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DATE: June 24, 2004

SUBJECT: **PEEL ACCESS TO HOUSING (PATH) FAMILY APPLICANT SURVEY -  
CONSEQUENCES OF LIMITED HOUSING OPTIONS FOR LOW INCOME  
FAMILIES: SHARING/OVERCROWDING**

FROM: Keith Ward, Commissioner of Housing and Property  
and General Manager, Peel Living

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## OBJECTIVE

The purpose of this report, the third in a series of three, is to further highlight the findings of a survey that was conducted in 2001 of family and single (non-senior) applicants on the Peel Access to Housing (PATH) waiting list for social housing in Peel.

### REPORT HIGHLIGHTS

- A survey of family and single (non-senior) applicants on the Peel Access to Housing (PATH) waiting list for social housing was conducted in 2001.
- Almost 25% of the 2001 survey respondents indicated they were sharing accommodation.
- Some of the key reasons for sharing and overcrowding of accommodation are high rents, low turnover of affordable rental units, and low household incomes.
- Respondents who were sharing accommodation were found to move more often (i.e., three or more times in the last five years).
- Approximately 18.5% of all 2001 survey respondents were found to be living in overcrowded conditions based on the *Social Housing Reform Act (SHRA)*, with some households with five or more members living in a two-bedroom unit.
- This is the third of three reports, each of which have focused on a different aspect of family and single (non-senior) social housing applicant needs.

## DISCUSSION

### 1. Background

In an effort to better understand the needs and experiences of family and single (non-senior) applicant households on the social housing wait list in Peel, the Region of Peel Housing and Property Department undertook a survey in 2001. The survey was part of an overall effort to up-date the centralized waiting list for social housing. Unlike surveys in the past, this most recent research aimed to learn more about what social housing applicants were experiencing, and their means of coping, during their wait for housing. This was in addition to gathering data on such things as household size, rent levels, income levels, type of current housing, crowding/sharing of accommodation and reasons for applying.

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Of the 8,000 surveys distributed in 2001 a total of 4,073 were returned, which is a relatively high response rate of 50.9 per cent. The richness of the data that were gathered, and the complex issues that presented themselves, required an in-depth and thorough analysis. While this has taken more time than anticipated, it has resulted in a fuller understanding of family and single (non-senior) social housing applicants' experiences.

The survey findings, along with additional research and data, are being presented in a series of three reports, each focusing on a distinct theme that evolved during the data analysis, as indicated below:

- Evidence of Housing Need in the Region of Peel

A look at the social housing landscape in Peel, including: the wait list; regional growth and housing development; applicants' place of origin; applicants' income levels; average rents in Peel; primary reason for applying; and applicants' rent-to-income ratios.

- Risks and Costs Associated with the Wait for Social Housing in Peel

An analysis of the risks and costs that family and single (non-senior) applicants, and the Region, face while households wait for social housing in Peel in terms of their unstable housing situation, uncertain future, and their overall well-being.

- Limited Options for Low-Income Families

A closer look at the limited affordable rental options available to low-income families in Peel. These result in sharing of accommodations and over-crowding, two means of coping which present a distinct set of challenges and risks.

The first of these three reports was submitted to Council on March 25<sup>th</sup>, 2004 and the second report was submitted, along with a presentation, on June 3<sup>rd</sup>, 2004. The third and final report, which details the limited housing options available to low income families and the consequent sharing and overcrowding of accommodations that occurs, is attached as Appendix I. This report is focused on the issues of sharing and overcrowding, and draws comparisons from a similar survey that was conducted by Peel Living in 1997.

