metro Vancouver.

^h Research published by the National Center on Family Homelessness in the U.S. observes that one of the basic principles of care for families and children experiencing homelessness is to ensure that services are provided in a safe physical environment and that clients are treated in a respectful, supportive and non-judgemental manner.

ⁱ Research published by the National Center on Family Homelessness in the U.S. observes that one of the basic principles of care for families and children experiencing homelessness is to ensure that the immediate needs of families experiencing homelessness are addressed including the need for safety, housing, benefits, as well as pressing health, mental health and substance abuse needs.

^j Research published by the National Center on Family Homelessness in the U.S. observes that one of the basic principles of care for families and children experiencing homelessness is to work to build linkages among the necessary housing and support services including child care as well as transportation. It also observes that programs should work to connect families to mainstream services and supports in the community.

Domestic Violence

The housing and research literature also shows a strong correlation between domestic violence and family homelessness.^{34, 35, 36} A study by BC Housing and the BC Society of Transition Houses completed in 2009 found that in 2007/2008 nearly 17,000 women and children used the different emergency shelters, transition houses and safe houses across BC.³⁷ The study also found that over half of the women and children who needed services from these various programs were not able to access services because of issues related to capacity, choice, organizational philosophy or social needs which could not be met.³⁸ The same report also noted that 95% of women in BC have a transition house or safe house within one hour of their home.³⁹

Research into issues related to domestic violence and homelessness has also found that women who are in an abusive situation can face a number of different barriers including transportation-related issues,⁴⁰ economic pressures⁴¹ and other factors.⁴²

“ In the context of rural communities and smaller urban centres, the research literature suggests that a decision to move may also mean moving away from family as well as the community and support networks that are important to them. ”

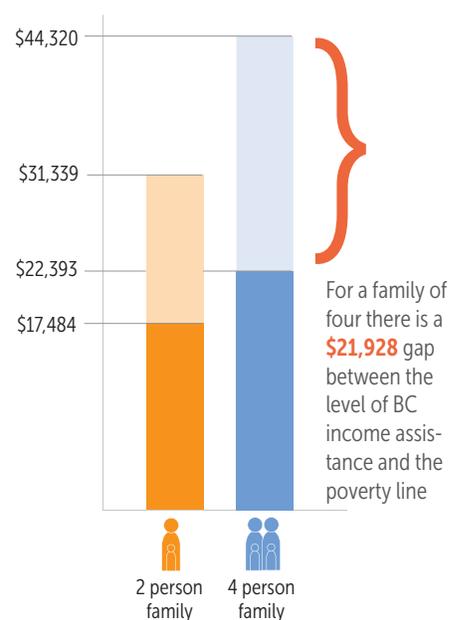
In the context of rural communities and smaller urban centres, the research literature suggests that a decision to move may also mean moving away from family as well as the community and support networks that are important to them.⁴³ For Aboriginal women, leaving their community can also mean breaking with their traditions and cultures,⁴⁴ making any decision to leave very difficult. Research by the Canadian Alliance to End Homelessness (2013) also noted that women who are homeless are at increased risk of violence, sexual exploitation and abuse, and that many women will go to great lengths to avoid the shelter system including making the choice to stay in dangerous or unhealthy relationships.⁴⁵

Inadequate Income and Other Supports

Income assistance can often play a critical role in providing an important social safety net for low income and vulnerable families. Receipt of income assistance can help to trigger access to other services including prescription drugs, dental care, assistance with transportation costs as well as other types of supports needed to meet basic needs. While this type of assistance represents a critical element of the social safety net in BC, **the level of assistance available under BC's income assistance programs has continued to lag behind many of the other Provinces in Canada and remains well below established poverty lines.**

Based on the current income assistance rates, a single parent family with one child living in British Columbia receives \$1,457 per month or \$17,484 annually.⁴⁶ For a four person household in British Columbia (a two parent family with two children) the monthly allowance is \$1,866 per month or \$22,392 annually.⁴⁷ This level of assistance is well below the established Low Income Measure (LIM) used by Statistics Canada to determine if a family or individual is living in poverty. Based on Statistic Canada's Low Income Measure (before and after tax), a two person household is considered to be in low income if their annual income is below \$31,339 before tax and \$27,521 after tax. Similarly, for a family of four, the Low Income Measure is \$44,320 before tax and \$38,920 after tax.⁴⁸

If one compares the level of assistance available through BC's Employment and Assistance Program to the established poverty lines, a single parent family with one child is facing a gap of \$13,855 before tax and \$10,037 after tax just to reach the poverty line. For a family of four, the gap is \$21,928



before tax and \$16,528 after tax. Even taking into account the Federal Child Tax Benefit and other programs that have been introduced to help respond to the specific needs of low income and vulnerable families, income assistance levels would have to increase substantially just to bring families relying on income assistance to the poverty line. For a single parent family with one child, this would entail increasing the amount of assistance that they receive by 43%. Similarly, the level of assistance needed for a family of four relying on income assistance to reach the poverty line is double the amount that they are currently receiving.



Access to Affordable Housing

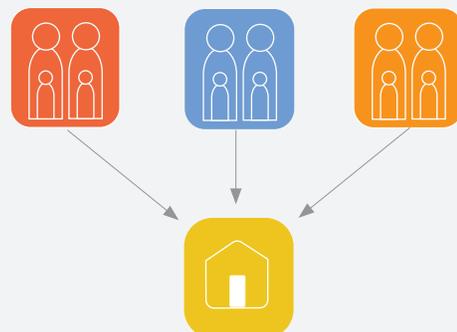
Access to affordable housing plays a critical role in helping to lift families out of poverty and low income. While the cost of housing in smaller urban centres and rural communities may be lower when compared to larger centres, in many cases the incomes in these communities are also lower which can mean that the depth of need is actually greater. Similarly, the housing choices in many of these communities can be more constrained in terms of the overall adequacy and suitability of the housing that is available.⁴⁹

In 2011, according to the National Household Survey, there were 137,395 renter households across BC with annual incomes of \$19,999 or less.⁵⁰ This represents 26% of all renter households and includes 23,525 families with children. For households with an annual income of \$20,000, an affordable rent is equal to \$500 per month based on the standard that the cost of housing should not exceed 30% of a household's annual income.

When looking at the question of housing affordability, it is also important to recognize that housing affordability is both an *income problem* and a *supply problem*. It is an income problem in the sense that affordability is measured by the point where income and housing costs meet. As a result, lack of affordability mainly affects households with low to moderate incomes as the cost of housing consumes a larger proportion of their monthly household budget. At the same time, housing affordability can also be a supply problem in the sense that in many communities the demand for housing that is affordable to households with low to moderate incomes significantly exceeds the supply of units available.

In 2006, there were 47,085 renter households across BC reporting monthly housing costs of \$500 per month or less. At the same time, there were more than 142,820 renter households across BC with an annual income of less than \$20,000, resulting in a situation where the number of units renting for \$500 per month or less (and thereby considered affordable to households with incomes of \$20,000 or less) was oversubscribed by a ratio of almost 3:1.⁵¹

Affordable housing was oversubscribed by a ratio of almost 3:1



Specific Vulnerable and “At Risk” Populations

This section looks at the findings related to the specific needs of vulnerable and “at risk” populations including women, Aboriginal people as well as children and youth, and discusses the potential implications in terms of family homelessness.

Women

Women can be vulnerable in a number of different ways. According to the literature, women frequently carry more responsibilities for raising children and taking care of housework. In this way, they are less likely to work full-time, or to access unemployment benefits and other types of supports. The literature also shows that women are frequently employed in lower paying occupations with these differences showing up most significantly in the income profile of female-led single parent family households.⁵² Lack of access to affordable childcare has also been identified as a major concern for many women as they try to juggle childcare and work. Therefore, when considering family homelessness, it is necessary to take into consideration some of the specific challenges and pressures experienced by female-led households, especially female-led single parent family households.

Aboriginal People

The specific needs of Aboriginal people should also be recognized. The housing and research literature clearly demonstrates that Aboriginal people are over-represented among those who are homeless or at risk of becoming homeless.⁵³ As well there is a growing body of research that suggests that the question of Aboriginal homelessness should be understood through the eyes and experiences of Aboriginal people and that, to be effective the solutions that are implemented need to recognize the impact that the history of colonialism and the legacy that the residential school system has had on many Aboriginal people and communities. As a result, there is a growing body of research which speaks to

the importance of delivering services that are culturally appropriate when working to address the issue of homelessness among Aboriginal people.⁵⁴

Low Income and Vulnerable Youth

Youth in care as well as youth fleeing violence were also identified as an important sub-group. The research literature shows that the longer that people are homeless, the more entrenched the issues become. It also shows that as people struggle with the challenge of finding a home, it can be more difficult to meet basic physical and social needs including the ability to maintain family connections and community contacts. It can also become more difficult to participate in education and training opportunities that could help improve their situation.⁵⁵

When looking at the issue of family homelessness, the housing and research literature draws attention to the provision of family-oriented services which focus on the needs of all of the family members (parents as well as children). The housing and research literature also notes that, in addition to the specific needs of the individual family members, there is also the need to treat the family as a unit.⁵⁶ Within the Canadian context, some consideration has been given to the types of strategies and approaches needed to put into place a ‘housing first’ approach that focuses on the specific needs of vulnerable and “at risk” youth⁵⁷ including those who may have left home at a young age in order to escape violence.⁵⁸



There is no doubt that homelessness should be viewed as a failure of our public and social policies. When thinking about family homelessness, there is the added dimension that family homelessness affects each of the individual family members in different ways. Solutions to family

homelessness require consideration of both the physical need for shelter as well as the important social and psychological consequences that are part of homelessness. As observed by one individual with a history of homelessness, *"homelessness is only a title that does not represent the true history or experiences of a person."*⁵⁹

In the case of family homelessness, the hidden nature of the problem also represents a significant challenge. In particular, the housing and research literature shows that many families will mobilize both formal and informal supports to avoid using the emergency shelter system.⁶⁰ As a result, the problem of family homelessness remains much less visible, hidden from view. This, in turn, can make it easier to overlook the problem and under-estimate the true extent of the need. A key area of focus for this research was to develop a better understanding of the different characteristics of family homelessness and to learn more about the difficult choices and circumstances that many low income and vulnerable families are facing.

The findings in the housing and research literature confirm the importance of looking at the question of family homelessness and the precariousness of the general housing situation of many low income and vulnerable families. In looking at the housing and research literature, it is clear that the housing of too many low income and vulnerable families is far from stable or secure and that, if they were to have a setback—a layoff, illness or unanticipated expense or loss, they would be at risk of being pushed deeper into poverty and homelessness. These households are also forced to struggle to find money to meet even the most basic needs of their children while still trying to find ways to ensure that their children have access to the type of education and opportunities that would allow them to have a better life. It is also clear that the dreams of these families are no different than any other family—to create a real home that provides a strong foundation for their family and that gives their children the best possible start in life and the chance to succeed.

The following section (Section 3) begins to describe more fully the local housing context followed by the findings from the field research and the experiences and circumstances of the families who participated in this study (Section 4). Section 5 includes information on the experiences and insights offered by the different agencies across the study communities who work with vulnerable and at risk families, while Section 6 includes specific conclusions and recommendations arising from this research.

Section 3

About the Study Communities

As discussed earlier in this report, this research focused on five (5) smaller and mid-sized communities in British Columbia. The target communities selected for this study included Kelowna, Kamloops, Prince George, Nanaimo and Nelson. These communities were selected for a number of reasons:

- *They were outside of the Lower Mainland and were considered to be a representative sample of smaller and mid-sized communities;*
- *They included a mix of regional centres and smaller urban centres with the population of these communities ranging from 9,985 in Nelson to 114,570 in Kelowna (Statistics Canada 2011) ;*
- *Each of the communities had well established research networks and an established relationship with SPARC BC in looking at issues of homelessness including the hidden nature of homelessness in smaller communities;*
- *Each of the communities has extensive experience in working on issues related to homelessness in their communities and a strong commitment to actively working to finding solution for ending homelessness.*

This section provides a general overview of the characteristics across each of the study communities including information on the general housing, income and economic profile of the communities, as well as information on different population and household characteristics. The information in this section helps to provide important insight into the different experiences and circumstances of families and individuals across the different study communities.

Population

Table 3.1 shows the population distribution across the five (5) study communities. As shown in Table 3.1, the population across the study communities ranged in size from 9,985 in Nelson to 114,570 in Kelowna. In selecting the study communities the objective was to obtain responses from smaller communities and urban centres outside of the Lower Mainland. The study communities were also selected to include a mix of regional centres as well as small and mid-sized communities. Prince George, Kelowna and Kamloops represent important regional centres within BC while Nanaimo and Nelson are representative of smaller urban centres/rural communities within a broader regional context.

Table 3.1: Population

	Kelowna	Kamloops	Prince George	Nanaimo	Nelson
2011 Census Regional Population	176,435	125,960	90,490	142,950	57,295
2011 Census Municipal Population	114,570	83,725	70,785	81,560	9,985
Municipality as % of the regional population	65%	66%	78%	57%	17%

Source: Statistics Canada. 2011 Census Profile: CDCSD.

Households

Table 3.2 shows the general distribution of households across the different study communities. As shown in Table 3.2, Nelson has the smallest share of households relative to the broader Central Kootenay region at just 18% of the total. At the same time, Prince George accounts for approximately 78% of the total population for the Fraser Fort George Regional District as well as 78% of all households. Kelowna and Kamloops account for approximately two-thirds of all households in their respective regions, while Nanaimo accounts for 56% of all households in the Nanaimo Regional District.

Table 3.2: Households

	Kelowna	Kamloops	Prince George	Nanaimo	Nelson
2011 Census Regional # Households	74,945	53,375	37,310	64,465	25,805
2011 Census Municipal # Households	49,665	35,025	29,260	36,205	4,625
Municipality as % of regional households	66%	66%	78%	56%	18%

Source: Statistics Canada. 2011 Census Profile: CDCSD.

Housing and Tenure Mix

Table 3.3 shows the mix of renters and owners across the different study communities. As shown in Table 3.3, Nelson had the largest proportion of renter households (37%) followed by Prince George (30%). Within Kelowna and Nanaimo, approximately 28% of all households were renter households while 26% of all households in Kamloops were renters.

Table 3.3: Tenure mix (owners and renters)

	Kelowna	Kamloops	Prince George	Nanaimo	Nelson
Owners	35,575	25,810	20,420	25,990	2,915
Renters	14,095	9,210	8,840	10,210	1,710
% of total households which are renters	28%	26%	30%	28%	37%

Source: Statistic Canada. 2011 National Household Survey-99-014-X2011016-2011NHS

Households Spending 30% or More of Income on Housing Costs

Table 3.4 shows the total number of renter households across the study communities including those spending 30% or more of their income on their housing costs in 2010. Nanaimo and Kelowna both reported more than half of all renter households spending 30% or more of their income on their housing costs, while this was the case for 47% of all renter households in Kamloops. Across the five (5) study communities in 2010, there were 21,622 renter households spending 30% or more of their income on their housing costs or approximately 49% of all renter households.

Across the five study communities in 2010, approximately 49% of all renter households were spending 30% or more of their income on housing costs.

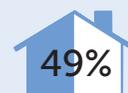


Table 3.4: Renters paying 30% or more on housing costs

	Kelowna	Kamloops	Prince George	Nanaimo	Nelson
All Renter Households	14,095	9,210	8,840	10,210	1,710
No. of Renters Spending 30% or More of Their Income on Their Housing Costs	7,188	4,329	3,890	5,411	804
% Renters Paying > 30% on Housing Costs (Municipal)	51%	47%	44%	53%	47%

Source: Statistic Canada. 2011 National Household Survey-99-014-X2011016-2011NHS

Families Who Rent

Table 3.5 shows the number of families who are renters across the five study communities. As shown in Table 3.5, approximately 17,930 family households across the five (5) study communities were renters. This represents 41% of all renter households across these communities and 20% of all family households.

Table 3.5: Families who are renting

	Kelowna	Kamloops	Prince George	Nanaimo	Nelson
All renter households	14,095	9,210	8,840	10,210	1,710
Families who rent	5,780	3,690	3,560	4,385	515
Families as a % of all renter households	41%	40%	40%	43%	30%

Source: Statistic Canada –SF0108 TBLIH – Custom Cross-Tabulation (2011 National Household Survey)

Families with Children

Table 3.6 shows the number of renter families with children across the five study communities. As shown in Table 3.6, of the 17,930 family households across the study communities who were renters, 10,940 had children. This represents approximately 60% of all families who rent. Table 3.7 shows a further breakdown among families with children including single parent families and two parent family households.

