
DATE: April 30, 2004

SUBJECT: **PEEL ACCESS TO HOUSING (PATH) FAMILY APPLICANT SURVEY - RISKS AND COSTS ASSOCIATED WITH THE WAIT FOR HOUSING**

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

OBJECTIVE

The purpose of this report, the second 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.
- 73% of respondents cited high rents as one of the reasons they were applying for social housing and 21.3% reported it was their sole reason for applying.
- 23.9% of respondents admitted to feeling depressed, the most common negative emotion experienced, as a result of their present housing situation.
- Approximately two-thirds (60.8%) of respondents indicated they had moved between one and four times in the last five years, thereby indicating housing instability.
- Respondents who were in receipt of welfare and student loans moved most often in the last five years.
- Poorer families move most often, with households earning a combined annual income of \$10, 000 or less having moved five or more times most often in the last five years.
- Respondents expressed a high degree of future housing uncertainty since almost all stated they do not know where they would be living a year later if they did not receive social housing.
- Understanding how applicants are coping during their wait for social housing and acknowledging the negative emotions and housing instability they are experiencing are key to developing appropriate solutions.
- This is the second of three reports, each of which will focus 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

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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.

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%. 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 25th, 2004. The second report, which details applicants' reasons for applying, emotional state, housing instability, and uncertain future, is attached as Appendix I.

2. Findings

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

- High rents were cited as the main reason respondents were applying for social housing, with 21.3% of respondents citing it as their sole reason for applying and 73% indicating it was one of their reasons for applying;
- The need for a larger home (13.8%) and unhealthy living conditions in their present accommodations (10.1%) were other key reasons respondents had for applying for social housing;

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- Depression, inability to sleep, irritability, anxiousness and problems concentrating were the five most common feelings experienced as a result of the applicants' current housing situation;
- Only 3.7% of all respondents indicated their current housing situation did not result in any negative emotions, while others indicated one or more negative emotions, with 23.9% citing depression;
- The survey aimed to assess applicants' housing stability based on the number of times they have moved in the last five years;
- Almost two-thirds (60.8%) of PATH family and single (non-senior) respondents indicated they had moved between one and four times in the last five years;
- 5.1% of respondents admitted to having moved five or more times in the last five years;
- Studies have shown that frequent moves have a detrimental effect on both children and adults due to the loss of established support networks, friends, community, neighbours, and possible change in jobs and/or schools;
- Respondents in receipt of welfare (28.6%) and student loans (28.4%) moved most often (i.e., 3-5 times) in the last five years;
- Poorer families moved most often; respondents with a total annual household income of \$10,000 or less moved five or more times most often and households with an income of \$10,001 - \$20,000 were the second highest group to have moved five or more times in the last five years;
- The housing uncertainty expressed by all respondents if they did not acquire rent geared-to-income (RGI) housing within the next year, except those who were only applying because they needed a larger home, indicates that applicants on the PATH social housing wait list are at risk of becoming homeless; and
- Respondents who require a wheelchair accessible unit, or are in need of housing due to safety issues and unhealthy living conditions, are also uncertain of where they will be living a year later if they do not receive social housing.

CONCLUSION

The survey results indicate that applicants on Peel's social housing wait list are in need of immediate housing assistance, along with associated supports. This is because the majority of applicants have experienced varying degrees of housing instability due to multiple moves in a relatively short period of time. Also, they are experiencing serious negative emotions as a result of their present housing situation and do not know where they will live if they do not receive social housing within the next year.

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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 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 will be 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.