## **2. Findings**

The following is a brief outline of the findings presented in the attached third report on the results of the survey, along with some additional research data from other sources:

- Almost 25 per cent of respondents were found to be sharing accommodation, indicating a 44.7 per cent change from the 1997 survey results;
- Some of the main reasons for the increased levels of sharing include high rents, low turnover of affordable rental units, and low household incomes;
- The greatest increases in those respondents sharing accommodation were among those sharing with one person and those sharing with four or more persons;
- A comparison of the 2001 survey and the 1997 survey showed that a greater number of 2001 social housing applicants are paying higher monthly rents (i.e., \$900 and above) than those surveyed in 1997;

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- Sharing and overcrowding of rental dwellings place increased pressures on local resources as individuals in these units are not accounted for in normal population projections;
- The greatest number of respondents who are sharing accommodation are doing so in an apartment, room in a house, or a house;
- In terms of housing stability, 2001 survey respondents who were sharing accommodation indicated they had moved more often (i.e., three or more times in the last five years) compared to those who were not sharing accommodation;
- 2001 survey results highlighted the issue of overcrowding by showing that some households with three or more members are living in a bachelor or one-bedroom unit and some households with five or more members are living in two-bedroom units;
- Overall, approximately 18.5 per cent of all 2001 survey respondents are living in overcrowded homes (based on SHRA minimum occupancy standards) and 56.9 per cent of all respondents indicated they “needed a larger home”;
- According to the World Health Organization overcrowded homes cause ill-health as disease transmission is made easier and the lack of privacy causes stress among occupants; and
- Overcrowded homes can also be a potential safety hazard if legislative and regulatory requirements and guidelines are not adhered to.

**CONCLUSION**

The survey results indicate that some applicants on Peel’s social housing wait list are sharing accommodation and living in overcrowded situations due to the limited housing options available to them. Both of these situations pose certain risks and have a detrimental effect on the entire household, both now and in the future. Further, sharing and overcrowding of accommodations exert additional pressures on municipal resources in terms of planning, budgeting and servicing this portion of the community that is often unidentified. As such, it is beneficial to everyone for the Region to continue working with various partners to provide the required housing and support services to applicants on Peel’s social housing wait list.

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**Approved for Submission:**



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R. Maloney, Chief Administrative Officer

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c. Legislative Services

Att:

**APPENDIX I**  
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**PEEL ACCESS TO HOUSING (PATH) FAMILY APPLICANT SURVEY –  
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**BACKGROUND**

In an effort to better understand the needs and experiences of family and single (non-senior) applicant households on the social housing wait list in Peel, the Region of Peel Housing and Property Department undertook a survey in 2001. One of the main goals of the Peel Access to Housing (PATH) survey was to identify what respondents were personally experiencing while waiting for social housing. Due to the current wait of 5-10 years for social housing in Peel, the Region was interested in learning how these applicants are coping in the meantime. The results of this survey have been analyzed and are being presented in a series of three reports to Council.

The first report, submitted to Council in March 2004, presented some of the results of the survey, along with supplementary data from other sources. The purpose of this initial report was to analyze the respondents' wait for social housing, income levels, and current shelter expenses within the context of Regional trends.

The second report, submitted to Council in June 2004, communicated the respondents' reasons for applying for social housing, their emotional state during the wait for social housing, frequent moves as an indication of housing instability, and their reported uncertain future without RGI housing. An analysis of these findings determined that the long wait time for social housing results in people losing ground in terms of their physical, emotional and social well-being. Consequently, there are risks and costs associated with this which affect those directly on the waiting list and the community in general.

The findings presented in this third report are related to the limited housing options available to lower income households on Peel's social housing wait list, and the resulting sharing and overcrowding of accommodation that occurs. Consequently, people's housing needs are not met and their safety and health are possibly jeopardized due to their current housing situation.

**SHARING**

One of the key findings from this survey was that almost 25 per cent of respondents were sharing accommodation. In an effort to assess this trend, a comparison was done between the results of this survey and that of a 1997 survey administered by Peel Living. The results, presented in Table 1 below, show the growing numbers of applicants who are sharing accommodation.