Table 3.6: Families with children who rent

	Kelowna	Kamloops	Prince George	Nanaimo	Nelson
Families who are renting	5,780	3,690	3,560	4,385	515
Families with children who are renting	3,195	2,215	2,430	2,715	385
Families as a % of all renter households	55%	60%	68%	62%	75%

Source: Statistic Canada –SF0108 TBLIH – Custom Cross-Tabulation (2011 National Household Survey)

Single Parent and Two Parent Family Households

Of 10,940 families with children who were renters, 5,910 or 54% were single parent family households while 5,030 were two parent family households. Across the different study communities, single parent family households accounted for between 49% and 75% of all families with children who were renters.

Table 3.7: Single parent and two parent family households

	Kelowna	Kamloops	Prince George	Nanaimo	Nelson
Families with children who are renting	3,195	2,215	2,430	2,715	385
Single parent family households	1,570	1,145	1,430	1,475	290
Two parent family households	1,625	1,070	1,000	1,240	95
Proportion of single parent families	49%	52%	59%	54%	75%

Source: Statistic Canada –SF0108 TBLIH – Custom Cross-Tabulation (2011 National Household Survey)

Families with Children in Core Housing Need^L

Table 3.8 shows the number of families with children who were in core housing need in 2010. Of the 10,940 families with children in the study communities, 4,395 or 40% reported that they were spending 30% or more of their income on their housing costs. Table 3.9 provides additional information on the incidence of core housing need across single parent family households, while Table 3.10 provides information on the incidence of core housing need across two parent family households.

Table 3.8: Families with children in core housing need

	Kelowna	Kamloops	Prince George	Nanaimo	Nelson
Families with children who are renting	3,195	2,215	2,430	2,715	385
Families with children spending 30% or more of income on housing	1,275	865	915	1,150	190
Incidence of core housing need among families with children	40%	39%	38%	42%	49%

Source: Statistic Canada –SF0108 TBLIH – Custom Cross-Tabulation (2011 National Household Survey)

Single Parent Families in Core Housing Need

As shown in Table 3.9, of the 5,910 single parent family households across the study communities, 3,065 (52%) were in core housing need. Single parent family households living in Nanaimo reported the highest incidence of core housing need (55%) followed by single parent families living in Prince George (53%), Kelowna (53%) and Nelson (52%). Approximately 45% of all single parent families in Kamloops who rent were also in core housing need.

Table 3.9: Single parent family households in core housing need

	Kelowna	Kamloops	Prince George	Nanaimo	Nelson
Single parent family households	1,570	1,145	1,430	1,475	290
Single parent family households spending 30% or more of income on housing	830	515	755	815	150
Incidence of core housing need among single parent family households	53%	45%	53%	55%	52%

Source: Statistic Canada –SF0108 TBLIH – Custom Cross-Tabulation (2011 National Household Survey)

^L Core housing need is a measure developed by Canada Mortgage and Housing Corporation (CMHC) and includes three (3) dimensions—adequacy, suitability and affordability. This measure was first developed to identify the number of households eligible for social housing and is used to identify the number of households across communities who are unable to find housing in their community that is in good repair, and suitable in size without spending 30% or more of their gross annual income on their housing costs. The most recent core housing need measures have not been published by CMHC. However, while not an exact measure, households spending 30% to 99% of their income on their housing costs is a good general measure of housing need that aligns well CMHC's more precise measure.

Two Parent Family Households in Core Housing Need

Of the 5,030 two parent family households across the study communities, 1,330 (26%) were spending 30% or more of their income on their housing costs and were considered to be in core housing need. As noted in Table 3.10, the highest incidence of housing need for two parent family households was in Nelson where 42% of all two parent families who rent were in core housing need followed by Kamloops (33%), Kelowna (27%), Nanaimo (27%) and Prince George (16%).

Table 3.10: Two parent family households in core housing need

	Kelowna	Kamloops	Prince George	Nanaimo	Nelson
Two parent family households	1,625	1,070	1,000	1,240	95
Two parent family households spending 30% or more of income on housing	445	350	160	335	40
Incidence of core housing need among two parent family households	27%	33%	16%	27%	42%

Source: Statistic Canada –SF0108 TBLIH – Custom Cross-Tabulation (2011 National Household Survey)

Average Household Incomes Reported by Statistics Canada for Families in Core Housing Need

Housing affordability challenges are a function of the cost of housing in a community as well as household income. In many communities, there can be a shortage in the supply of housing that is affordable to households with low to moderate incomes resulting in on-going housing affordability pressures for these households. Table 3.11 shows the average income across family households in core housing need across the five study communities. The income reported in Table 3.11 includes the income for two parent family households with children as well as for single parent family households.

Table 3.11: Single parent family households spending 30% or more of their income on housing

	Kelowna	Kamloops	Prince George	Nanaimo	Nelson
Two parent family households spending 30% or more of income on housing	\$39,139	\$32,758	\$26,577	\$35,125	n/a
Single parent family households spending 30% or more of income on housing	\$26,777	\$26,901	\$22,076	\$26,278	\$25,978

Source: Statistic Canada –SF0108 TBLIH – Custom Cross-Tabulation (2011 National Household Survey)

Affordable Rental Levels Based on the Average Reported Income

Assuming that housing should not cost more than 30% of a household's annual income, Table 3.12 calculates an 'affordable rent' for the different households based on the average reported incomes across single parent and two parent family households in core housing need. As shown in Table 3.12, an 'affordable rent' for single parent family households in core housing need across the different study communities is calculated to be between \$552 in Prince George and \$673 in Kamloops. Similarly, an 'affordable rent' for two parent family households in housing need is between \$664 in Prince George to \$978 in Kelowna.

Affordable Rents Based on Income

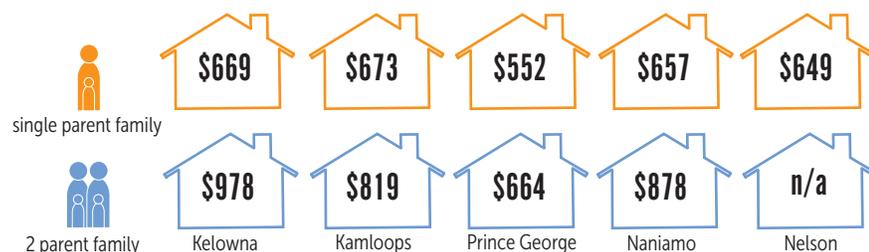


Table 3.12: Affordable rent levels based on the affordability standard of 30% of income

	Kelowna	Kamloops	Prince George	Nanaimo	Nelson
Average income for 2 parent family households spending 30% or more of income on housing	\$39,139	\$32,758	\$26,577	\$35,125	n/a
Affordable rent level based on the standard that housing costs should be less than 30% of a household's income – 2 parent family households	\$978	\$819	\$664	\$878	n/a
Average income for single parent family households spending 30% or more of income on housing	\$26,777	\$26,901	\$22,076	\$26,278	\$25,978
Affordable rent level based on the standard that housing costs should be less than 30% of a household's income – single parent family households	\$669	\$673	\$552	\$657	\$649

Source: Calculated by SPARC BC based on average incomes for single parent and two parent family households who rent and who are spending 30% or more of their income on their housing costs reported in Statistic Canada –SF0108 TBLIH – Custom Cross-Tabulation. Reliable information for two parent family households in Nelson was not available given the small sample size.

Average Rents for 2010 and 2005

In addition to looking at the 'affordable rent level', Table 3.13 provides information on average rents across the study communities. This information is from the 2011 National Household Survey and reflects 2010 rent levels. As shown in Table 3.13, Kelowna had the highest average monthly rent at \$1,098 while Prince George had the lowest at \$785. Table 3.13 also shows the average monthly rents reported in 2006 as well as the changes between the average monthly rents reported in 2006 and the average monthly rents reported in 2011.^M

Table 3.13: Average rents (2006 and 2011 Census)

	Kelowna	Kamloops	Prince George	Nanaimo	Nelson
Average Rent 2010	\$1,098	\$859	\$785	\$900	\$904
Average Rent 2006	\$878	\$740	\$656	\$736	\$681
Change in Average Rent 2006 to 2010	\$220	\$119	\$129	\$164	\$223
% Increase in Average Rent 2006 to 2010	25%	16%	20%	22%	33%

Source: Statistics Canada 2011 National Household Survey (Statistics Canada 99-014-x2011016-2011NHS) and Statistics Canada 2006 Census Profile-94-584-XCB200600

Affordability Gap for Two Parent Family Households in Core Housing Need

Table 3.14 shows the 'affordability gap' or the difference between the cost of housing across the study communities and the amount of rent that is affordable to a two parent family household based on their income. As shown in Table 3.14, an 'affordable' rent for a two parent family household in core housing need is between \$664 and \$978 per month based on the income reported in 2011. At the same time, the average rents across the different study communities ranged from \$1,098 in Kelowna to \$749 in Prince George. Taking the difference between the average reported rent and the estimated 'affordable rents', Table 3.14 calculates the affordability gap across two parent family households in the study communities to fall within the range of \$22 per month in Nanaimo to \$121 per month in Prince George.

There is a \$121 per month gap between the average reported rent and the estimated affordable rent in Prince George.

^M Statistics Canada cautions that changes in the methodology used for the collection of data between the 2006 and 2011 means that it is not possible to make direct comparisons between the two Census periods, the two measures at the two different points in time can help to provide a general sense of some of the on-going housing affordability pressures that households are likely to experience, especially in cases where the incomes in a community have not increased at the same rate as the rents.

Table 3.14 Affordability gap for two parent family households in core housing need

	Kelowna	Kamloops	Prince George	Nanaimo	Nelson
Average Rent	\$1,098	\$859	\$785	\$900	\$904
Affordable Rent (2 parent families)	\$978	\$819	\$664	\$878	n/a
Affordability Gap	(\$120)	(\$40)	(\$121)	(\$22)	n/a

Source: Calculated by SPARC BC based on average incomes for single parent and two parent family households who rent and who are spending 30% or more of their income on their housing costs reported in Statistic Canada –SF0108 TBLIH – Custom Cross-Tabulation.

Affordability Gap for Single Parent Families in Core Need

Using the same approach as above, Table 3.15 shows the affordability gap for single parent family households in core housing need. As shown in Table 3.15, the affordability gap for single parent family households is more pronounced when compared to two parent family households with the affordability gap for single parent family households across the study communities falling between \$186 per month in Kamloops to \$429 per month in Kelowna.

For single parents there is an affordability gap of \$429 per month in Kelowna.

Table 3.15: Affordability gap for single parent family households in core housing need

	Kelowna	Kamloops	Prince George	Nanaimo	Nelson
Average Rent	\$1,098	\$859	\$785	\$900	\$904
Affordable Rent (single parent families)	\$669	\$673	\$552	\$657	\$649
Affordability Gap	(\$429)	(\$186)	(\$233)	(\$243)	(\$255)

Source: Calculated by SPARC BC based on average rents reported by Statistics Canada in the 2011 National Household Survey (Statistics Canada 99-014-x2011016-2011NHS) and the incomes for single parent and two parent family households who rent and who are spending 30% or more of their income on their housing costs as reported in Statistic Canada –SF0108 TBLIH – Custom Cross-Tabulation.

Shelter Cost to Income Ratio for Two Parent Families in Core Housing Need

Table 3.16 provides additional information on the depth of need across the different households in core housing need by calculating the shelter-cost-to-income (STIR). This measure represents the percentage of income that a two parent family household in core housing need is spending on their housing costs and is reported in Table 3.16. As shown in Table 3.16, the shelter-cost-to-income ratio for a two parent family household in core housing need across the study communities was between 31% and 35% of the household's income based on the average rents and average incomes reported in the 2011 National Household Survey. Table 3.17, in turn, provides information on the shelter-cost-to-income ratio (STIR) for single parent family households in core housing need across the study communities.

Table 3.16: Shelter-cost-to-income ratio (STIR) for 2 parent family households in core housing need

	Kelowna	Kamloops	Prince George	Nanaimo	Nelson
Average Income 2010	\$39,139	\$32,758	\$26,577	\$35,125	n/a ^N
Average Rent 2010	\$1,098	\$859	\$785	\$900	\$904
Affordable Rent (2 parent families)	\$978	\$819	\$664	\$878	\$649
Shelter-Cost-to-Income Ratio (STIR)	34%	31%	35%	31%	n/a

Source: Calculated by SPARC BC based on average rents reported by Statistics Canada in the 2011 National Household Survey (Statistics Canada 99-014-x2011016-2011NHS) and the incomes for single parent and two parent family households who rent and who are spending 30% or more of their income on their housing costs as reported in Statistic Canada –SF0108 TBLIH – Custom Cross-Tabulation.

^N Reliable information for two parent family households in Nelson was not available given the small sample size.

Shelter Cost to Income Ratio for Single Parent Families in Core Housing Need

As shown in Table 3.17, the shelter-to-cost-income ratio for single parent family households in core housing need is between 38% for single parent family households in Kamloops and 49% for single parent family households in Kelowna. The findings also show that the shelter-cost-to-income for single parent family households in Nanaimo was 41%, 42% in Nelson, and 43% in Prince George.

Table 3.17: Shelter-cost-to-income ratio (STIR) for single parent family households in core housing need

	Kelowna	Kamloops	Prince George	Nanaimo	Nelson
Average Income 2010	\$26,777	\$26,901	\$22,076	\$26,278	\$25,978
Average Rent 2010	\$1,098	\$859	\$785	\$900	\$904
Affordable Rent (single parent families)	\$669	\$673	\$552	\$657	\$649
Shelter-Cost-to-Income Ratio (STIR)	49%	38%	43%	41%	42%

Source: Calculated by SPARC BC based on average rents reported by Statistics Canada in the 2011 National Household Survey (Statistics Canada 99-014-x2011016-2011NHS) and the incomes for single parent and two parent family households who rent and who are spending 30% or more of their income on their housing costs as reported in Statistic Canada –SF0108 TBLIH – Custom Cross-Tabulation.

Affordability Gap for Households Relying on Income Assistance

In addition to looking at households in core housing need, Table 3.18 calculates the affordability gap for households relying on income assistance. The calculation in Table 3.18 is based on \$660 per month or the maximum shelter amount available to a family of three^o under BC's Employment and Assistance Program. Using this amount, the affordability gap for a family of three relying on income assistance falls between \$125 per month in Prince George to \$438 per month in Kelowna. This gap is particularly significant in that without any additional income, the gap between the level of assistance available and the amount of rent must be covered through the household's budget which means that families must frequently cut back on food and other basic essentials in order to cover the cost of their housing.

Table 3.18: Affordability gap for families receiving income assistance

	Kelowna	Kamloops	Prince George	Nanaimo	Nelson
Average Rent	\$1,098	\$859	\$785	\$900	\$904
Shelter Maximum Family of Three	\$660	\$660	\$660	\$660	\$660
Amount of the Affordability Gap	(\$438)	(\$199)	(\$125)	(\$240)	(\$244)
% of the gap compared to BCEA maximum	66%	30%	19%	36%	37%

Source: Calculated by SPARC BC based on average rents reported by Statistics Canada in the 2011 National Household Survey as well as the Shelter Maximums established by the Ministry of Social Development and Social Innovation under the BC Employment and Assistance Rate Tables available on the Ministry's website.

Gap between the Average Rent and Maximum Shelter Amount provided by BCEA*



*based on a family of three.

^o Under the Province's guidelines, the maximum shelter allowance is determined on the basis of household size and ranges from \$570 per month for a family of two to \$820 per month for a family of seven. For the purpose of this analysis, the affordability gap is calculated for a family of three.

The Shortage of Affordable Housing

The shortage of affordable housing continues to be a significant driving force related to family homelessness. Table 3.19 shows the number of households reporting rents of less than \$500 per month in 2006. Rents at this level would be affordable to households with annual incomes of \$20,000 or less. As shown in Table 3.19, in 2006 there were 13,485 renter households across the study communities who had an annual income of less than \$20,000. At the same time, there were only 6,940 households who reported a rent of \$500 per month or less. This translates into a shortfall of 6,545 units across the study communities and suggests that the demand for housing that rents for \$500 per month is almost twice the available supply.

The demand for housing that rents for \$500 per month is almost twice the available supply.