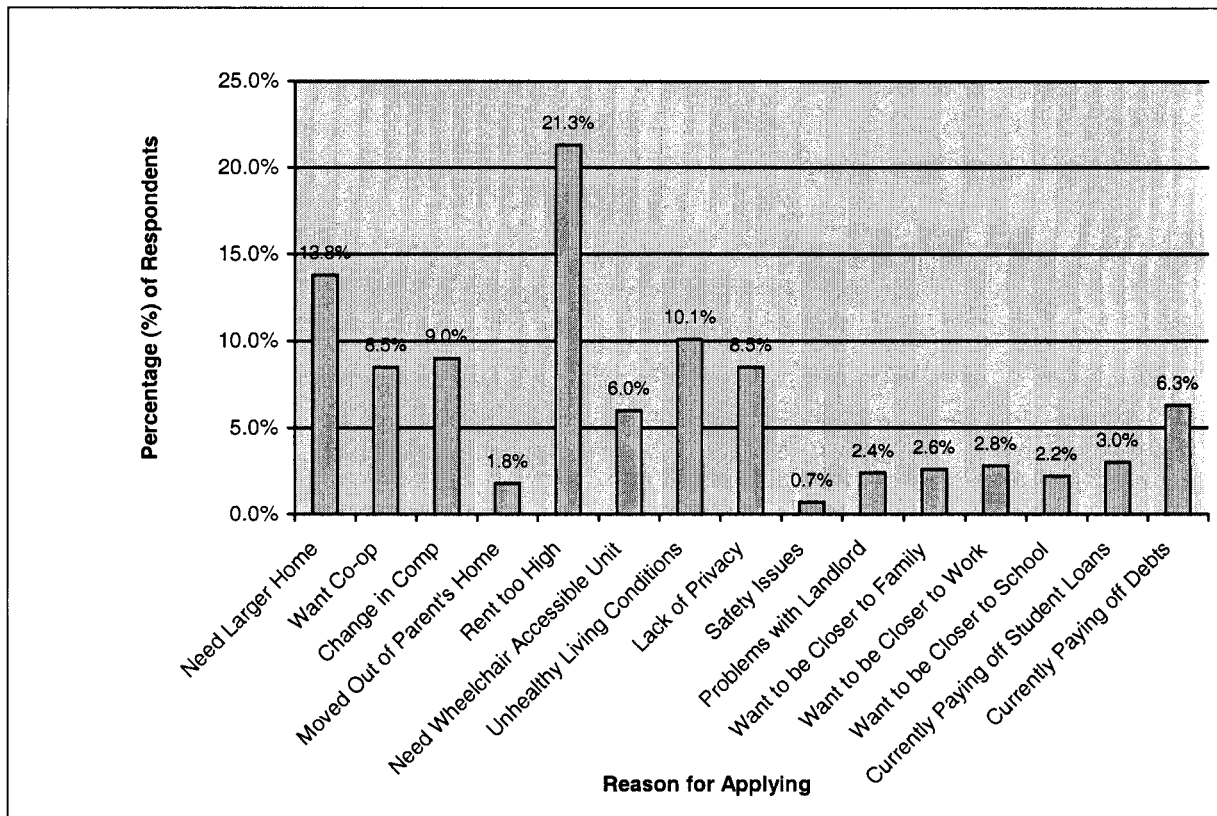
The findings presented in this second report are related to the respondents' reasons for applying for social housing, their emotional state during the wait for social housing, frequent moves as an indication of housing instability, and their reported uncertain future without RGI housing. An analysis 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. More specifically, support agencies, hospitals, government support services, and family and friends are all affected to varying degrees by the increased pressure placed upon their resources due to the needs of those on the social housing wait list.

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REASONS FOR APPLYING

In order to begin to understand the respondents' coping mechanisms, it is important to know why they are applying for social housing. Often, an applicant has many different reasons for applying for Rent-Geared-to-Income (RGI) housing and the survey was designed in a manner that would capture these reasons. Based on the survey results as shown in Graph 1 below, the main reason PATH family and single (non-senior) applicants applied for social housing was that their current rent was too high, followed by the need for a larger home and unhealthy living conditions in their present accommodation.

GRAPH 1: PATH FAMILY APPLICANTS' REASONS FOR APPLYING FOR HOUSING



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

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In addition, a large number of respondents cited a change in their family composition and a lack of privacy as being reasons for their housing application. All of these reasons for applying have a range of consequences that not only affect the applicant households but also their network of family and community supports. For instance, the fact that approximately 73% of PATH applicant households surveyed cited high rents as one of the reasons for applying for RGI housing clearly indicates that there is a serious housing affordability issue. Further, as stated in the previous report on this same survey, submitted to Council on March 25th, 2004, half of all family and single (non-senior) applicants on the PATH wait list are paying 51.6% or more of their gross monthly income

towards rent. This suggests that it is highly probable that due to such high rental payments, households have less money for other necessities such as food and clothing, which in turn has a detrimental effect on their lives. Such financial shortages can place a burden on the social services system in terms of social assistance, shelters, and food banks. For instance, 10,514 persons had to use Peel's nine shelters in 2003, with 2,731 of these users being children.

Some of the other reasons cited for applying for social housing, such as the need for a larger home, change in family composition, and a lack of privacy are all indications of household needs not being met in terms of adequate space. The costs, risks, and effects of sharing living space and overcrowding will be explored fully in a forthcoming report.