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**TABLE 1: COMPARISON OF HOUSEHOLDS SHARING ACCOMMODATION – 1999 vs. 2001**

	1997 SURVEY	2001 SURVEY	PERCENTAGE (%) CHANGE
	PERCENTAGE (%) OF TOTAL RESPONDENTS	PERCENTAGE (%) OF TOTAL RESPONDENTS	
Sharing with 1 person	4.5%	7.5%	66.7%
Sharing with 2 persons	4.1%	5.1%	24.4%
Sharing with 3 persons	3.0%	3.9%	30.0%
Sharing with 4 or more persons	4.5%	6.8%	51.1%
<b>TOTAL</b>	<b>16.1%</b>	<b>23.3%</b>	<b>44.7%</b>

*Source: Region of Peel Housing and Property Department, 2001 PATH Family Applicant Survey and Peel Living Survey, 1997*

As evident above, there has been an increase of approximately 45 per cent in the percentage of respondents sharing accommodation compared to the 1997 survey results. Further, the greatest increases have been among respondents who are sharing with one person and those who are sharing with four or more persons.

The reasons for this significant increase in sharing of accommodation are the limited options available to low income households due to low turnover of affordable rental units, household incomes that are considerably less than the Region's average household income, and high rents. As discussed in the second report to Council, only 578 rental units were built in Peel from 1997-2002, of which none were RGI units. Due to this lack of new social housing development, only 8.5 per cent of all households on the PATH wait list were housed in 2003, with the average wait period for social housing applicants in Peel currently at 5-10 years.

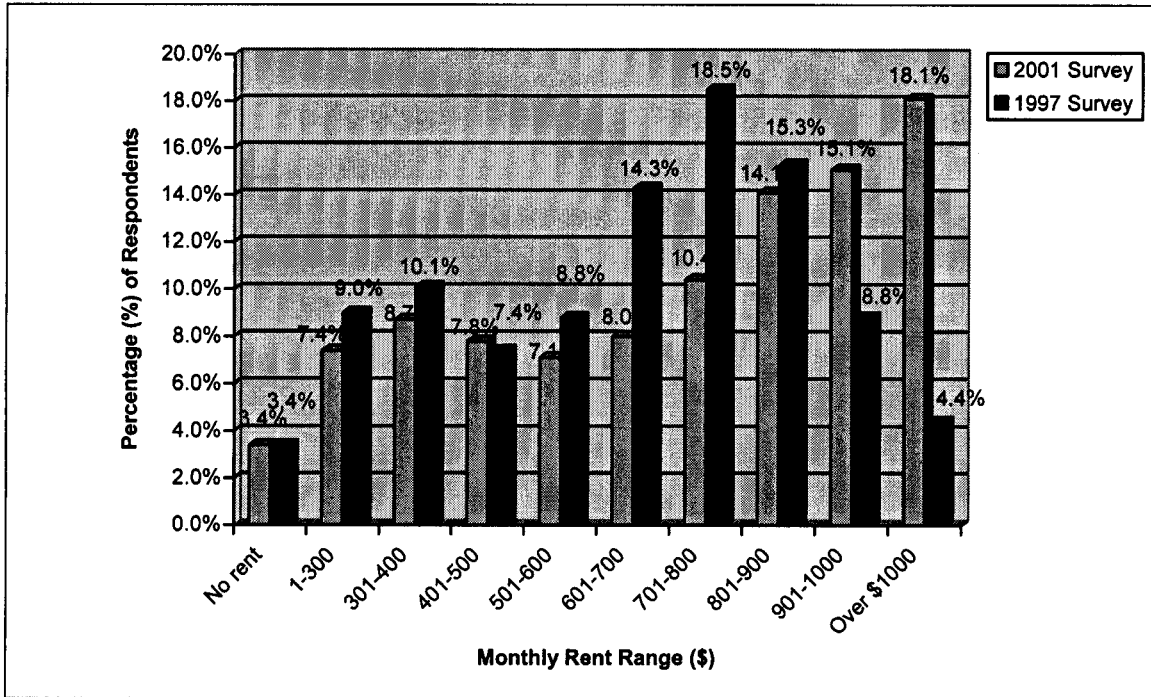
Current median<sup>1</sup> family incomes for family and single (non-senior) applicant households on the social housing wait list are 73.3 per cent lower than the median for all households in Peel. This income gap is evident in the survey results as high rents were cited as the primary reason for applying for social housing by all respondents. Half of all family and single (non-senior) applicants on the PATH wait list are paying 51.6 per cent or more of their gross monthly income towards rent, thus experiencing a "severe affordability problem".