Table 3.19: Shortfall of units renting for less than \$500 per month

	Kelowna	Kamloops	Prince George	Nanaimo	Nelson
All Renter Households 2010	12,550	8,620	8,330	9,850	1,505
Annual income of \$20,000 or less	3,415	3,280	2,840	3,360	590
Units that rent for \$500 per month or less	1,355	1,505	1,860	1,810	410
Shortfall of Affordable Units	(2,060)	(1,775)	(980)	(1,550)	(180)
Ratio of Demand to Supply	2.26:1	1.85:1	2.13:1	1.82:1	1.76:1

Source: Calculated by SPARC BC using information from Statistics Canada - 2006 Census Custom Cross-Tabulation -CRO0133752_CT.1.1 (2006 CDCSD Households)

The Contribution of Subsidized Housing in Meeting On-Going Affordability Pressures

Table 3.20 shows the contribution that the current inventory of subsidized housing plays in meeting local housing needs. It also shows that the level of housing need would be worse without the types of investments made under previous housing programs (non-profit, co-op, and directly managed public housing) and the important role this housing plays in these communities. As shown in Table 3.20, the inventory of affordable housing created under previous housing programs (non-profit, coop, and public housing) accounts for between 5% and 11% of the rental housing stock across these communities, and between 30% and 80% of all of the housing that rents for \$500 per month or less.

Previous housing programs created 30-80% of housing that rents for \$500 or less per month and 5-11% of all rental housing in these communities.

Table 3.20: The inventory of affordable housing stock (non-profit, co-op and public housing stock)

	Kelowna	Kamloops	Prince George	Nanaimo	Nelson
All Renter Households 2010	12,550	8,620	8,330	9,850	1,505
Units that rent for \$500 per month or less	1,355	1,505	1,860	1,810	410
Inventory of affordable housing stock	1,093	448	661	625	162
% of units that rent for \$500/month or less	81%	30%	36%	35%	40%
% of all rental housing units	9%	5%	8%	6%	11%

Source: Calculated by SPARC BC based on information provided by BC Housing, Central Property System Unit Count Reporting Object, March 31, 2014 and Statistics Canada - 2006 Census Custom Cross-Tabulation -CRO0133752_CT.1.1 (2006 CDCSD Households)

The Continuum of Subsidized Housing Units

There is a range of subsidized housing provided through BC Housing. This includes: emergency shelter spaces, transitional and supportive housing for individuals who are homeless or at risk of becoming homeless, homeless rent supplements to help move people from the street into permanent housing. The inventory of housing administered by BC Housing also includes housing and supports for frail seniors and people with disabilities. In addition, the Province administers a number of rent assistance programs for low income seniors and families living in housing in the private rental market. This includes SAFER (Shelter Aid for Elderly Renters) and RAP (Rental Assistance Program for Working Families). Table 3.21 shows the full inventory of subsidized housing across the study communities.

Table 3.21: The continuum of subsidized housing across the study communities

	Kelowna	Kamloops	Prince George	Nanaimo	Nelson
BC Housing Subsidized Units	3,000	1,758	1,822	2,020	481
Homeless Shelters	80	35	91	33	17
Homeless Housed	405	300	139	178	56
Homeless Rent Supplements	80	44	73	37	10
Frail Seniors	215	164	150	251	42
Special Needs Housing	114	74	222	108	51
Women and Children Fleeing Violence	16	23	34	17	8
Independent Seniors	622	224	197	288	84
Low Income Families	471	224	464	335	78
Rent Assistance for Seniors (SAFER)	700	428	283	453	61
Rent Assistance for Families (RAP)	297	242	169	320	74

Source: BC Housing, Central Property System Unit Count Reporting Object, March 31, 2014.

Housing Targeted Specifically to the Needs of Low Income Families

Table 3.22 includes information on the different forms of housing assistance that is specifically targeted to low income and vulnerable families. As shown in Table 3.22, approximately 31% of all subsidized units across the study communities are targeted to families in low income. This includes both demand side (rental assistance) and supply-side (social housing) responses. There are also a small number of units targeted to meeting the specific needs of women and children fleeing abuse (98 units). Table 3.22 also shows that 2,772 families across the study communities are receiving some level of housing assistance including 1,102 families who are receiving assistance through the Province's Rental Assistance Program (RAP) as well as 1,572 families living in social housing developed under a mix of Federal, Federal/Provincial, and Provincial housing programs.

Table 3.22: The continuum of housing choices for families across the study communities

	Kelowna	Kamloops	Prince George	Nanaimo	Nelson
BC Housing Subsidized Units	3,000	1,758	1,822	2,020	481
Families Receiving RAP	297	242	169	320	74
Family Housing Stock	471	224	464	335	78
Women and Children Fleeing Violence	16	23	34	17	8
Families Assisted	784	489	667	672	160
% of Subsidized Units Targeted to Families	26%	28%	37%	33%	33%

Source: BC Housing, Central Property System Unit Count Reporting Object, March 31, 2014.

Unmet Housing Needs

While there is little doubt that the housing situation would be worse in the communities without the investments made through the various Federal, Federal/Provincial and Provincial housing programs, there is still a significant level of unmet housing need. Table 3.23 shows the number of families across the study communities who are on the waiting list for subsidized housing as well as the number of families in 2006 who were renting and who were spending 50% or more of their income on their housing costs. As shown in Table 3.23, in 2006 there were 6,400 renter households across the study communities spending 50% or more of their income on their housing costs, including 2,705 family households. Table 3.23 also shows that the number of households on BC Housing's Applicant Registry represents only a small percentage of the actual housing need in these communities. One of the recommendations in this report involves reducing the number of households in worst case need. These are households spending 50% or more of their income on their housing costs. This could be accomplished through adding new housing units targeted to low income and vulnerable families as well as increasing the level of assistance available through existing rent supplement and shelter allowance programs including the Province's Rental Assistance Program (RAP), and increasing the shelter allowance component of BC's income assistance programs.

Table 3.23: Unmet housing needs

	Kelowna	Kamloops	Prince George	Nanaimo	Nelson
Applicants on the Housing Registry	140	130	297	213	48
Families on the Housing Registry	9	37	96	52	4
% of Applicants Who Are Families	6%	28%	32%	24%	8%
Households in 'Worst Case' Need—Spending 50% or More of Income on Housing 2006	1,955	1,505	1,095	1,610	235
Families in 'Worst Case' Need—Spending 50% or More of Income on Housing 2006	890	595	495	670	55
% of Households in Worst Case Need Who Are Families	46%	40%	45%	42%	23%
% of Housing Need Represented Through BC Housing's Applicant Registry	1%	6%	19%	8%	7%

Source: Statistics Canada, 2006 Census Custom Cross-Tabulation -CRO0133752_CT.1.1 (2006 CDCSD Households) as well as Applicant Data from BC Housing. HCSTAT002 – Housing Registry Statistics Report. March 31, 2014.

In looking at the findings in this section, it is clear that many low income and vulnerable families across the different study communities are experiencing a significant level of housing stress and that there continues to be a significant level of unmet housing need. The following section begins to look more closely at the human and social consequences for low income families and individuals who are experiencing housing stress and provides information on the specific experience and circumstances of the one hundred (100) families who participated in this study.

Survey of Homeless or At Risk Families

About the Homeless Families Included in the Study

Among the sample of responses received, more than half of all respondents (55%) were from two (2) or three (3) person households.

Approximately one in ten respondents were from families of six (6) or more with Prince George reporting a higher prevalence of larger family households.

One of the significant tragedies of family homelessness is the number of individuals affected. Based on the sample of responses obtained across the 100 families who were interviewed there were 350 individuals affected. This represents an average of 3.5 members per household.

The families represented in the study included: single parent family households, two parent family households as well as extended family households. There were also a number of families who reported different types of shared living arrangements.

Single parent family households accounted for 58% of all of the households surveyed. Kamloops and Nanaimo reported a higher prevalence of single parent family households when compared to the other communities in the study. Approximately 10% of households represented in the study reported that they were living in extended family arrangements and these households were represented in each of the study communities.

The survey respondents covered the full spectrum in terms of age. Based on the responses obtained, the ages of the survey respondents ranged from 18 to over 50.

In terms of the gender profile of survey respondents, 79% of all respondents were female while 21% of all respondents were male. These findings are consistent with the housing and research literature that suggests that female-led households tend to experience a higher incidence of poverty and low income when compared to two parent family households or male-led single parent family households.

About the Children Living in Homeless Families

Based on the sample of responses obtained across the study communities, there were 205 children represented. This represents an average of 2.05 children per household. Kelowna and Nanaimo reported an average of 1.9 children per household compared to 1.5 children in Nelson. Households living in Kamloops reported that largest number of children affected with an average of 3 children per household followed by Prince George which reported an average of 2 children per household.

The majority of children (70%) in the families who were interviewed were 12 years old or younger. There were also approximately 64 children 5 years old and younger which represents 36% of all children identified in the study.

The Income and Employment Situation of Survey Respondents

Approximately 43% of respondents were unemployed while 22% of respondents reported that they had either full-time or part-time employment.

There was significant variation in the employment situation across the different study communities. For example, a larger proportion of respondents living in Kelowna reported that they were working full-time (35%) when compared to the other communities. Similarly, approximately 90% of respondents in Kamloops were unemployed.

When asked about their primary source of income, social assistance was identified most frequently across survey respondents (58%). This included households who were receiving temporary assistance from the Province through the BC Employment and Assistance Program as well as those who indicated that they were receiving PWD (Persons with Disabilities) benefits or the Federal disability pension.

Based on the responses received, approximately 75% of all households in Kelowna were receiving income assistance and/or PWD benefits followed by 70% of all households in Nelson. This was also the case for 65% of households in Prince George, 60% of households in Kamloops, and 55% of households in Nanaimo.

About The Current and Previous Housing Situation of Study Participants

Approximately 67% of the study participants were living in housing in the private rental market while approximately 20% were living in subsidized housing. The remaining 14% of respondents were living in different temporary and ad hoc arrangements including six (6) respondents who were staying in an emergency shelter or transition house and three (3) respondents who were absolutely homeless and who were camping over the summer.

The length of time in their current housing helps to draw attention to the relatively unsettled nature of the housing situation for the study participants with 44% of respondents reporting that they had lived in their current housing for less than six (6) months.

Approximately 64% of respondents reported that they had lived in their previous housing for less than twelve (12) months with 40% of respondents reporting that they had lived in their previous housing for less than six (6) months.

When asked about how their current housing situation compares to their previous housing, 67% of respondents reported that their current housing situation is better than their previous housing situation. At the same time, approximately 21% of respondents reported that their current housing situation was not as good as their previous housing situation while 3% of respondents indicated that they were unsure as to how to respond.

Approximately 20% of respondents reported that they were currently living in social housing while an additional 33% of respondents reported that they were on the waiting list for social housing.

History of Homelessness and Patterns of Shelter Use

Of those who participated in the study, 67% had moved on at least one occasion in the past year, while 46% had moved more than once.

Approximately 19% had stayed in an emergency shelter in the past year while 8% had done so on more than one occasion.

Approximately 40% had stayed with family or friends over the past twelve (12) months with 10% reporting that they had done so on more than one occasion.

Approximately 56% were concerned about becoming homeless with 14% reporting that they were very concerned about this possibility.

When asked what they would do if they were to become homeless, 44% reported that they would turn to family or friends for support while 25% would rely on the emergency shelter system. Approximately 4% of respondents would move into an SRO (single room occupancy unit) or some other form of temporary or ad hoc housing.

Twenty-nine (29%) of respondents reported that they were unsure about what they would do if they were to lose their housing.

In looking at the previous housing history and history of homelessness across the study participants, 15% of all respondents reported that they had stayed in an emergency shelter or transition house while 36% of respondents reported that they had stayed with family or friends or lived in some other type of temporary or ad hoc arrangement in the past. There were also three (3) respondents who reported that they were absolutely homeless and who were sleeping rough or camping.

Individual Circumstances and Precipitating Events

Approximately 68% of respondents reported that they had experienced some changes in their lives over the past year that had an impact on their housing situation including issues related to their health, loss of employment, incarceration of a family member, mental illness and addictions as well as domestic violence and abuse. Some also reported that they had to move because they could no longer afford to remain living in their housing.

Health-Related Issues and Challenges

Across those who participated in the study, 29% reported having a medical condition, 24% reported having a physical disability while 34% reported having a mental illness. There were an additional 6% who reported having other health-related issues.

Approximately 8% of respondents had been hospitalized in the last year while 19% reported using an emergency room. There were also 19% who reported that they had used a community clinic and 4% who had used outpatient services.

Difficulties in Meeting Basic Needs

Approximately 31% of respondents did not have enough money each month to pay their bills; 31% of respondents also reported that they were not able to meet their basic needs and the needs of their family.

Food Insecurity

Approximately 1 in 4 respondents (23%) were concerned about their ability to provide for their children and noted that over the past month there were times where their children did not have enough to eat.

Use of Services and Supports

When asked about the types of services and supports that they had accessed over the past year, 58% relied on assistance with food, clothing and other basic essentials; 47% relied on housing assistance; 29% sought out parenting support; 24% required assistance with transportation, while 24% sought out life skills training.



Results from the Field Research

This section provides an overview of the insights gained through the field research. The tables presented in this section include the aggregated responses from study participants. Supplemental data related to each of the study communities can be found in the Technical Appendices accompanying this report. A copy of the survey instruments and interview guides are also included in the Technical Appendices.

About the Families Interviewed

Household Size

The survey included a series of questions related to the family household size and structure.

Table 4.1 shows the distribution of responses received. Based on the responses set out in Table 4.1, more than half of the sample (55%) was comprised of two (2) and three (3) person households. At the same time, approximately one (1) in 3 respondents indicated that they were from a household that had four (4) or more members. One (1) in 10 respondents indicated that they were from a household with six (6) or more members.

In terms of differences across the study communities, the findings suggest that the sample of responses from Kelowna and Kamloops tended to have a larger proportion of smaller households –two (2) and three (3) person households while the sample of responses obtained from Prince George represented larger households (5 members or more).

Larger family households may face some specific challenges in finding housing that is both suitable in size and still affordable for the family income. This could in turn result in greater affordability challenges as well as conditions related to crowding.

In smaller communities outside of larger urban centres, the supply of rental housing can also be more limited with more families renting older single detached homes which may be in poorer condition and/or which may have higher utility costs (especially in the winter months). These types of pressures can present a unique challenge for some families and can contribute to the on-going affordability challenges that they may face.

Cultural factors may also play a role in larger family sizes with Aboriginal people frequently living in different types of extended family arrangements when compared to others. This can, in turn, result in different housing needs and pressures across different communities.

As noted earlier in this study, one of the tragedies of family homelessness is the number of individuals affected. Based on the sample of responses obtained for this study, across the 100 families who were interviewed 350 individuals were affected. This represents an average of 3.5 members per household.^P

^P One family did not respond to this question. Therefore the sample of responses that was used to determine average household size was based on a sample of 99 households.

Table 4.1: Household size

	Kelowna	Kamloops	Prince George	Nanaimo	Nelson	Total
Two person household	9	10	2	7	7	35
Three person household	4	6	1	2	7	20
Four person household	4	3	4	5	3	19
Five person household	1	1	7	4	2	15
Six person household	1	-	2	1	1	5
Seven person household	-	-	2	-	-	2
Eight person household	-	-	2	-	-	2
Nine person household	1	-	-	-	-	1
No response	-	-	-	1	-	1
Total	20	20	20	20	20	100

Family and Household Type

The housing and research literature suggests that single parent families are at increased risk of poverty and exclusion with their dependence on a single income making them particularly vulnerable. This pattern is reflected in the study findings where the majority of families (58%) who participated in the study were single parent family households. There were also twenty-five (25) two parent family households and fourteen (14) households living in extended family or multi-family arrangements represented in this study.

In looking at the differences across the different communities, the findings suggest that the sample of responses obtained from Kamloops and Nanaimo included a larger proportion of single parent family households when compared to the other communities (70% in Nanaimo and 65% in Kamloops). Families living in Prince George and Nelson were more likely to report a larger proportion of extended family or multi-family arrangements with families living in extended family arrangements representing 10% of all families across the study communities.

Table 4.2: Family and household structure based on the 2011 Census and National Household Survey

	Kelowna	Kamloops	Prince George	Nanaimo	Nelson	Total
Single parent family	10	13	10	14	11	58
2 parent family	3	5	7	5	5	25
Extended family	2	2	2	1	2	9
Multi-family households	2	—	1	—	2	5
No response	1	—	—	—	—	1
Total	20	20	20	20	20	100

Age Profile

The survey respondents covered a wide spectrum in terms of age with the ages of survey respondents ranging from under 18 to over 50. In looking at the general age profile across the study communities, the findings suggest that between 20% and 40% of respondents across the different study communities were under 30. At the same time between 10% and 50% of the sample of respondents were over the age of 40.

Prince George had the largest proportion of older respondents with 45% of all respondents from Prince George reporting that they were 40 or older. There was also at least one respondent in each of the study communities who was 50 or older with the exception of Nanaimo.^R

^R While Nanaimo did not have any families where the household head was 50 or older, approximately one (1) in 3 respondents from Nanaimo were between the ages of 40 and 49.

Table 4.3: Age profile

	Kelowna	Kamloops	Prince George	Nanaimo	Nelson	Total
Under 18	–	1	–	–	–	1
19-24	2	–	–	4	–	6
25-29	6	5	7	3	4	25
30-34	4	2	2	2	6	16
35-39	3	2	2	5	5	17
40-49	1	7	5	6	4	23
50 or older	1	3	4	–	1	9
No response	3	–	–	–	–	3
Total	20	20	20	20	20	100

Gender Profile

When asked about their gender, 79% of respondents were female while 21% were male. This general distribution of responses tends to fit the findings reported in the housing and research literature which suggests that female-led, single parent family households are more likely to be at risk of poverty and low income when compared to two parent family households or male-led single parent family households. The proportion of responses from male-led households ranged from between 15% and 30% depending on the study community.



Table 4.4: Gender profile of families

	Kelowna	Kamloops	Prince George	Nanaimo	Nelson	Total
Male	4	4	6	4	3	21
Female	16	16	14	16	17	79
Total	20	20	20	20	20	100

About the Children Living in Homeless Families

Number of Children

Respondents were asked to indicate the number and ages of their children. Across the one hundred (100) families that participated in the study, there were a total of 205 children identified. This translates into 2.05 children per household. Table 4.5 shows the number of children across the different communities including differences in the average number of children per household as well as differences in the number of children affected by homelessness.

Based on the responses obtained, Kelowna and Nanaimo reported an average of 1.9 children per household compared to 1.5 children in Nelson. Households living in Kamloops reported the largest number of children affected with an average of 3 children per household followed by Prince George which reported an average of 2 children per household.

Table 4.5: Number of the children in homeless families

	Kelowna	Kamloops	Prince George	Nanaimo	Nelson	Total
Total	38	60	40	37	30	205
Average # of children per household	1.9	3	2	1.9	1.5	2.05

Age Profile of the Children Experiencing Homelessness

Table 4.6 includes information on the age profile of the children of respondents. Based on the responses received, there were approximately 64 children age five and under across the five (5) different study communities. This represents 36% of the children. There were also 90 children who were between the ages of six (6) and twelve (12) represented. As well, there were 32 children between the ages of 13 and 17 represented. Youth over the age of 18 represented an additional 19%.

Table 4.6: Age profile of the children in homeless families

	Kelowna	Kamloops	Prince George	Nanaimo	Nelson	Total
0-5	21	13	11	9	10	64
6-12	12	37	14	15	12	90
13-17	2	5	12	9	4	32
18 or older	3	5	3	4	4	19
Total	38	60	40	37	30	205

Gender Profile of Children

Respondents were asked to indicate the gender of their children. Based on the responses received, a slight majority (52%) of the children were male with the remaining 48% being female.

Table 4.7: Gender profile of the children in homeless families

	Kelowna	Kamloops	Prince George	Nanaimo	Nelson	Total
Male	23	30	19	21	14	107
Female	15	30	21	16	16	98
Total	38	60	40	37	30	205

Income and Employment

As noted in the housing and research literature, access to stable and secure employment and other opportunities plays an important role in breaking the cycle of poverty and low income that many vulnerable families face. This section looks at the general income and employment situation of the families who participated in this study.

Employment Situation

When asked to report their employment status, approximately one (1) in 5 respondents (22%) reported that they had either full-or part-time employment. At the same time, approximately 43% of respondents reported that they were unemployed. There were also a small number of respondents who indicated that they were homemakers (9%), students (9%), on a maternity leave or some other form of leave (4%). Approximately 12% of respondents also indicated that they preferred not to discuss their current employment situation.

In looking at the differences across the different study communities, the findings suggest that a larger proportion of respondents living in Kelowna were working full-time (35%) when compared to the other communities. Similarly, a larger proportion of respondents in Nanaimo (15%) and Nelson (20%) were likely to report part-time employment. Those living in Kamloops reported the highest incidence of unemployment.

Table 4.8: Employment situation

	Kelowna	Kamloops	Prince George	Nanaimo	Nelson	Total
Unemployed	—	18	10	8	7	43
Full-time employment	7	2	2	2	2	15
Prefer Not to Stay/No Response	5	—	3	4	—	12
Home makers	3	—	3	—	3	9
Student	2	—	2	3	2	9
Part-time employment	—	—	—	3	4	7
Maternity Leave	1	—	—	—	1	2
Other Type of Leave	2	—	—	—	—	2
Total	20	20	20	20	20	100

Primary Income Sources

When asked about their primary source of income, social assistance was identified most frequently across survey respondents. This included households who were receiving temporary assistance from the Province through the BC Employment and Assistance Program as well as those who indicated that they were receiving PWD (Persons with Disabilities) benefits or Federal Disability Benefits. Table 4.9 shows the distribution of responses across the different communities.

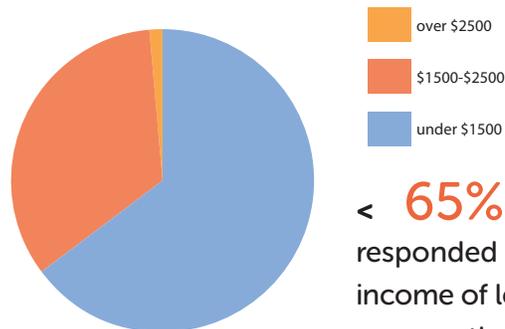
Based on the responses received, approximately 75% of households in Kelowna were receiving income assistance and/or PWD benefits followed by 70% in Nelson. This was also the case for 65% of households in Prince George, 60% in Kamloops and 55% in Nanaimo.

Table 4.9: Primary income sources

	Kelowna	Kamloops	Prince George	Nanaimo	Nelson	Total
Social assistance	10	9	7	6	8	31
BC Disability Benefits	5	3	6	5	6	25
Other	7	2	3	7	6	25
GAIN/Federal Disability Pension	1	1	2	1	0	5
Employment Insurance (EI)	0	1	1	1	0	3
Student loans	0	1	1	1	0	3
Retirement income/private pension	1	0	1	0	0	2
Prefer not to say	0	2	0	0	0	2

Monthly Income

When asked about their gross monthly income, approximately one (1) in 4 respondents (26%) indicated that they were unsure. Of the seventy-four (74) respondents who did provide a response, approximately two (2) in 3 or 65% reported a monthly income of less than \$1,500 per month (\$18,000 annually). This amount falls significantly below the established poverty lines in Canada.



< **65%** of those who responded reported an income of less than \$1500 per month.

Table 4.10: Monthly income

	Kelowna	Kamloops	Prince George	Nanaimo	Nelson	Total
Less than \$500	0	2	0	0	1	3
\$500-\$749	0	2	2	0	0	4
\$750-\$999	2	1	4	2	1	10
\$1,000-\$1,249	5	5	5	3	4	22
\$1,250-\$1,499	1	3	2	1	2	9
\$1,500-\$1,749	1	2	1	3	3	10
\$1,750-\$1,999	1	2	1	1	0	5
\$2,000-\$2,499	3	1	0	0	6	10
\$2,500 or more	0	1	0	0	0	1
Unsure/no response	7	1	5	10	3	26
Total	20	20	20	20	20	100

Housing Situation and Future Housing Plans

This section includes questions about the general housing situation of the study participants including their current housing situation and the length of time that they have lived in their current housing. Respondents were also asked about their future housing plans and the extent to which they view their current housing situation as being temporary.

Housing Situation

When asked to describe their current housing situation, two (2) in 3 respondents (67%) reported that they were living in an apartment/suite/house in the private rental market while 20% of respondents were living in subsidized housing. A small number of respondents (14%) indicated that their current housing situation was unsettled with a number of respondents indicating that they were staying with family or friends, staying in a transition house or emergency shelter, living in a mobile home or camping.

In looking at the differences across the communities, the findings suggest that a larger proportion of respondents from Kamloops and Prince George (90%) had housing in the private rental market while a larger proportion of respondents from Kelowna (70%) were living in subsidized housing. Approximately 20% of respondents from Nanaimo reported that they were staying in temporary or ad hoc arrangements. One (1) respondent from Nelson and one (1) from Kamloops reported that they currently had no housing and were camping over the summer. Table 4.11 shows the different housing arrangements reported across the different study communities.

Table 4.11: Range of different types of housing arrangements reported across the target communities

	Kelowna	Kamloops	Prince George	Nanaimo	Nelson	Total
Apartment/suite/house	3	18	18	13	15	67
Social/subsidized housing	14	—	—	3	3	20
Ad hoc (family or friends)	—	—	1	2	—	3
Transition house	3	—	—	1	—	4
Emergency shelter/hotel	—	1	—	1	—	2
No housing/camping	—	1	—	—	1	2
Other/Mobile Home	—	—	1	—	1	2
Total	20	20	20	20	20	100

Length of Time in Their Current Housing

When asked about how long they had been living in their current housing, approximately 63% of respondents indicated that they had been living in their current housing for less than one (1) year including 44% of respondents who had been living in their current housing for less than six (6) months. One (1) in 6 respondents (16%) reported that they had been living in their current housing for between one and two years while 21% of respondents had been living in their current housing for more than two (2) years.

In looking at the differences across the study communities, it is interesting to note that in all cases, between 25% and 60% of the sample had been living in their current housing for less than six (6) months. **This suggests a significant level of instability across the sample of respondents in terms of their current housing situation.**

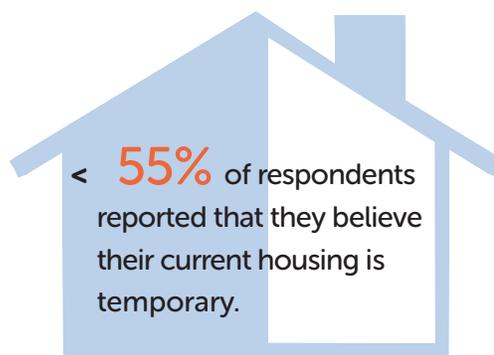
Across the five study communities, between 25%–60% of respondents had been living in their current housing for less than six (6) months.

Table 4.12: Length of time in current housing

	Kelowna	Kamloops	Prince George	Nanaimo	Nelson	Total
Less than 6 months	5	10	10	12	7	44
6 to 12 months	5	1	4	6	3	19
1 to 2 years	3	5	1	2	5	16
More than 2 years	7	4	5	—	5	21
Total	20	20	20	20	20	100

Temporary Nature of Their Current Housing Arrangements

Respondents were asked to indicate whether they consider their current housing situation to be temporary in nature. A majority of respondents (55%) reported that they believe their current housing is temporary. At the same time, approximately 38% of respondents indicated that they did not see their current housing as temporary while 7% of respondents indicated that they were unsure about how to describe their current housing situation.



In looking at the differences across the different communities, those living in Kamloops, Prince George and Nanaimo were more likely to see their current housing situation as being temporary. Based on the sample of responses obtained, approximately 60% of respondents in Kamloops, 50% in Nanaimo and 90% in Prince George reported that they viewed their current situation as temporary.

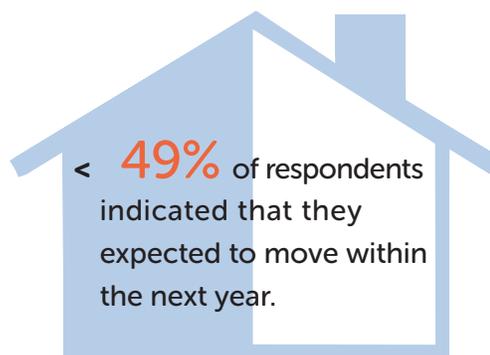
Respondents in Kelowna and Nelson were somewhat less likely to report that they view their current housing situation as being temporary. Based on the responses received, 30% of respondents in Kelowna and 45% of respondents in Nelson reported that they did not see their current housing situation as temporary. Some of the differences in responses obtained could be explained by differences in the different types of housing situations with a larger proportion of respondents in Kelowna living in subsidized housing when compared to the other communities. Similarly, Nelson had a number of respondents who were living in subsidized and/or other types of housing arrangements such as manufactured homes which may be viewed as more stable housing when compared to some of the other alternatives.

Table 4.13: Temporary nature of current housing arrangements

	Kelowna	Kamloops	Prince George	Nanaimo	Nelson	Total
Yes	6	12	18	10	9	55
No	12	8	1	8	9	38
Unsure	2	—	1	2	2	7
Total	20	20	20	20	20	100

Future Housing Plans

When asked about their future housing plans, approximately 37% of all respondents reported that they expected to move within the next six (6) months while almost half of all respondents (49%) indicated that they expected to move within the next year. Only a small proportion of respondents (17%) indicated that they expected to remain in their current housing for more than two (2) years. There were also a number of respondents (24%) who reported that they were unsure as to how long they would remain in their current housing.



The responses received reflect both the instability of their current housing situation as well as the desire on the part of respondents to make changes to their housing situation. It also reflects the significant level of uncertainty that many of the respondents face when reflecting on their housing choices. The one significant anomaly is Kelowna where approximately 50% of all respondents indicated that they expected to continue to remain living in their current housing situation for 2 or more years. However, this difference can most likely be explained by the fact that Kelowna also had a much larger proportion of respondents living in social housing when compared to the other communities.

Table 4.14: Future plans

	Kelowna	Kamloops	Prince George	Nanaimo	Nelson	Total
Less than 6 months	4	9	12	12	—	37
6 to 12 months	—	—	3	6	3	12
1 to 2 years	2	3	1	2	2	10
More than 2 years	10	1	2	—	4	17
Unsure	4	7	2	—	11	24
Total	20	20	20	20	20	100

Prior Housing Arrangements

The housing and research literature observes that many families and individuals who are homeless experience periods or episodes of homelessness over their housing careers. To understand more fully the history of homelessness experienced by the families who participated in the study, the survey asked respondents about their previous housing situation and where they were living prior to moving into their current housing.

In terms of their previous housing situation, half of all respondents (50%) had been living in housing in the private rental market prior to moving into their current housing. Similarly, approximately one (1) in 5 reported that they did not have a place to live before moving into their current housing and had been staying with family or friends. A number of respondents indicated that they had been staying in an emergency shelter or transition house (15%) while 10% were

living in an SRO (single room occupancy hotel), manufactured home or other type of arrangement. There were also three (3) respondents who had been 'sleeping rough' or had nowhere to live.

In looking at the differences across the different communities, the findings suggest that staying with family or friends was a common response across all of the study communities. At the same time, some respondents reported that they had been staying in an SRO or other type of temporary arrangement while respondents from four of the five communities (Kelowna, Kamloops, Prince George and Nanaimo) indicated they had used the formal emergency shelter/transition house system.

Table 4.15: Prior housing arrangements

	Kelowna	Kamloops	Prince George	Nanaimo	Nelson	Total
Apartment/suite/house	7	12	12	8	11	50
Social/subsidized housing	–	–	–	–	–	–
Ad hoc (family or friends)	2	5	3	6	5	21
Transition house	7		1	2	–	10
Emergency shelter	1	1	1	2	–	5
SRO Hotel	1		1	2	1	5
No housing/camping	2	1	–	–	–	3
Mobile home/other	–	1	1	–	3	5
No response	–	–	1	–	–	1
Total	20	20	20	20	20	100

Length of Time in Their Previous Housing

When asked how long they had been living in their previous housing arrangements, 40% reported that they had been living in their previous housing for less than six (6) months while 24% had been living in their previous housing for between six (6) and twelve (12) months. An additional 19% had been living in their previous housing for between one (1) and two (2) years, while 16% of respondents had been living in their previous housing for more than two (2) years. Across the different study communities, it appears that those living in Kelowna, Kamloops, and Nanaimo were more likely to report greater instability in their previous housing situation when compared to those living in Prince George and Nelson. Based on the responses received, 65% of respondents in Nanaimo, 55% of respondents in Kelowna and 45% of respondents in Kamloops reported that they had been living in their previous housing for less than six months. At the same time, only 25% of respondents in Prince George and 15% of respondents in Nelson reported this to be the case.