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<sup>1</sup> *median* = in a sample it is the value for which one-half (50 %) of the observations (when ranked) will lie above that value and one-half will lie below that value

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**GRAPH 1: COMPARISON OF RENTS AMONG REGION OF PEEL SOCIAL HOUSING APPLICANTS  
– 1997 SURVEY VS. 2001 SURVEY**



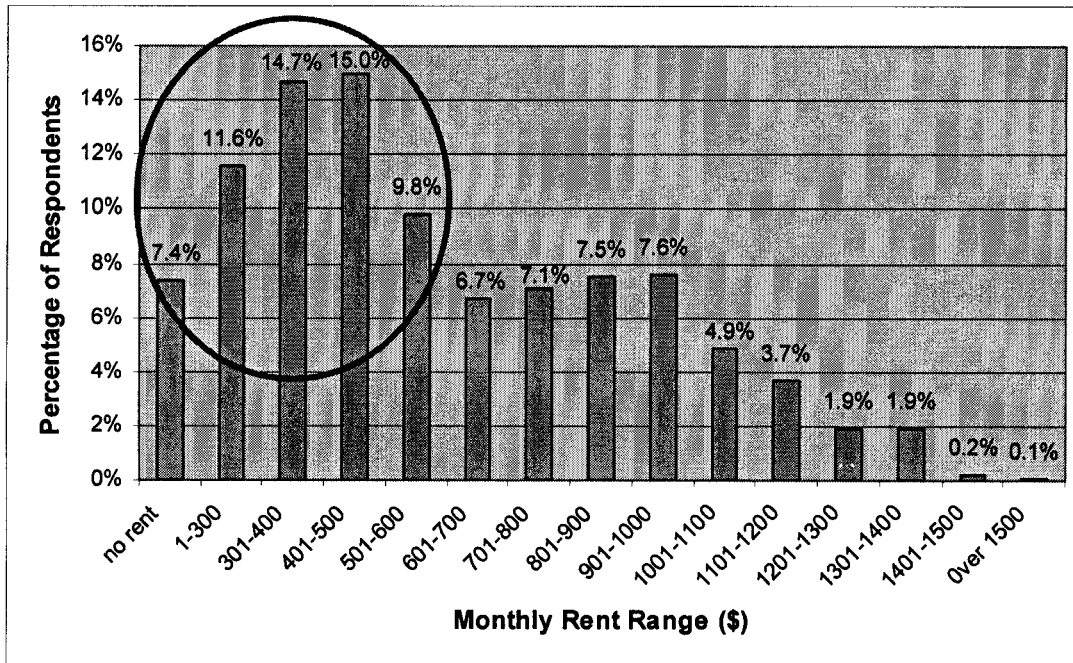
Source: Region of Peel Housing and Property Department, 2001 PATH Family Applicant Survey and Peel Living Survey, 1997

Graph 1 above compares the monthly rents paid by social housing applicants in Peel in 1997 and 2001. It is clearly evident from the graph that a greater number of applicants on the social housing wait list are paying higher rents (i.e., \$900 and above) today than their counterparts were in 1997. Further, the comparative graph demonstrates a lack of choice in the mid/low (\$301 - \$800) rental end, and this can be partially attributed to the rent decontrol implemented as a result of the *Tenant Protection Act*.

All of the above factors greatly affect lower income households in their search for affordable housing and help explain why a significant number of applicants on Peel's social housing wait list are sharing accommodation. Although difficult to identify, it is arguable that some of these shared accommodations could be illegal units, grossly overcrowded, and/or below minimum safety standards. This practice of sharing accommodation can be seen in the pressures exerted upon regional resources, such as affordable housing, health and social services, as well as in the education system. Due to the sharing and overcrowding of household dwellings, the Region is being asked to serve a greater number of people than estimated. Further, individuals who are housed inadequately can often require a greater degree of services due to the effect that housing has on their overall well-being.