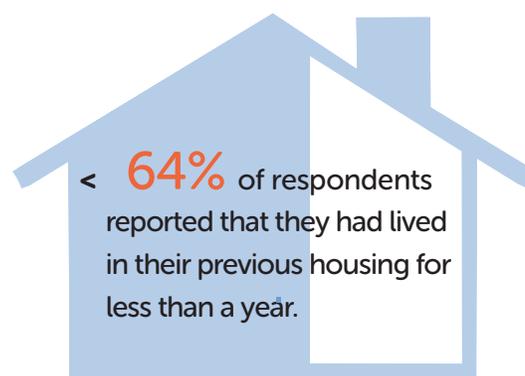


Table 4.16: Length of time in previous housing

	Kelowna	Kamloops	Prince George	Nanaimo	Nelson	Total
Less than 6 months	11	9	5	13	2	40
6 to 12 months	6	6	5	1	6	24
1 to 2 years	1	3	3	5	7	19
More than 2 years	1	2	7	1	5	16
Unsure	1	–	–	–	–	1
Total	20	20	20	20	20	100

Current Housing Situation Compared to Previous Housing Situation

Survey respondents were asked to compare their current housing situation to their previous housing situation. Of those who responded, the majority (67%) indicated that their current housing situation was better than their previous housing situation, including 38% of respondents who felt that their current housing situation was a lot better when compared to their previous housing situation. At the same time, approximately 21% of respondents reported that they felt that their current housing situation was worse when compared to their previous housing situation including 6% of respondents who felt that it was a lot worse. A small number of respondents were unsure how to respond.

Table 4.17: Current housing situation compared to previous situation

	Kelowna	Kamloops	Prince George	Nanaimo	Nelson	Total
A lot better	13	8	2	7	8	38
Somewhat better	5	4	9	5	6	29
About the same	–	1	1	4	3	9
Somewhat worse	2	4	5	3	1	15
A lot worse	–	3	1	1	1	6
Unsure	–	–	2	–	1	3
Total	20	20	20	20	20	100

In looking at differences across the different communities, those living in Kelowna were more likely to report that they felt that their current housing situation was better than their previous housing situation (90%). Again, this response could be tied to the higher prevalence of individuals living in social housing in Kelowna when compared to the other communities. Those living in Nelson and Nanaimo were also more likely to report that their current housing situation was better.

The findings suggest that those living in Kamloops and Prince George were more likely to report that their current housing situation was worse when compared with their previous housing situation. These findings could suggest that these households are experiencing greater instability in their current housing situation and that their long-term housing arrangements remain highly instable.

History of Homelessness

This section includes a number of questions which explore patterns of shelter use, frequency of moves, history of staying with family or friends and concerns with becoming homeless. It also looks at the housing history of the families who participated in the study including previous periods of homelessness.

Patterns of Shelter Use

When asked if they had stayed in an emergency shelter in the past twelve (12) months, 19% of respondents reported this to be the case including 8% who indicated that they had done so on more than one occasion. Across the different study communities, those living in Nanaimo reported the highest patterns of shelter use over the past twelve (12) months when compared to the other communities. At the same time, those living in Prince George were more likely to report a slightly higher number of repeat visits when compared to the other communities.

Table 4.18: Emergency shelter use

	Kelowna	Kamloops	Prince George	Nanaimo	Nelson	Total
Yes, once	2	2	1	3	3	11
Yes, more than once	2	–	3	2	1	8
No	16	18	15	15	16	80
Unsure	–	–	1	–	–	1
Total	20	20	20	20	20	100

Frequency of Moves

Another measure of housing stability is the frequency of moves. Based on the sample of responses obtained, 69% of respondents reported that they had moved at least once in the past twelve months with almost half (46%) of all respondents reporting that they had moved two (2) times or more. A larger proportion of respondents in Nanaimo reported that they had moved a number of times (2 times or more) in the past twelve months when compared to respondents in the other communities.



Table 4.19: Frequency of moves

	Kelowna	Kamloops	Prince George	Nanaimo	Nelson	Total
Zero	9	8	7	–	7	31
Once	2	5	3	5	6	21
Twice	4	1	2	12	2	21
Three times	2	2	2	2	4	12
More than three times	3	4	4	1	1	13
Unsure	–	–	2	–	–	2
Total	20	20	20	20	20	100

History of Staying with Family or Friends

Survey respondents were also asked to indicate whether they had stayed with family and friends on a temporary basis over the past twelve (12) months. Two (2) in 5 respondents (40%) reported that they had stayed with family or friends at least once over the past twelve (12) months with approximately one (1) in 10 respondents reporting that they had done so on more than one occasion.

Table 4.20 provides a summary of the responses received across the different study communities. It is interesting that the number of respondents who reported that they had stayed with family or friends over the past twelve (12) months was almost double the number individuals reporting that they had stayed in an emergency shelter suggesting either a greater dependence on informal supports compared to formal supports, or a lack of adequate and appropriate formal supports in some communities, or both.

Table 4.20: History of staying with family or friends

	Kelowna	Kamloops	Prince George	Nanaimo	Nelson	Total
Yes, once	3	5	3	14	4	29
Yes, more than once	2	1	4	1	3	11
No	15	14	13	5	13	60
Total	20	20	20	20	20	100

Concerns about Becoming Homeless

While a number of respondents indicated that they felt reasonably stable in terms of their current housing and future housing plans, a significant proportion of respondents continued to express concerns about becoming homeless. Almost half (46%) of all respondents reported that they felt some degree of risk of losing their housing including 14% who reported they were very concerned about this possibility.

In looking at differences across the different study communities, the findings suggest that those living in the larger urban centres (Kelowna, Kamloops and Prince George) were less likely to be concerned about becoming homeless when compared to those living in smaller centres such as Nanaimo or Nelson. Across those living in Kelowna only 35% indicated that they were concerned about losing their housing and/or becoming homeless compared to 75% of those living in Nanaimo and 65% of those in Nelson.

These types of concerns help to draw attention to the precarious nature of the housing situation for many families as well as differences in the experiences and circumstances across the different household types and different housing arrangements as well as the different types of supports available in the community. The findings also suggest that access to social housing/subsidized housing provides families and individuals with a greater degree of stability in terms of their overall housing situation and a greater source of confidence in the future.

Table 4.21: Concern about becoming homeless

	Kelowna	Kamloops	Prince George	Nanaimo	Nelson	Total
Yes, very much	3	2	3	4	2	14
Yes, somewhat	2	4	4	11	11	32
No	14	14	13	5	7	53
Unsure	1	—	—	—	—	1
Total	20	20	20	20	20	100

Options Available in the Event of Homelessness

When asked what they would do if they were to become homeless, 44% indicated that they would stay with family or friends while 25% indicated that they would go to an emergency shelter. An additional 29% reported that they were not sure what they would do. Across all the communities, respondents were more likely to stay with family and friends with the exception of Kelowna where respondents indicated that they would look for support through the formal shelter system.

Table 4.22: Range of Potential Options in the Event of Homelessness

	Kelowna	Kamloops	Prince George	Nanaimo	Nelson	Total
Stay with family/friends	6	10	9	5	14	44
Emergency shelter	11	5	6	1	2	25
Room/hotel	—	4	—	—	—	4
Unsure	3	1	5	14	6	29
Total	20	20	20	20	20	100

Housing Cost and Affordability

In looking at measures of housing need, it is clear that economic factors play a role. This can include considerations related to both income and housing costs. The housing and research literature shows that households with low to moderate incomes are more likely to experience extreme affordability challenges which place them at greater risk of becoming homeless. This section looks more closely at the income reported across the study participants as well as the cost of housing in their community. It also looks at the extent to which the study participants were successful in finding housing in their community that was affordable to their household with the resources that they had available.

Estimated Affordable Rent Based on Income

Table 4.23 shows the average monthly incomes reported across the study participants and calculates the 'affordable rent level' or the amount of rent needed to ensure that a household is not spending more than 30% of their income on housing costs. Based on this calculation, 89% of respondents require a unit that has a rent of \$600 per month or less. There was also one (1) respondent in the sample who could afford a rent of more than \$750 per month. Table 4.23 shows the 'affordable rent levels' based on the incomes that were reported across the study participants.

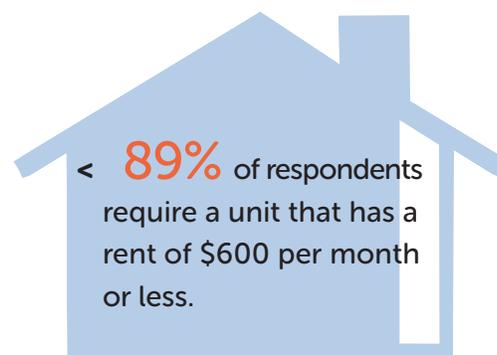


Table 4.23: Monthly income

	Kelowna	Kamloops	Prince George	Nanaimo	Nelson	Total	Affordable Rent Ranges (based on 30% of income)
Less than \$500	0	2	0	0	1	3	Less than \$150/month
\$500-\$749	0	2	2	0	0	4	\$150 to \$224/month
\$750-\$999	2	1	4	2	1	10	\$225 to \$299/month
\$1,000-\$1,249	5	5	5	3	4	22	\$300 to \$374/month
\$1,250-\$1,499	1	3	2	1	2	9	\$375 to \$449/month
\$1,500-\$1,749	1	2	1	3	3	10	\$450 to \$524/month
\$1,750-\$1,999	1	2	1	1	0	5	\$525 to \$599/month
\$2,000-\$2,499	3	1	0	0	6	10	\$600 to \$749/month
\$2,500 or more	0	1	0	0	0	1	\$750 or more/month

Housing Costs

When asked about their housing costs, 11% of respondents reported that they paid a rent of \$400 per month or less while 17% of respondents reported that they do not pay anything for their housing. An additional 18% of respondents reported that they paid between \$400 and \$599 per month for their housing. At the same time, more than half of all respondents (51%) reported that they paid between \$600 and \$1,000 per month for their housing. Table 4.24 shows the range of housing costs reported across the different study communities. Based on the responses received, Prince George, Kamloops and Nelson had a larger number of families who reported that they were spending between \$600 and \$1,000 per month on their housing.

Table 4.24: Housing costs

	Kelowna	Kamloops	Prince George	Nanaimo	Nelson	Total
Under \$400	2	3	1	2	3	11
\$400 to \$599	8	0	4	2	4	18
\$600 to \$799	1	8	4	2	7	22
\$800 to \$999	1	3	7	6	1	18
More than \$1,000	2	2	3	1	3	11
Zero/Not Applicable	4	4	1	6	2	17
Unsure	2	—	—	1	—	3
Total	20	20	20	20	20	100

Portion of Rent

In some case, families or individuals may share the cost of their housing with others in order to try to reduce their overall shelter cost burden. When asked to indicate the portion of the rent that they pay, more than half (56%) of all respondents reported that they are responsible for the entire rent while a number of respondents indicated that they share the cost of the rent with one (1) or 2 other people. There were also eight (8) respondents who indicated that they do not pay any rent. Eleven (11) respondents did not answer this question.

Table 4.25: Portion of rent paid

	Kelowna	Kamloops	Prince George	Nanaimo	Nelson	Total
Pay entire rent	15	16	3	11	11	56
Social assistance	1	—	—	—	—	1
Share with 1 other	—	1	10	6	1	18
Share with 2 or more	1	—	3	1	2	7
Do not currently pay rent	—	3	2	2	1	8
Other	2	—	1	—	5	8
No response	1	—	1	—	—	2
Total	20	20	20	20	20	100

Waiting List for Social Housing

It is well understood that access to social housing can help to break the cycle of poverty and homelessness that many individuals face. The study findings show that approximately one (1) in 5 families were currently living in social/subsidized housing and one (1) in 3 families (33%) had their names on a waiting list for subsidized housing. **At the same time, almost half (47%) neither lived in subsidized housing nor were on a waiting list.**

< **33%** of respondents had their names on a waiting list for subsidized housing.



Table 4.26 provides a summary of the responses across the different study communities. The findings suggest that those living in Nelson and Kamloops were less likely to indicate that they had applied to live in social housing when compared to the other communities.

Table 4.26: Waiting list for social housing

	Kelowna	Kamloops	Prince George	Nanaimo	Nelson	Total
Yes	6	4	11	9	3	33
No	—	16	6	7	14	43
Unsure	—	—	3	1	—	4
Total	6	20	20	17	20	83

Precipitating Events and Changes Reported in the Past Year

The housing and research literature shows that there are many different pathways into and out of homelessness as well as many different types of 'precipitating events' which can result in a family becoming homeless. As part of this study, respondents were asked to indicate whether they had experienced any major changes in their lives in the last twelve (12) months that had an impact on their housing situation. Based on the responses received, approximately two (2) in three (3) respondents (68%) reported that they had experienced some change in their lives that had an impact on their housing situation.



These included:

- **Health-related issues**
- **A break down in their relationship including instances of abuse**
- **Issues around mental illness and addictions**
- **Loss of employment**
- **Eviction and/or a loss of housing because of increasing costs**
- **Changes in the size of their family (need for a bigger unit)**
- **Incarceration of a family member**
- **A desire to move elsewhere**

Table 4.27 provides additional information on the range of responses received across the different study communities. In looking at the range of responses received, it is interesting to note that the pattern of responses was relatively consistent across the different study communities.

Table 4.27: Major changes in the past year

	Kelowna	Kamloops	Prince George	Nanaimo	Nelson	Total
Yes	10	15	14	13	16	68
No	9	5	6	7	4	31
No response	1	—	—	—	—	1
Total	20	20	20	20	20	100

Individuals Reporting a Physical Disability, Medical Conditions and other Health Challenges

Other studies in the area of homelessness suggest that many of those who are homeless face a number of health-related issues and challenges. One (1) in 3 respondents indicated that they have a specific medical condition while one (1) in 4 respondents reported that they have a physical disability. An additional one (1) in 3 respondents reported that they suffer from a mental illness, while 6% indicated that they had some other health issue.

In looking at differences in the experiences and circumstances of families across the different study communities, the findings suggest that those living in Kamloops and Nanaimo were more likely to report a specific medical condition when compared to some of the other communities. Similarly, those living in Kamloops and Prince George were more likely to report a physical disability. In addition, 60% of all respondents in Nelson reported that they had a mental illness as well as half (50%) of households in Kamloops. These findings help to draw attention to the range of needs across the different households as well as some of the significant personal challenges and pressures many of these households are facing.



< **1 in 3** respondents reported having a medical condition.

1 in 4 respondents reported having a physical disability.

1 in 3 of respondents reported suffering from a mental illness.

Table 4.28: Individuals with physical disabilities, medical conditions and other health challenges

	Kelowna	Kamloops	Prince George	Nanaimo	Nelson	Total
Medical Condition	3	10	4	7	6	29
Physical Disability	4	7	6	5	2	24
Mental Illness	6	10	1	5	12	34
Other health issues	—	—	—	1	5	6

Consumption of Health Services

The study also explored different patterns of service use and the consumption of different types of health services and supports over the past year. Among those who participated in the study, approximately one (1) in 5 respondents indicated that one or more of their children had visited an emergency room, community clinic, or received medication for a specific health condition over the past twelve (12) months. There were an additional fifteen (15) respondents who indicated that one or more of their children had been seen by a visiting health nurse in the past twelve (12) months while 8% of respondents reported that one or more of their children had been hospitalized during this period.

In looking at the differences across the different communities, the findings suggest that almost half of all emergency room visits reported over the past twelve (12) months were among the families living in Nanaimo. Similarly, those in Nanaimo were more likely to report the need for medication to treat a specific condition when compared to the responses from across the other communities with 40% of all respondents living in Nanaimo reporting this to be the case. The findings also suggest that those living in Kelowna were more likely to visit a community health nurse or use a community clinic when compared to the other communities.

Table 4.29: Consumption of health services

	Kelowna	Kamloops	Prince George	Nanaimo	Nelson	Total
Hospitalization	2	2	0	2	1	8
Emergency room	3	2	1	10	3	19
Outpatient	1	0	1	2	0	4
Community Clinic	5	2	2	4	6	19
Health Nurse	7	4	1	2	1	15
Medication	2	5	2	8	2	19

Ability to Meet Basic Needs

As noted in the housing and research literature, as a household continues to struggle with the cost of their housing, they frequently have to make compromises and trade-offs in other areas in order to make ends meet. The following series of questions explored the extent to which the households included in this study experienced difficulties in meeting basic needs including the ability to meet monthly expenses as well as questions related to the other types of compromises and trade-offs that families may be compelled to make in order to maintain their housing. The series of questions in this section also look at access to healthy and nutritional food as well as questions related to the use of different services and supports in the community.

Enough Money to Pay Bills

When asked to indicate whether they had enough money to pay their bills in the previous month, approximately one (1) in 3 respondents (34%) indicated that they were able to meet their monthly obligations while almost one (1) in 3 indicated that they were able to meet some of their monthly obligations (30%). Approximately 31% of respondents indicated that they were not able to meet their monthly obligations while 5% were unsure.

<  **Only 1 in 3**
respondents indicated that they had enough money to pay all their bills in the previous month.

In looking at the differences across the different study communities, the findings suggest that those in Nanaimo and Kelowna reported greater challenges in making ends meet when compared to the other communities. At the same time, it was clear that a number of respondents across the different study communities identified this as a concern for their family. This included approximately half of all respondents in Prince George, Kamloops and Nelson who reported having insufficient money to pay all their bills.

Table 4.30: Enough money to pay bills

	Kelowna	Kamloops	Prince George	Nanaimo	Nelson	Total
Yes, all of them	5	7	9	2	11	34
Yes, some of them	8	5	8	9	—	30
No	6	6	2	8	9	31
Unsure	1	2	1	1	—	5
Total	20	20	20	20	20	100

Total Extent to Which Basic Needs Are Met

Survey respondents were asked to indicate the extent to which their needs and the needs of their family were currently being met. Only 10% of respondents indicated that they felt that the needs of their family were being fully met while approximately one (1) in 3 respondents (33%) felt that their needs and the needs of their family were mostly being met. An additional 22% of respondents indicated that their needs were being adequately met while approximately one (1) in 3 respondents indicated that they felt that their needs were not being met. This included approximately 6% of respondents who indicated that their needs were not at all being met.

In looking at the differences across the different study communities, the findings suggest that approximately 70% of those living in Nanaimo and 50% of those living in Kelowna and Kamloops reported that they felt that their needs were being met. At the same time, only one (1) in 3 respondents in Prince George and one (1) in 4 respondents in Nelson reported this to be the case. The findings also suggest that those living in Nelson were most likely to report an inability to meet their basic needs and those of their household.

Table 4.31: Extent to which basic needs are being met

	Kelowna	Kamloops	Prince George	Nanaimo	Nelson	Total
Fully	4	3	1	2	—	10
Mostly	6	7	3	12	5	33
Adequately	4	6	6	1	5	22
Not really	6	2	6	3	8	25
Not at all	—	2	1	2	1	6
Unsure	—	—	3	—	1	4
Total	20	20	20	20	20	100

Food Security and Access to Food

The survey also included questions which asked respondents about their general level of food security and the extent to which they felt that the needs of their children had been met in terms of access to food over the past thirty (30) days. The majority of respondents (69%) indicated that they did not feel that there was any point in the past thirty (30) days where their children did not have enough to eat. At the same time, 23% indicated that there had been a point in the last thirty (30) days where their children did not have enough to eat. An additional 9% of respondents indicated that they were unsure as to whether this was the case.



< **23%** of respondents indicated that there had been a point in the last 30 days where their children did not have enough to eat.

In looking at the differences in responses across the different study communities, the findings suggest that those living in Nanaimo and Kelowna were more likely to report that they were concerned about their children having enough to eat when compared to those living in the other communities. Among families in Nanaimo, 40% indicated that they were concerned about whether their children had had enough to eat in the past thirty days. Similarly, 35% of respondents living in Kelowna expressed their concern. Among those living in Nelson and Prince George, approximately one (1) in 5 respondents identified access to food as a problem. All of the respondents in Kamloops seemed to feel that they had been reasonably successful in terms of ensuring access to food for their children over the past thirty (30) days.

Table 4.32: Insufficient food for children in past 30 days

	Kelowna	Kamloops	Prince George	Nanaimo	Nelson	Total
Yes	7	–	4	8	4	23
No	13	20	14	11	11	69
Unsure	–	–	2	1	5	9
Total	20	20	20	20	20	100

Other Services Used in the Past Year

In addition to the use of medical services, the survey also looked at some of the other types of services and supports that had been used over the past twelve (12) months. Table 4.33 shows the different types of services and supports identified by the survey respondents including the full range of services that were used over the past twelve months. In administering the survey, respondents were provided with a list of services and were asked to indicate which of the services they are currently using and/or had used within the past twelve (12) months.

Respondents in Kamloops were only allowed to provide one (1) response by the community researchers conducting the interviews and therefore, it seems likely that there was some under-reporting from this community. Notwithstanding this anomaly, it is evident that the households who participated in the study have a wide range of service and support needs.

Table 4.33 provides a summary of the different types of service requirements identified across the study communities and includes information on the types of services most frequently cited. Based on the responses received, the findings suggest that:

- **More than half (58%) of all respondents made use of services which provide food, clothing or other basic essentials;**
- **Almost half of all respondents (47%) relied on some type of housing assistance;**
- **Approximately 24% of respondents relied on assistance with transportation;**
- **24% of respondents sought out services and supports to help provide basic life skills training;**
- **Approximately one (1) in 5 respondents used services such as counseling and support for domestic violence;**
- **One (1) in 5 respondents (19%) relied on legal assistance.**

Table 4.33: Use of services in the past year

	Kelowna	Kamloops	Prince George	Nanaimo	Nelson	Total
Food, clothing, other essentials	8	5	17	13	15	58
Housing assistance	17	4	11	11	4	47
Parenting support	3	0	9	7	10	29
Life skills training	4	6	5	0	9	24
Transportation assistance	4	0	8	5	7	24
Employment assistance/job finding	3	2	4	2	10	21
Counseling and support for domestic violence	3	1	5	6	5	20
Legal assistance	3	2	0	8	6	19
Budgeting assistance	2	0	6	0	5	13
Other	1	0	0	3	4	8
Conflict resolution/ mediation support with roommates	1	0	2	0	0	3
Conflict resolution/ mediation support with landlords	0	0	1	0	1	2

Current Home Community

Survey respondents were asked to indicate where (in what community) they currently live. Based on the response received, all of the respondents from Prince George, Kelowna and Kamloops were from the central community. At the same time, approximately 35% of respondents from Nanaimo and 20% of respondents from Nelson were from areas outside of the immediate community. In the case of Nanaimo, respondents indicated that they were from the communities of Cedar, Ladysmith and Parksville, while some respondents from the Nelson area lived in Castlegar, Slocan Park, Shoreacres and Crescent Valley. While it is difficult to draw firm conclusions as to what this could suggest, it may be the case that in smaller communities, the agencies in those communities provide services and supports more regionally than in larger communities.

Table 4.34: Current home community

	Kelowna	Kamloops	Prince George	Nanaimo	Nelson	Total
From the central community	20	20	20	13	16	89
From an outlying community	0	0	0	7	4	11
Total	20	20	20	20	20	100

The overall findings in this section reinforce the precarious nature of the housing situation for many low income and vulnerable families. They also draw attention to the significant uncertainty that many low income and vulnerable families face, including on-going affordability challenges, frequent moves and the need to make compromises and trade-offs in other areas in order to make ends meet.

The findings in this section also draw attention to the range in the circumstances across families who participated in the study as well as the important role played by both formal and informal support networks in their communities. Notwithstanding the fact that almost two-thirds of all respondents reported that their current housing situation was better than their previous situation, the findings suggest that, for many of the households who participated in the study, a high degree of instability and uncertainty remains with one (1) in 4 respondents actually reporting a deterioration in their current housing situation when compared to their previous housing situation.

Section 5

Results from the Key Informant Interviews with Service Agencies

About the Agencies That Participated in the Study

There were twenty-five (25) community based agencies and service providers who participated in this phase of the study.

All of the participants were employees of non-profit organizations that provide direct services to individuals who are homeless or “at risk” of becoming homeless.

Survey participants included Executive Directors, Program Managers as well as front-line workers, thereby offering a range of perspectives and insights.

The organizations participating in the study included agencies that deliver mental health services, community health services, as well as non-profit organizations who work with homeless and “at risk” families in their community.

The size of the organization that participated in the study ranged from small organizations with one (1) or 2 employees to large multi-service organizations with 150 or more paid staff.

Services Provided and Client Groups Served

The majority of the agencies that participated in the study had extensive experience in working with families and individuals who were homeless or at risk of becoming homeless with more than half (52%) reporting that they work with this population on a daily basis.

Services and Supports Needed Most

When asked about the services and supports that were needed the most, half (50%) of all respondents indicated that the need for affordable housing was a primary need.

Approximately 32% of respondents also indicated that there was a need for greater access to healthy and nutritional food including the need for meal programs in the schools.

Approximately 32% of the agencies indicated that a number of families and individuals would benefit from training and support around money management.

Unmet Needs in the Community

When asked about the extent to which there are gaps in the continuum of services and supports in the community for families who are homeless or at risk of becoming homeless, the majority of agencies (60%) indicated that there are some key gaps with affordable housing being frequently identified as one of the greatest needs.

Barriers to Accessing Services

When asked whether there are barriers that are preventing clients from accessing the full range of services in the community, approximately 56% of agencies identified lack of awareness about the programs and services that are available as a barrier while 36% observed that a number of families feel a sense of shame or stigma about needing to access services. Transportation-related challenges were also identified as a barrier by approximately 24% of the agencies that participated in the study.

Specific At Risk Populations

When asked to identify specific at risk populations, single parent family households were most frequently identified followed by working poor families and Aboriginal people. Recent immigrants were also identified by 36% of the agencies that participated in the study.

Root Causes of Homelessness

Poverty and low income were most frequently identified as one of the root causes of family homelessness. Mental illness and addictions (40%) as well as the need for life skills training, parenting support and access to education and other opportunities were also frequently mentioned.

Results from the Key Informant Interviews with Service Agencies

This section summarizes the interviews with representatives from organizations across the five (5) study communities who provide services to families who are homeless or at risk of becoming homeless. In reaching out to the agencies and service providers, the underlying objective was to develop a more complete understanding of the services and resources available in the community to assist vulnerable families and individuals.

The interview guide that was developed was designed to gather insight around potential root causes of family homelessness as well as to identify individuals and households which may be at greater risk. The guide was also designed to learn more about the types of services and supports that are available and that have been effective in helping to provide increased stability for low income and vulnerable families.

There were twenty-five (25) interviews conducted with agencies from across the five (5) study communities including:

- **Five (5) agencies and service providers in Kamloops;**
- **Five (5) agencies and service providers in Kelowna;**
- **Five (5) agencies and service providers in Nanaimo;**
- **Four (4) agencies and service providers in Nelson;**
- **Six (6) agencies and service providers in Prince George.**

About the Agencies that Participated in the Study

The agencies that participated in the study included employees of non-profit organizations that provide services to individuals who are homeless or “at risk” of becoming homeless. Six (6) respondents were Executive Directors while nine (9) respondents were Program Directors or Program Managers. Five (5) of the respondents were outreach workers or were part of a housing task team. The agencies that participated in the study provided a range of services including mental health services, community health services, as well as a range of other types of services and supports. The size of the organizations varied from one or 2 employees to large multi-service organizations with 150 paid staff or more.

Target Populations Served

When asked about target populations or groups that their organization served, almost half of all respondents indicated that they served all groups with the following providing an overview of the range of services and supports provided:

- **Womens’ emergency shelter and transitional housing**
- **Homeless outreach and support**
- **Landlord relations**
- **Home support**
- **Parent support**
- **Income assistance**
- **Employment services**
- **Meal programs or community kitchen**
- **Drop-in centres**
- **Subsidized housing and housing support**
- **Emergency shelters and supported housing**
- **Culturally appropriate services**
- **Health services including services targeted to Aboriginal people**
- **Addiction and other counseling services**
- **Outreach, advocacy, information/referral**
- **Budgeting and life skills programs including support around financial literacy**
- **Rent bank program**
- **Community justice**
- **Mental health programs and services**
- **Specialized programs and services for specific populations (e.g., Aboriginals, youth, restorative justice, life skills, infants & young mothers, etc.)**

This extensive list of services lends support to the idea that the problems and challenges of homelessness are complex and multi-faceted and that the types of responses and services offered in communities need to match the nature of the problem as experienced by families facing homelessness.

Groups Represented

Those who provided feedback for this stage of the research were also asked to indicate the type of programs or services they provide. The majority of respondents identified themselves as working in the area of social development (72%). Almost half of all respondents (48%) provide programs and services for Aboriginal people.

In looking at the different communities, there were a number of differences in the range of services provided. For example, Kelowna and Prince George reported the greatest range of services as well as the greatest representation from across the different networks of services and agencies including faith-based organizations, economic development organizations, as well as arts and culture organizations. In Prince George, the network of agencies and service providers that participated in the study included representation from the local health authority as well as different citizen-based organizations and services. The networks in the smaller communities of Nanaimo and Nelson were not as extensive. However, the network of agencies and organizations represented in Nanaimo also included the business community. Table 5.1 shows the differences across the study communities in terms of the resources and assets that they are able to bring together to address homelessness.

Table 5.1: Group represented

	Kelowna	Kamloops	Prince George	Nanaimo	Nelson	Total
Social development non-profit	5	4	4	1	4	18
First Nations	5	1	5	1	–	12
Gov't (federal, provincial, regional, local)	–	–	1	3	–	4
Faith based/religious organization	1	–	1	–	1	3
Economic development non-profit	1	–	1	–	–	2
Arts and culture non-profit	2	–	–	–	–	2
Business	–	–	–	2	–	2
Other	1	1	–	–	–	2
Health (health authority, hospital, hospice)	–	–	1	–	–	1
Citizen-based organization	–	–	1	–	–	1
Environmental non-profit	–	–	–	–	–	0
Private, for profit	–	–	–	–	–	0
Total Agencies Surveyed	5	5	6	5	4	25

Note: Some respondents provided more than one response. 'Other' refers to a community partnership (1) and to training and education (1).

Source of Funding

Respondents were asked to indicate their primary sources of funding. They were allowed to indicate more than one source. The most frequently cited response was government funding (84%). Approximately 40% of respondents reported that they receive funding from private donations. Approximately 32% of all organizations also reported that they received funding from community foundations and/or government grants for the different programs and services they offer. Some of the agencies also indicated that they were engaged in specific fund raising campaigns while others identified other sources of revenue such as rental income or revenue generated through the sale of goods and services (social enterprise). Table 5.2 shows the different sources of funding reported across the different study communities.

Table 5.2: Source of funding

	Kelowna	Kamloops	Prince George	Nanaimo	Nelson	Total
Government funding for programs/services	4	5	6	5	1	21
Private charitable donations	3	2	2	1	2	10
Government grants	1	4	2	–	1	8
Community foundations (programs/grants)	2	2	1	–	3	8
Social enterprise	2	–	1	–	1	4
Other	–	–	2	–	–	2
Total Agencies Surveyed	5	5	6	5	4	25

Services and Programs Offered

Respondents were asked to indicate the types of services and programs offered by their organization. A broad range of services and programs were listed by the respondent organizations which suggests that many agencies work to develop well-crafted programs and responses to address the complex needs of their clients, and which fit with the types of 'best practices' identified in the housing and research literature. This suggests that effective strategies for ending homelessness include a combination of housing, income and support with Table 5.3 showing the array of services provided across the study communities.