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**GRAPH 2: PATH FAMILY APPLICANTS WHO CURRENTLY SHARE ACCOMMODATION AND  
THEIR CURRENT MONTHLY RENT**



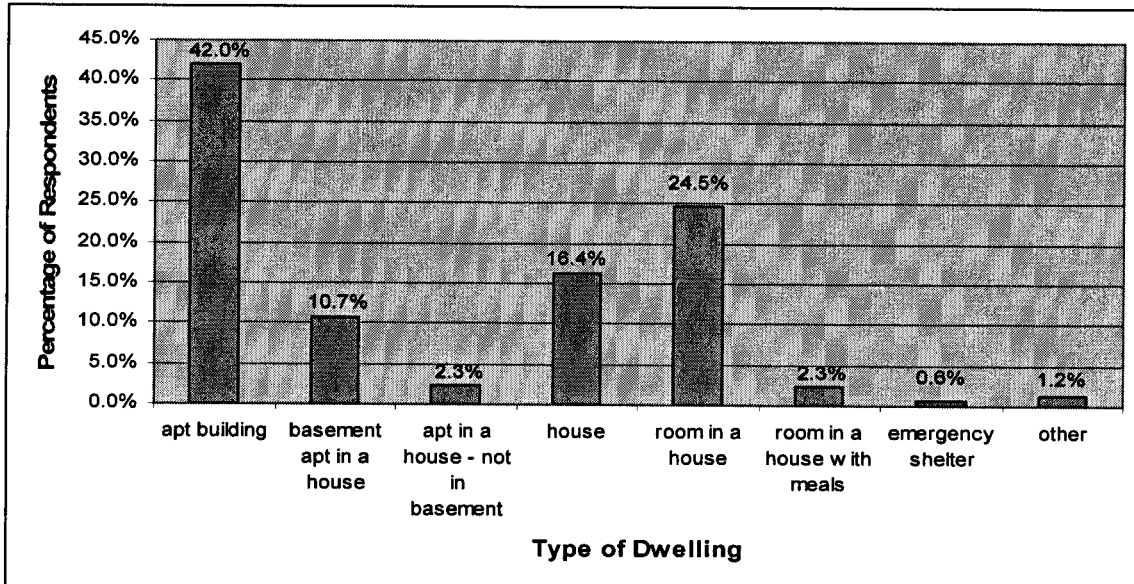
Source: Region of Peel Housing and Property Department, 2001 PATH Family Applicant Survey

The results of the 2001 PATH Family Applicant Survey indicated that applicants on Peel's social housing wait list were paying an average monthly rent of \$714, with some paying over \$1000 per month. Graph 2 above illustrates the monthly rents paid by individuals who reported that they were currently sharing accommodations. As evident above, more than half (58.5 per cent) of the respondents who are sharing accommodations are paying less than \$600 towards their monthly rent, with most (29.3 per cent) paying between \$300 - \$500 and some (7.4 per cent) paying no rent at all. This is indicative of the fact that sharing is one of the most economical options for lower-income households who are waiting for affordable housing.

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**GRAPH 3: PATH FAMILY APPLICANTS WHO ARE CURRENTLY SHARING ACCOMMODATIONS  
AND THEIR TYPE OF DWELLING**