Table 5.3: Services and programs offered

	Kelowna	Kamloops	Prince George	Nanaimo	Nelson	Total
Income assistance	–	–	–	1	–	1
Landlord relations	–	–	–	5	–	5
Emergency shelter	1	1	1	–	–	3
Affordable/subsidized housing	–	–	2	–	–	2
Womens' transitional housing and services	1	3	1	–	–	5
Meal program/food bank /school lunch	2	–	3	–	3	8
Employment services	2	–	1	–	–	3
Homeless outreach/support	3	3	1	–	–	7
Drop in Centre	–	–	3	–	2	5
Free clothing and home items	1	–	–	1	1	3
Emotional/mental health support	4	3	1	5	1	14
Skills/employment training services	1	1	1	–	1	4
Financial and budgeting skills	–	–	1	–	1	2
Life skills and cooking	1	2	4	–	3	10
Addictions counseling/services	3	2	–	–	1	6
Spiritual support	–	–	–	–	1	1
Parent education	3	1	–	–	1	5
New parents/infant/family support	1	2	–	–	3	6
Youth and child support	4	2	1	–	–	7
Father/mens' support	1	–	2	–	1	4
Legal/justice support	2	1	–	–	–	3
Aboriginal services	2	–	1	–	–	3
Health services/support	1	1	1	–	1	4
Total Agencies Surveyed	5	5	6	5	4	25

Client Awareness of Programs and Services

Respondents were asked to indicate how their clients become aware of the programs and services their organization offers. Most respondents indicated that their clients first became aware of their programs and services through their participation in current programs or services and/or through referrals from friends, family or other agencies. Some agencies also indicated that they offer targeted outreach services in the community to assist clients while others have established drop-in services. What is perhaps most striking is the range of ways in which potential clients may become aware of programs and services that agencies offer.

Table 5.4: Client awareness of programs and services

	Kelowna	Kamloops	Prince George	Nanaimo	Nelson	Total
Referrals from friends	5	5	4	5	4	23
Referrals from other agencies	5	4	4	5	4	22
Participation in current programs/services	6	2	6	4	4	21
Agency outreach into the community	5	3	5	3	4	20
Drop-in services	3	2	5	4	3	17
Other activities	5	1	—	2	3	11
Total Agencies Surveyed	5	5	6	5	4	25

Direct Support to Homeless Families

When asked if they provide direct services and supports to families who are homeless, 92% of the agencies that participated in the study indicated that their organization provides some form of direct service to families who have experienced homelessness. There were two (2) agencies in Prince George who participated in the study who indicated that they work only indirectly with homeless families.

Table 5.5: Direct support to homeless families

	Kelowna	Kamloops	Prince George	Nanaimo	Nelson	Total
Yes	5	5	4	5	4	23
Only indirectly	—	—	2	—	—	2
Total Agencies Surveyed	5	5	6	5	4	25

When asked if they provide direct services and supports to families who are “at risk” of homeless, 96% of the agencies that participated in the study indicated that their organization works with “at risk” families, with all but one (1) agency in Prince George indicating that they have direct involvement with this population.

Table 5.6: Direct support to “at risk” families

	Kelowna	Kamloops	Prince George	Nanaimo	Nelson	Total
Yes	5	5	5	5	4	24
No	—	—	1	—	—	1
Total Agencies Surveyed	5	5	6	5	4	25

Frequency of Provision of Services and Supports to “At Risk” or Homeless Families

In terms of the different types and the frequency of needs, more than half of the agencies that participated in the study (52%) indicated that they provide services and supports to families who are homeless or “at risk” of homelessness on a daily basis. Approximately one (1) in 3 agencies indicated that they work with their clients on a weekly basis. There were a few agencies who participated in the study who indicated that they most typically deal with these types of issues on a monthly basis while one (1) agency indicated that these issues arise only occasionally.

Table 5.7: Frequency of provision of services and supports to “at risk” or homeless families

	Kelowna	Kamloops	Prince George	Nanaimo	Nelson	Total
Daily	3	4	3	1	2	13
Weekly	2	1	1	2	2	8
Monthly	–	–	1	2	–	3
Only occasionally	–	–	1	–	–	1
Total Agencies Surveyed	5	5	6	5	4	25

Services and Supports Most Needed

Respondents were asked to indicate the kinds of services and supports that are most needed by the homeless and “at risk” families they see. Many identified the need for more affordable housing (48%), followed by food supports (32%), school meals (32%), money management skills (32%) and addictions support and counseling (28%). There were a total of fourteen (14) different services and supports identified as being an important part of the continuum of housing and supports for homeless and at risk families. Table 5.8 shows the range of responses including differences in the needs and priorities across the study communities.

Table 5.8: Services and supports most needed

	Kelowna	Kamloops	Prince George	Nanaimo	Nelson	Total
Affordable housing	4	3	–	2	3	12
Food supports and school meals	1	1	–	3	3	8
Money management skills	1	4	–	2	1	8
Counseling and support	4	3	–	–	–	7
Parental support	2	2	–	–	–	6
Crisis housing	2	1	–	1	1	5
Employment skills	1	2	–	1	1	5
Advocacy	1	2	–	–	1	4
Income supports	2	2	–	–	–	4
Mental health support/counseling	2	2	–	–	–	4
Community and service orientation	–	2	–	–	1	3
Life skills	–	3	–	–	–	3
Medical supports	1	–	–	1	1	3
Law and justice services	1	–	–	–	1	2
Recreation opportunities for kids	1	–	–	1	–	2
Mentoring	–	–	–	1	–	1

Note: Some respondents provided more than one response.

Target Population

Respondents were asked to indicate whether their organization was mandated to serve a specific group of individuals in their community and/or whether their organization provided services and supports to respond to the entire range of at risk groups. Approximately 28% of the agencies that participated in the study indicated that their mandate was relatively broad and included all vulnerable groups and individuals in the community while 28% of all respondents indicated that their mandate was to provide services and supports to individuals who are homeless.

 In terms of the specific target populations:

- **28% identified people who are homeless**
- **24% identified women**
- **20% identified families and children**
- **16% identified people in low income**
- **16% identified Aboriginal people**

It is worth noting that none of the organizations who participated indicated that they work directly with immigrants and newcomers to Canada although there is evidence to suggest that these groups can be at increased risk of poverty and exclusion.

Table 5.9: Target population

	Kelowna	Kamloops	Prince George	Nanaimo	Nelson	Total
All Populations	1	2	2	1	2	7
People who are homeless	3	1	3	3	–	7
Women	4	2	2	1	1	6
Families and children	3	2	2	–	1	5
People living on low income	3	–	2	2	–	4
Aboriginals	3	1	3	–	–	4
Transition-aged youth (i.e., 16-24)	2	1	1	–	–	2
Seniors	3	–	2	–	–	2
People in crisis	–	–	–	1	–	1
Immigrants and newcomers to Canada	1	–	–	–	–	0

Note: Some respondents provided more than one response.

Additional Services Required by Clients (Not Available Through the Specific Agency)

In looking at the diversity of needs across those who are homeless or at risk of homelessness, respondents were asked to indicate whether their clients needed specific services that were not available through their organization. Most respondents indicated that their clients required additional services that their organization does not provide. Many noted, however, that there are often other organizations or groups in the community that help to provide these other services.

Table 5.10: Services required by clients but not provided through agency

	Kelowna	Kamloops	Prince George	Nanaimo	Nelson	Total
Yes	5	5	5	5	3	23
No	–	–	1	–	1	2

Kinds of Services Required by Clients but not Provided through Agency

When asked about specific kinds of services that their clients may need but were not provided through their agency, the following table provides a list of the other types of services and supports identified. As indicated in Table 5.11, affordable housing is by far the most required service which agencies are unable to provide.

Table 5.11: Services required by clients but not provided through agency

	Kelowna	Kamloops	Prince George	Nanaimo	Nelson	Total
Affordable housing	2	5	4	3	1	15
Medical treatment and services	1	–	2	1	–	4
Home supports/child care	3	–	1	–	–	4
Employment services and supports	–	–	1	2	–	3
Transportation services	2	–	1	–	–	3
Second stage housing	–	1	1	–	–	2
Food supports	1	–	–	–	1	2
Addictions treatment	–	1	1	–	–	2
Life skills training	1	–	1	–	–	2
Academic upgrading	–	–	–	1	–	1
Outreach	–	–	–	1	–	1
Mental health services	–	–	1	–	–	1
Womens' services	–	–	1	–	–	1
Family law and justice services	–	–	–	–	1	1
Seniors/elders supports	–	–	1	–	–	1
Money management skills	–	–	1	–	–	1

Note: Some respondents provided more than one response.

Families Not Accessing Services and Supports They Need and Which are Available

In all of the communities, the agencies who participated in the study noted that they had clients who needed specific services and who were not accessing these services. When asked for some possible reasons as to why the services were not being accessed, there was a range of responses provided. Table 5.12 shows the different responses received and includes:

- **Lack of awareness of available services (56%)**
- **A sense of shame or stigma (36%)**
- **Lack of transportation (24%)**

In looking at differences in responses across the different study communities, there appeared to be general consensus around the greatest barriers to access. In Nelson there were a combination of factors identified ranging from poor and inadequate services through to language barriers and social isolation. Some respondents from Kamloops identified the need to work to build trust as a significant issue, while some in Prince George saw the need to work to build connections across different services and supports including access to employment, affordable and accessible child care as being an important part of the solution.

Table 5.12: Reasons families are not accessing services and supports they need and which are available

	Kelowna	Kamloops	Prince George	Nanaimo	Nelson	Total
Lack of awareness of services	4	3	3	3	1	14
Pride/shame/stigma	2	2	3	–	2	9
Lack of transportation	1	1	2	1	1	6
Lack of trust/ comfort in obtaining services	1	2	–	–	–	3
Poor or inadequate amount of services	–	–	–	–	2	2
Difficulty navigating system	1	–	–	–	1	2
Social isolation or language barriers	–	–	–	–	2	2
Lack of identification	–	–	–	1	–	1
Disability limitations	–	1	–	–	–	1
Employment issues	–	–	1	–	–	1
Lack of childcare	–	–	1	–	–	1
Emotional issues/depression	1	–	–	–	–	1
Economic issues	–	–	1	–	–	1
In abusive relationships	–	1	–	–	–	1
Choose to live on the streets	–	–	1	–	–	1

Services Required by Clients but not Provided in Community/Region

In addition to looking at potential barriers to accessing services, respondents were also asked to indicate whether their clients had specific needs that were not being met because the services were not available in their community. Across the agencies who participated in the study, a number of unmet needs were identified including the need for more housing that is affordable, safe, secure and stable. A number of respondents also identified the need for more affordable housing as well as crisis and emergency housing to meet the specific needs of low income and vulnerable families who are experiencing violence. Access to affordable and nutritional food was also identified as a need along with different services and supports to meet specific health-related needs and challenges including mental illness and addictions. Table 5.13 shows the full range of responses received from across the different communities with the responses being ordered from highest to lowest. Table 5.13 also demonstrates the diversity of needs across the different communities.

Table 5.13: Services required by clients but not provided in community/region

	Kelowna	Kamloops	Prince George	Nanaimo	Nelson	Total
Affordable housing	3	4	3	1	3	14
Crisis housing/shelter for families	1	1	1	2	–	5
Home supports	1	–	–	1	–	2
Food supports	1	1	1	1	–	4
Family law and justice services	1	–	–	–	1	2
Health supports	–	–	2	–	–	2
Employment and skills training	–	–	1	–	–	1
Seniors/elder care	–	–	1	–	–	1
Communication/social engagement	1	–	1	–	–	2
Transportation	–	1	–	–	–	1
Addictions treatment	1	3	–	–	–	4
Cultural awareness supports (Aboriginal)	1	–	–	–	–	1

Note: Some respondents provided more than one response.

Specific Groups at Greater Risk of Homelessness

Respondents were asked to indicate whether specific groups were at increased risk of becoming homeless. Single parent families (especially female-led single parent family households) and Aboriginal families were identified as two of the groups which were considered to be at greatest risk. Survey respondents also identified working poor families and families living in low income. Other groups identified included families affected by mental illness or addictions, teenage mothers, youth 'aging out' of care, students as well as individuals with a history of incarceration. A number of respondents also identified recent immigrants with agencies in Kelowna, Kamloops and Nelson more likely to identify this as a concern.

Female-led single parent family households & Aboriginal families were identified as two of the groups which were considered to be at greatest risk of becoming homeless.

Table 5.14: Specific groups at greater risk of homelessness

	Kelowna	Kamloops	Prince George	Nanaimo	Nelson	Total
Single parent families	5	5	5	2	3	20
Working poor families	5	5	3	3	3	19
Aboriginal families	4	5	4	3	3	19
Families living on low income	4	5	3	1	3	16
New immigrant families	3	3	–	–	3	9
Families affected by mental illness/ addictions	2	–	–	2	–	4
Teenage mothers	–	–	1	–	–	1
Youth aging out	–	–	1	–	–	1
People coming out of prison	–	–	1	–	–	1
Students	–	–	1	–	–	1

Note: Some respondents provided more than one response.

Specific Programs or Supports to Help Families Exit Homelessness

When asked to identify the types of programs or supports that would help vulnerable and low income families gain greater stability in their lives and to exit homelessness, respondents identified a range of services and supports that are needed. Not surprisingly, affordable housing was most frequently identified. This was followed by the need for life skills training including support in menu planning, cooking and social/interpersonal engagement. Tenant supports were also identified by a number of organizations including direct financial support such as rent bank assistance and/or crisis grants. Some agencies also suggested the need for family supports, support for parents who may be struggling with a range of issues, as well as outreach and support for the individual family members (children and youth) who may be experiencing difficulty in adapting to the chaotic nature of their housing situation.

“Affordable housing was the most frequently cited type of support needed to help families exit homelessness.”

Income support, including an increase in the level of income assistance available to families and individuals was also identified as a priority, along with the need for training and other support that could help provide improved access to employment opportunities. Table 5.15 shows the full range of programs and supports identified.

Table 5.15: Specific programs or supports to help families exit homelessness

	Kelowna	Kamloops	Prince George	Nanaimo	Nelson	Total
Affordable and subsidized housing	3	3	3	–	1	10
Life skills-non-financial (e.g., cooking, menu planning, interpersonal/life skills development)	–	–	2	4	2	8
Tenancy supports	2	–	–	3	2	7
Direct financial supports including tenancy supports	1	2	1	1	–	5
Family supports and activities	2	1	1	–	1	5
Adequate disability or Income Assistance rates	2	–	–	–	1	3
Living wage legislation	1	1	–	–	–	2
Budgeting and financial management	–	–	–	1	–	1
Employment programs	–	1	–	–	–	1
Affordable day care	–	1	–	–	–	1
Addictions services	–	–	1	–	–	1
Community kitchen and food hampers	–	–	1	–	–	1
Support for Aboriginals leaving community	–	–	1	–	–	1
Supports for those with criminal record	–	1	–	–	–	1
Supports for women	–	1	–	–	–	1
Medical and dental coverage	–	1	–	–	–	1

Note: Some respondents provided more than one response.

Root Causes of Family Homelessness

When asked about the root causes of homelessness, respondents provided a wide range of answers from structural and systemic factors through to individual circumstances. As seen in Table 5.16, there were a wide range of responses suggesting that the root causes are complicated and can vary from household to household, as well as from community to community.

In looking at the different responses that were received, the findings demonstrate that poverty and low income were among the most frequently cited responses followed by health-related challenges including mental health and addictions-related issues. Lack of access to education and opportunities as well as the need for specific supports including life skills training were also identified.

A number of respondents also identified abusive relationships and family breakdown as a significant contributor to family homelessness with issues of this nature being identified across all five (5) study communities.

A number of respondents also identified the need for more affordable housing and access to economic opportunities with these conditions often contributing to the growing number of families who are homeless or at risk of becoming homeless. Table 5.16 shows the full range of responses provided to this question.

Table 5.16: Root causes of family homelessness

	Kelowna	Kamloops	Prince George	Nanaimo	Nelson	Total
Poverty and low income/wages	5	4	5	2	3	14
Mental health/addictions	2	2	4	4	–	10
Lack of life skills/parenting skills, education	2	3	4	1	1	9
Abusive relationships/family breakdown	2	3	3	1	1	8
Lack of affordable housing	2	1	3	1	–	5
Unemployment/economic instability	1	2	–	2	1	5
Personal shortcomings	–	2	–	–	1	3
Cost of living (e.g. housing, daycare, utilities)	–	1	2	–	–	3
Lack of training opportunities and services	–	–	2	–	–	2
Incarceration	–	–	–	1	–	1
Inadequate IA and disability rates	–	–	–	–	1	1
Lack of awareness of services	–	–	1	–	–	1
Lack of supports for people in crisis	2	–	1	–	–	1

Top Program, Service or Policy Changes to Help Meet Client Needs

Respondents were asked to identify three (3) programs, services or policy changes they believe would help prevent family homelessness. While a range of services or changes were identified, the responses that filtered to the top included more affordable and subsidized housing, family and parenting support services, and increases in the level of income assistance and disability support provided. Other respondents identified changes needed in the current guidelines and regulations related to BC's Employment and Assistance program. These include changes in the rules and guidelines around earnings exemptions. Improved access to transportation, education and child care support were also cited. These key changes align with responses to earlier questions which often emphasized the need for long-term solutions needed to help break the cycle of poverty and homelessness.