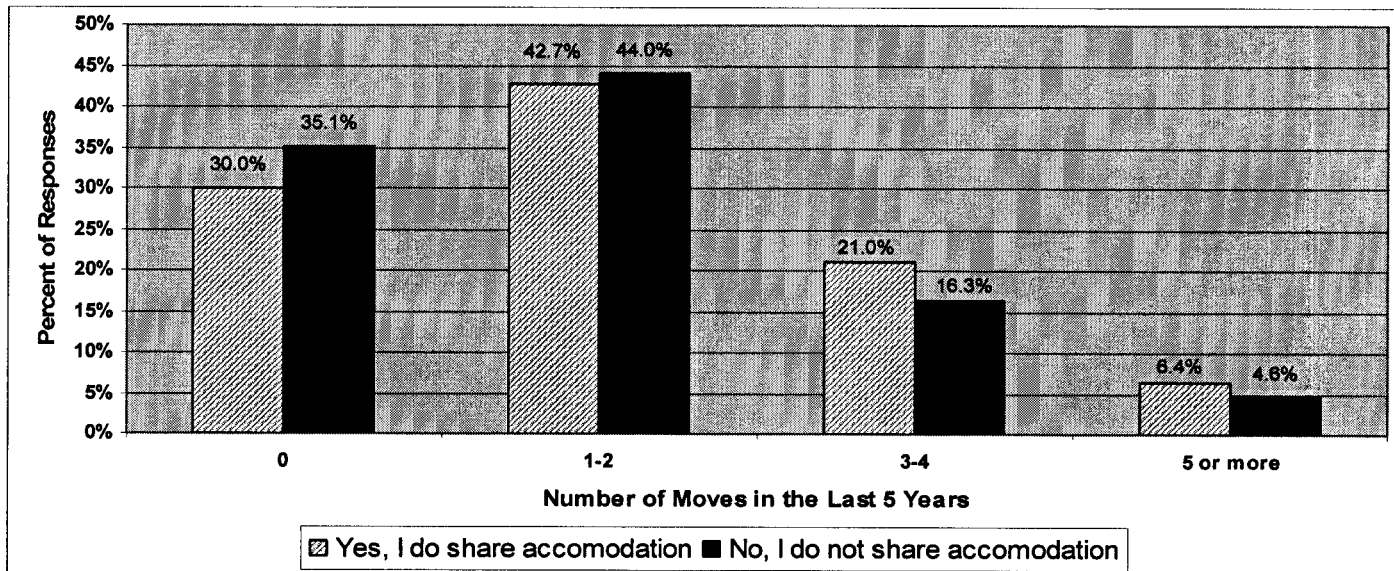


*Source: Region of Peel Housing and Property Department, 2001 PATH Family Applicant Survey*

Graph 3 above outlines the type of dwellings that applicants who share accommodations occupy. As indicated, the greatest number of respondents who stated they presently share accommodation do so in an apartment, room in a house, or a house. Sharing accommodations, especially where several individuals are housed together, results in privacy issues. This is especially difficult for families with children, such as those on the PATH social housing wait list, since the living environment may not be conducive to overall good health.

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**GRAPH 4: PATH FAMILY APPLICANTS WHO SHARE ACCOMMODATION AND NUMBER OF  
MOVES IN LAST FIVE YEARS**



Source: Region of Peel Housing and Property Department, 2001 PATH Family Applicant Survey

Graph 4 above indicates that applicants who share accommodation moved more often (i.e., 3 or more times) in the last five years than those who did not share accommodation. One of the reasons for this trend could be the fact that shared accommodations are sometimes illegal rental units and as such they are not regulated. This could be allowing landlords to exert greater control over the residents, who in turn have no recourse but to move when they are faced with unfair rental practices such as illegal evictions, unreasonable rent increases, etc. Regardless of the reasons for these frequent moves, housing instability disrupts the entire household and exerts increased pressures and obstacles with respect to finding new jobs and schools, adjusting to a new community, losing friends, etc.

Another explanation for the frequent moves reported among the social housing applicants surveyed who share accommodation could be the trend of "couch surfing", which refers to the act of temporarily staying with friends and relatives.<sup>2</sup> Research has shown that couch surfing is a trend that is growing among those searching for affordable housing, and involves staying with friends or relatives until one's welcome is worn out.<sup>3</sup> Although it is an economically feasible solution for an individual who cannot acquire adequate and affordable housing, couch surfing has no security of tenure and places pressure on the individual and the household. In fact, it has been reported that young women even trade sexual favours for a place to sleep, thereby putting them at great personal risk.

<sup>2</sup> CMHC Research Highlights: Environmental Scan on Youth Homelessness. <http://dsp-psd.pwgsc.gc.ca/Collection/NH18-23-86E.pdf>. Last Accessed: June 23, 2004.

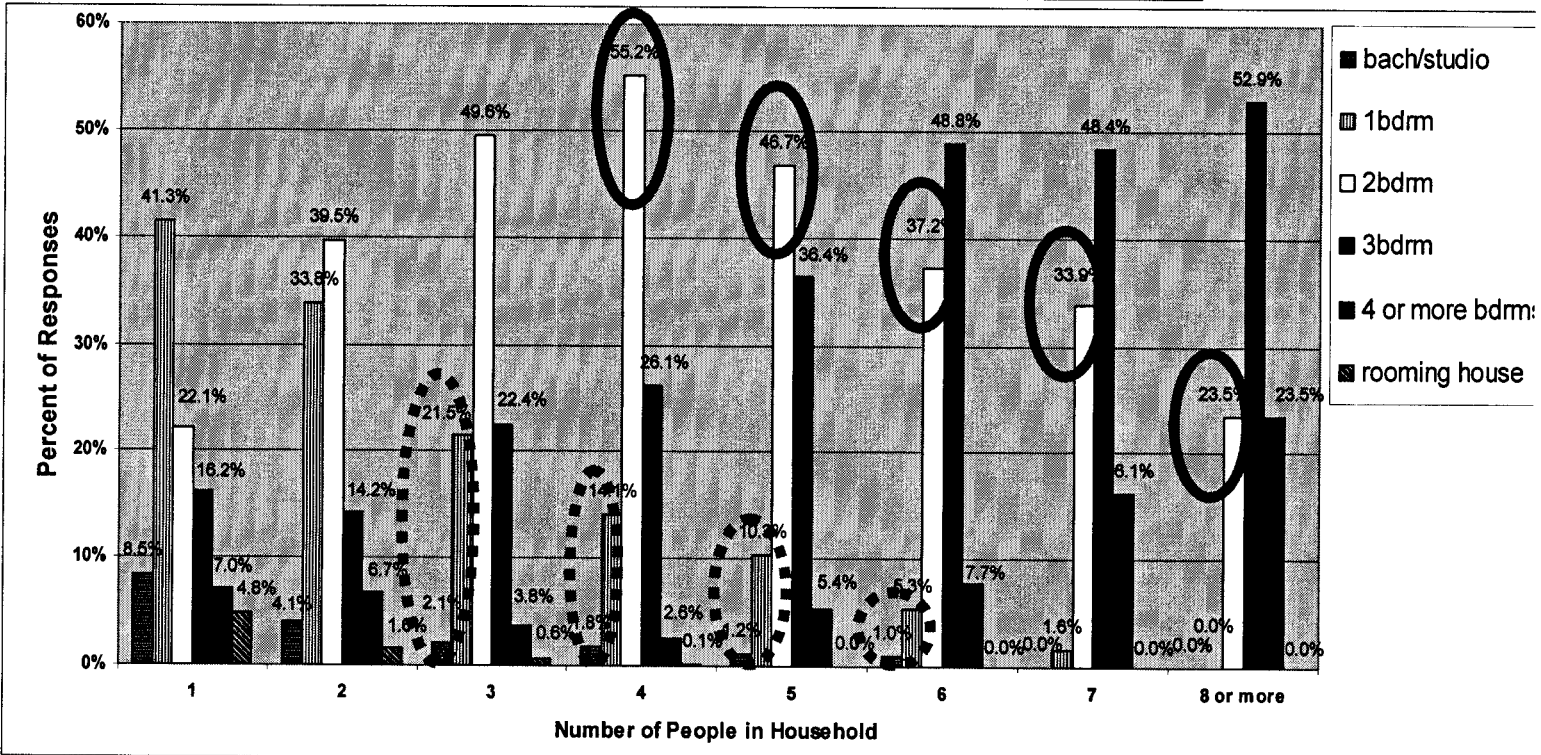
<sup>3</sup> University of Western Ontario, Faculty of Information and Media Studies. [http://www.fims.uwo.ca/new\\_media/homeless/homeless\\_hussain\\_couch\\_d4\\_p.htm](http://www.fims.uwo.ca/new_media/homeless/homeless_hussain_couch_d4_p.htm). Last Accessed: June 23, 2004.