Table 5.17: Top program service or policy changes to help meet client needs

	Kelowna	Kamloops	Prince George	Nanaimo	Nelson	Total
Affordable housing	3	4	4	3	3	17
Family/parenting support services/outreach	2	1	2	5	2	12
Enhanced Income Assistance/Disability rates	2	2	3	–	2	9
Employment training/opportunities	–	1	2	–	2	5
Subsidized child care	1	1	–	2	–	4
Minimum or guaranteed income	–	2	1	–	1	4
Tenant support	2	–	–	1	–	3
Skills development	–	–	1	1	1	3
Access to food/nutrition	–	–	2	–	1	3
Community discussion prioritizing needs	–	2	1	–	–	3
Support to families navigating services system	3	–	–	–	–	3
Family emergency or transition shelter	–	–	–	2	–	2
Treatment beds/services	–	1	–	1	–	2
Mental health and addiction supports	2	–	–	–	–	2
Crisis grants	–	–	–	1	–	1
Culturally responsive approaches	–	–	1	–	–	1
Services for women experiencing violence and abuse	–	1	–	–	–	1

Formal Definition of Homelessness

Respondents were asked whether their organization had a formal definition of family homelessness and how they would characterize family homelessness in the design of programs and services to meet the needs of vulnerable and at risk families. Most respondents indicated that their definition, whether formal or informal, centered around the absence of a fixed address and lack of security of tenure. Other definitions used included being absolutely homeless with no place to live, and being homeless for six (6) of the last twelve (12) months. A number of respondents noted that they had no formal definition and that it was most important to provide services and supports for those in need or who self-identify themselves as being homeless. Others indicated that they would defer to the definition developed by the *Canadian Homelessness Research Network*.

Summary and Synthesis of the Findings

This section provides an overview of the preliminary findings to emerge through the review of the housing and research literature as well as key findings and outcomes to emerge from this study. In looking at the general findings to emerge from this study, it is clear that, when the results are synthesized, many of the respondents are experiencing highly unstable living arrangements across a number of indices. Only 22% are employed, and 65% have incomes of under \$1,500 per month (\$18,000 annually). The primary income source of the majority of households (58%) comes from social assistance, BC disability benefits or federal disability pension. Only 34% reported that they had enough money to pay all their bills in the past month while 61% could pay only some or even none of their bills. Only one (1) in 10 respondents indicated that their household needs were being met while 31% of respondents reported their needs were not being met. Almost one (1) in 4 respondents (23%) also reported at least one instance in the past month where their children did not have enough to eat.

- < **Only 22%** of respondents are employed.
- < **65%** have annual incomes of under \$18,000.
- < **58%** rely on social assistance, BC disability benefits or federal disability pension for a primary source of income.
- < **1 in 4** reported at least one instance in the past month where their children did not have enough to eat.

In terms of their health, 29% reported a medical condition, 24% reported a physical condition and 34% reported a mental illness. Consumption of medical and other types of supportive services was high with more than half (58%) of all respondents reporting that they relied on support in obtaining food or clothing, while 47% relied on housing assistance. More than one (1) in 5 used services such as counseling and support for domestic violence (20%), life skills training (24%), employment assistance and job finding services (21%), parenting support (29%) and transportation assistance (24%). Legal assistance, community clinics, emergency room services were also used by nearly one (1) in 5 respondents (19%). A similar number were receiving medication for a health or medical condition.

The housing arrangements of respondents also exhibited a high level of uncertainty and instability as can be observed from the following list:

- **44%** of respondents had been in their housing for less than six (6) months and 63% for less than one (1) year;
- **40%** of respondents had been in their prior housing for less than six (6) months, clearly suggesting that the pattern of instability is often long-standing or chronic;
- **Almost half** of all respondents (49%) anticipated that they will remain in their housing for less than one (1) year;
- **More than half** of all respondents (55%) consider their current housing to be 'temporary' in nature;
- **46%** of all respondents reported some level of concern about losing their housing with one (1) in 10 respondents (14%) reporting that they were very concerned about this possibility.

Taken as a whole, these responses appear to illustrate a population living with a **high degree of instability**. Furthermore, this instability appears to be multi-faceted in nature and has a major bearing on the housing, income, medical, support needs and employment circumstances of a large proportion of the families who participated in this study. It also appears that many families feel pressures across a number of dimensions which further contributes to the complexity of the challenges they face. For example, these same households may be dealing with employment challenges, highly unstable housing arrangements, low income and an inability to satisfy household needs all at the same time. This can include even the most basic needs such as food for their children, parenting or budgeting issues, medical needs, as well as safety and the threat of domestic violence.

Within this context, it is not surprising to learn that representatives from the service agencies in the study communities both acknowledge and attempt to address the multiplicity of expressed needs. For example, when asked to identify the root causes behind family homelessness, a wide range of respondents suggested that the root causes can be complex and vary from household to household. That said, poverty and low income were identified as the single most common cause of family homelessness followed by mental health and addictions issues, lack of access to education, employment and life skills training, as well as abusive relationships and family breakdown.

When asked to indicate the types of services and programs needed to address the existing needs, twenty-three (23) different programs and services were identified, speaking to the range of issues that homeless families face. This includes the need for affordable housing, access to healthy and nutritious food, school meal programs, and budgeting and money management support. To further underscore the complexity and scope of the challenge of family homelessness, a number of different demographic groups were identified by the agencies and service providers as being at significant risk of homelessness. These included single parent families (especially female-led households), Aboriginal families, working poor families, as well as families living in low incomes. Children and youth were also identified.

Taking the findings from the interviews with at risk clients and the services and community agencies who serve this population together, a few **key observations** emerge:

- *The root causes of family homelessness are widely varied;*
- *The needs of those who are homeless or at risk of homelessness are diverse;*
- *Many low income and vulnerable families continue to struggle in highly insecure arrangements which have serious and long term implications for families who face these challenges.*

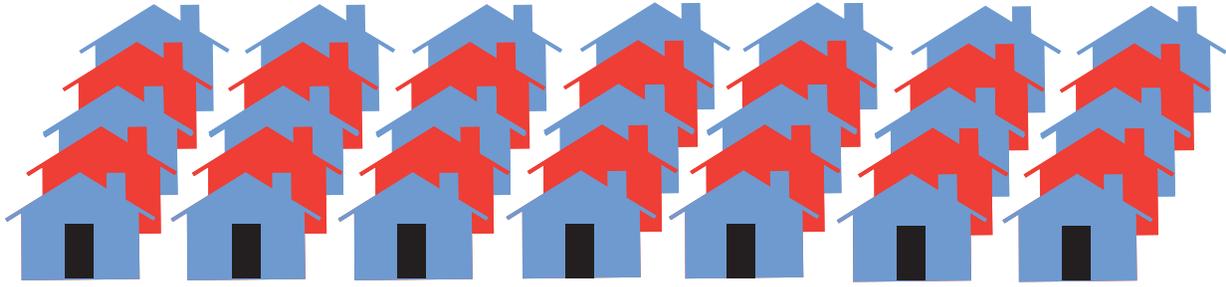
The findings also suggest that, while committed to working to address the issues of homelessness, without additional funding or targeted investments, small and mid-sized communities will continue to be challenged in meeting the range and complexity of the problem of family homelessness.

Conclusions and Recommendations

The recommendations set out in this report recognize that a successful strategy for ending homelessness relies on three (3) components – housing, income and support. Furthermore, actions are necessary in all three areas to successfully address the underlying complexities and issues related to homelessness. This report looks specifically at the circumstances of low income and vulnerable families living in smaller and mid-sized communities, and the types of investments and actions needed to help break the cycle of poverty and homelessness these families face.

The recommendations set out in this report believe that solutions to ending homelessness are possible and that, with concerted effort, collective will and targeted investments, many low income and vulnerable families who are precariously housed can have a greater chance at successfully finding and keeping housing in their community, and achieving the stability they need to give their children the best possible opportunity to realize their full potential.

The following recommendations identify actions needed across all levels of government – local, regional, Federal and Provincial to address the critical and urgent problem of family homelessness and include actions across three (3) key policy areas: **housing, income** and **support**.



Recommendation 1

Expanding the supply of affordable housing for families

There was broad-based agreement among the community-based agencies and service providers that access to affordable housing continues to play a key role in ending homelessness. This was clear not only through the findings reflected in the review of the housing and research literature but also in terms of the findings to emerge from the analysis of housing needs and pressures in the study communities, the interviews with the families and the interviews with the community based agencies and service providers.

Table 6.1 shows the number of new housing units that are needed to successfully reduce the number of families in ‘worst case housing need’ by 20% over the next five (5) years and is based on the estimated unmet housing need set out in Section 3 of this report, and on the number of families spending 50% or more of their income on their housing costs. To successfully reduce the number of families in worst cast housing need, it is essential to increase incomes or bring down housing costs, or both.

As shown in Table 6.1, in 2006 there were 6,400 renter households across the study communities who were spending 50% or more of their income on their housing costs, of which approximately 42% or 2,705 households were families. To successfully reduce the number of families who are spending 50% or more of their income on their housing costs by approximately 20% per year over five (5) years there is the need to add 541 new units of affordable housing each year over the next five years. The increase in the number of units targeted to low income and vulnerable families could be accomplished through adding new housing units targeted to low income and vulnerable families as well as increasing the level of assistance available through existing rent supplement and shelter allowance programs including the Province’s Rental Assistance Program (RAP) as well as through shelter allowance component of BC’s income assistance programs.

< Over the next 5 years, there is a need to add **541 new units** of affordable housing each year.

Table 6.1: Estimate of the number of new family housing units needed to reduce the number of families who are in core housing need and spending 50% or more of their income on their housing costs by 20% over the next five years.

	Kelowna	Kamloops	Prince George	Nanaimo	Nelson
Families in 'Worst Case' Need –Spending 50% or More of Income on Housing 2006	890	595	495	670	55
Year-over-Year Increase in Supply 2015-2020	178	119	99	134	11

Source: Calculated by SPARC BC based on the estimate of households spending 50% to 99% of income on housing costs reported by Statistics Canada, 2006 Census Custom Cross-Tabulation –CRO0133752_CT.1.1 (2006 CDCSD Households)



Recommendation 2

Improve the economic situation for low income and vulnerable families

There are a variety of actions needed to help low income and vulnerable families who are relying on income assistance and/or who face uncertainty in terms of their overall economic situation. An adequate income is essential in both preventing and ending homelessness. This includes the need for strategies and actions to ensure that all individuals have access to the resources and support that they need to be able to find appropriate housing, and to access healthy food as well as other basic necessities.

To help address the immediate needs of low income and vulnerable families, it is necessary to increase the level of assistance available under the Province's income assistance programs. This includes both the shelter and support components. The level of assistance available to low income families and individuals has not increased since 2007 while the cost of housing, transportation and other basic essentials has increased significantly over this same time frame. The lag in the level of assistance available relative to the increasing costs has pushed the cost of adjustment onto those who can least afford it. In order to address this growing inequity, it is important to call upon the Province to make immediate changes in the amount of assistance that is available in order to ensure that low income and vulnerable families have access to the resources they need for rent as well as other basic necessities including food, clothing, transportation and communication.

Over the longer term, consideration should also be given to exploring opportunities to remove barriers and provide incentives for training and learning opportunities to help low income and vulnerable families successfully make the transition to employment. Similarly, the Province should look at indexing income assistance rates to inflation to ensure that the increasing cost of housing and other basic essentials do not erode the ability of low income and vulnerable families to achieve stability in their lives and to provide for their children.

It is also important to recognize that one way to ensure that low income households and working poor families can afford to obtain decent housing is to increase their disposable income. This could be achieved in a number of different ways including improving access to employment opportunities, increasing the minimum wage as well as making changes to the Province's current policies and regulations around access to income assistance including their policies related to child support and earnings exemptions.

There is also the need to look at the types of supports that would allow low income and vulnerable families to gain increased financial stability and economic security by providing low income and vulnerable families with additional assistance around training, child care and transportation in order to help to reduce the barriers they face and to allow them to take advantage of opportunities as they come available. Assistance with accessing employment opportunities is also necessary if low income and vulnerable families are to successfully transition out of poverty and homelessness. This includes job search support, job placement programs, education and academic upgrading as well as pre-employment and life skills training with a focus in assisting low income and vulnerable families to both obtain and maintain employment.



Recommendation 3

On-going advocacy, education, capacity building and partnership development to build increased awareness and understanding of issues related to family homelessness including:

- **Convening a community of practice** to share insights and understanding about ways to help strengthen the continuum of services and supports available to low income and vulnerable families including profiling local initiatives and innovation which have helped to strengthen local responses and improve the outcomes for families;
- **Exploring the creation of a pilot project or demonstration project** that brings together partners from across the community as well as the different levels of government to ensure that there is a coordinated response to meeting the needs of low income and vulnerable families. This project, while focusing on the needs of low income and vulnerable families could be modeled after the type of innovation and positive results realized through the Province's successful *Homeless Intervention Project* which was initiated in 2010;
- **On-going research, innovation and evaluation around different models and approaches** for effectively addressing the needs of low income and vulnerable families. This should include strategies which build on the types of best practices identified in the housing and research literature including an array of different integrated housing and support models. The potential benefits and opportunities of exploring a "housing first" approach for families should also be explored including documentation of the types of services and supports that have helped low income and vulnerable families successfully transition out of poverty and homelessness.

It is clear that any significant reduction in homelessness will require additional funding beyond what is currently being provided. Furthermore, the problem of homelessness is a problem that cannot be solved alone—effective strategies will have to address fundamental issues such as housing, health, education, childcare and employment.

In addition to painting a picture of homelessness among low income and vulnerable families, the report also draws on the insights and experiences of agencies involved in the delivery of services and supports to low income and vulnerable families in order to identify the types of strategies that have been successful in helping low income and vulnerable families transition out of homelessness and remain housed. In looking at the feedback received from across the families who were interviewed, the findings suggest that:

- 58% relied on services in the community such as food, clothing and other basic essentials;
- 47% relied on housing assistance with those who were successful in securing access to social housing reporting an increased level of stability;
- 29% relied on parenting support while 24% relied on life skills training;
- 24% relied on assistance with transportation; and,
- 21% relied on assistance in finding employment.

Approximately 1 in 5 respondents also relied on counselling and support for domestic violence and/or legal assistance.

While the level of take-up varied across the different target communities, the findings were relatively consistent in terms of the need for the different types of services and supports and the role that they play in helping low income and vulnerable families successfully transition out of homelessness and/or remain housed. These types of observations were also reinforced through the agency interviews where access to affordable housing was the most frequently cited need reported by the different agencies and service providers who participated in the study. This was followed by access to nutritious food including meal programs in schools.

A number of the agencies also talked about the need for counselling and support services to better meet the needs of vulnerable families. As well, a number of the agencies noted that many of the families who find themselves precariously housed also frequently face a combination of challenges including health-related issues both mental and physical. As a result, there was a sense that successful strategies for breaking the cycle of poverty and homelessness among low income and vulnerable families frequently requires housing plus other types of supports. This is a finding which also appears relatively frequently within the existing housing and research literature.

A key role of this research was to place a greater focus on building public awareness about the problem of family homelessness, and identifying potential solutions that can help to demonstrate that, with concerted effort and targeted investments, it is possible to create the conditions needed to help low income and vulnerable families gain the stability they need to successfully move forward in their lives. **Through the implementation of the strategies and actions outlined in this report it is anticipated that:**

- **There will be fewer low income and vulnerable families living in temporary and 'ad hoc' arrangements struggling to get by while hidden from view;**
- **Families will have access to the employment and support that they need to find a job including access to affordable child care, education and training, and transportation;**
- **Families needing income assistance will receive it, and the money that they receive will be sufficient in meeting their basic needs and those of their families;**
- **There will be an expanded range of housing choices in their community and the number of families in 'worst case need' will decrease as more and more families access affordable housing and gain the economic stability and financial security that they need;**
- **There will be strong and effective partnerships at the community level and an expanded capacity to better meet existing and emerging needs.**

Most importantly, children living in these families will be given a greater opportunity to lead successful and fulfilling lives.

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