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**OVERCROWDING**

Although difficult to define precisely due to differing legislative and other regulatory requirements and guidelines (e.g., Social Housing Reform Act (SHRA), Ontario Building Code, etc.), overcrowding occurs when a greater number of people than permitted live in one dwelling. Overall, more than half (56.9 per cent) of the PATH family survey respondents stated one of their reasons for applying for social housing was because they “needed a larger home”. This fact, when considered in conjunction with Graph 4 below, could be an indication that many applicants on Peel’s social housing wait list are living in overcrowded dwellings.

**GRAPH 5: PATH FAMILY APPLICANTS’ HOUSEHOLD SIZE AND SIZE OF DWELLING**



Source: Region of Peel Housing and Property Department, 2001 PATH Family Applicant Survey

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As seen in Graph 5 above, some households with three or more members are housed in a bachelor or one-bedroom unit (indicated by dotted circles), and a number of households with five or more members are living in two-bedroom units (indicated by solid circles). Based on current SHRA occupancy standard guidelines, these respondents are currently living in overcrowded accommodations.

Overall, based on current SHRA minimum occupancy standard requirements and the PATH survey responses, a cautious estimate indicates that approximately 18.5 per cent of all respondents are presently experiencing overcrowding in their homes. This is concerning since overcrowded homes can contradict legislative and regulatory requirements and guidelines, thereby posing a serious threat to the occupants in terms of their personal safety, as well as their health. According to the World Health Organization, overcrowded housing situations cause ill-health as it makes disease transmission easier and the lack of private space causes stress among occupants.<sup>4</sup>

**CONCLUSION**

Sharing accommodation with other households and living in overcrowded housing are consequences of the limited housing options available to lower income households. The lack of affordable housing leaves many individuals on the Region of Peel's social housing wait list with no other option than to share a home with someone else and/or live in an overcrowded situation.

Both sharing accommodation and living in an overcrowded housing environment have detrimental consequences for the entire family. The lack of privacy and safety, along with increased housing instability and possible unhygienic and unhealthy conditions, can affect the entire family's physical and emotional well-being. In addition, both sharing and overcrowding of housing exert additional pressures on local resources as the need for additional services are often not accounted for since the households are difficult to identify.

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<sup>4</sup> World Health Organization (WHO). [http://www.who.int/docstore/water\\_sanitation\\_health/Healthy\\_vil/html/ch09.htm#bm4-7.4 %20Overcrowding %20in %20homes](http://www.who.int/docstore/water_sanitation_health/Healthy_vil/html/ch09.htm#bm4-7.4%20Overcrowding%20in%20homes). June 9, 2004.

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Further, these conditions could potentially make an applicant household ill-prepared to adapt once secure housing is acquired through the Region of Peel's social housing wait list. This is because their present housing situation may not have equipped them with the knowledge about tenancy agreements, resident responsibilities, life skills, etc. that are required to be successful in a stable housing environment.

The results of this report have indicated, again, that affordable housing remains a critical issue in Peel, as in other parts of the Greater Toronto Area. The issues of overcrowding in residential units and shared accommodations cannot be resolved easily as they are a last resort for lower income households who have no other options. However, providing affordable housing to those in need is only a part of the solution as many on Peel's social housing wait list require additional support such as counselling, life skills training, etc. that will prepare them for life in a stable environment.

As such, it is imperative that the Region work with community agencies, health and social service providers, and all levels of government to ensure the provision of necessary support services, along with housing. This combination of services and housing will alleviate the existing overcrowding and sharing of accommodations and provide social housing applicants with what they desperately need. Further, it will enable municipalities to adequately budget and plan for their communities and as such eliminate pressures in areas such as health care and social services, as well as facilitate planning related to the education system.