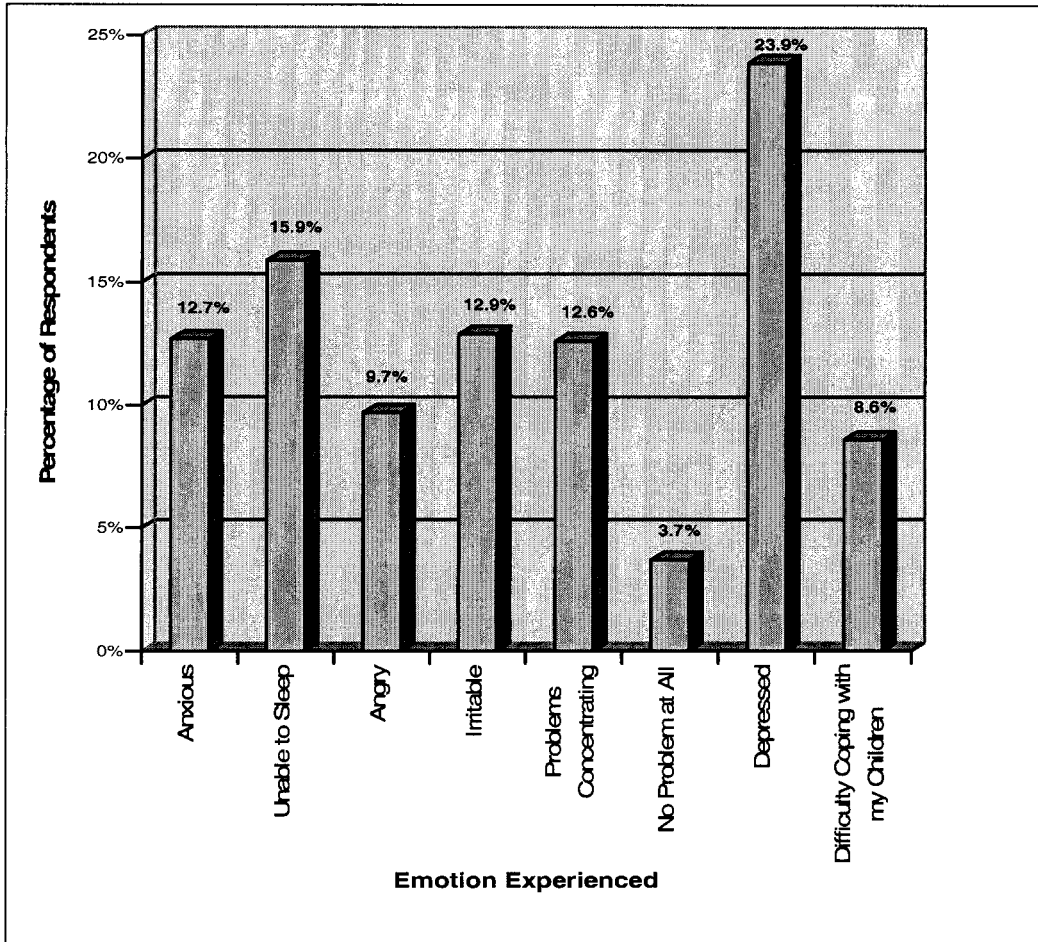
Approximately 10% of respondents indicated that they are faced with unhealthy living conditions and a small number (0.7%) stated they have experienced safety issues in their present home. Although these figures are relatively low, the conditions experienced are cause for concern due to the inherent danger faced by the occupants of such a home.

Overall, the reasons given by applicants for applying for social housing show that the housing needs of many on the Region of Peel's social housing wait list are not being met and show no respite in the short term due to the lack of affordable housing.

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APPLICANTS' EMOTIONAL STATE

GRAPH 2: EFFECT OF CURRENT HOUSING ON PATH FAMILY APPLICANTS' EMOTIONAL STATE



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

The survey posed the question: "How does your current housing situation make you feel?" Graph 2 above shows that among the PATH family and single (non-senior) applicants surveyed, depression was cited as the most common feeling experienced as a result of the applicant's current housing situation, followed by inability to sleep, irritability, anxiousness, and problems concentrating. In fact, only 3.7% of respondents stated they believe their current housing situation did not pose a problem at all, while all others identified one or more negative emotional symptoms, with 23.9% citing depression.

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The fact that a significant number of respondents are feeling negative emotions as a result of their current housing situation is of concern. Shelter is a basic human necessity that provides peace of mind, security, and comfort. When that is withheld, or inadequate, other facets of an individual's life can be severely affected. In short, housing that does not meet a family's needs can affect the entire household, both adults and children alike. This is because individuals who are experiencing depression, anger, irritability, inability to sleep, problems concentrating, and difficulty coping with their children may not be functioning at their full potential and may not be able to deal with life adequately. Prolonged periods of such negative emotional states could have a severe effect on one's psychological state and quality of life. This could be more problematic for families where the adults are faced with these emotions, which could result in their inability to cope with their children as well as with life's challenges.

CONSEQUENCES OF APPLICANTS' HOUSING INSTABILITY

One of the questions posed in the survey was aimed at assessing the stability of the applicant's recent housing situation in terms of how many times they moved in the last five years.

# OF MOVES	TOTAL # OF RESPONSES	PERCENTAGE OF TOTAL RESPONSES
0	1357	34.1%
1-2	1730	43.5%
3-4	686	17.3%
5 or more	202	5.1%

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

The results of the survey, as seen in Table 1 above, show that on average almost two-thirds (60.8%) of PATH family and single (non-senior) respondents have moved between one and four times in the last five years, with only a few (5.1%) having moved up to five or more times during the same time period.

In respect to respondents' emotional states and its relation to the number of times they have moved, the survey found that those applicants who stated they had no problem at all with their current housing situation were also the same respondents who moved the least number of times (i.e., 0 – 2 moves) in the last five years. Conversely, the percentage of respondents who reported the emotions of anger, inability to sleep, and problems concentrating increased along with the number of times these applicants moved.

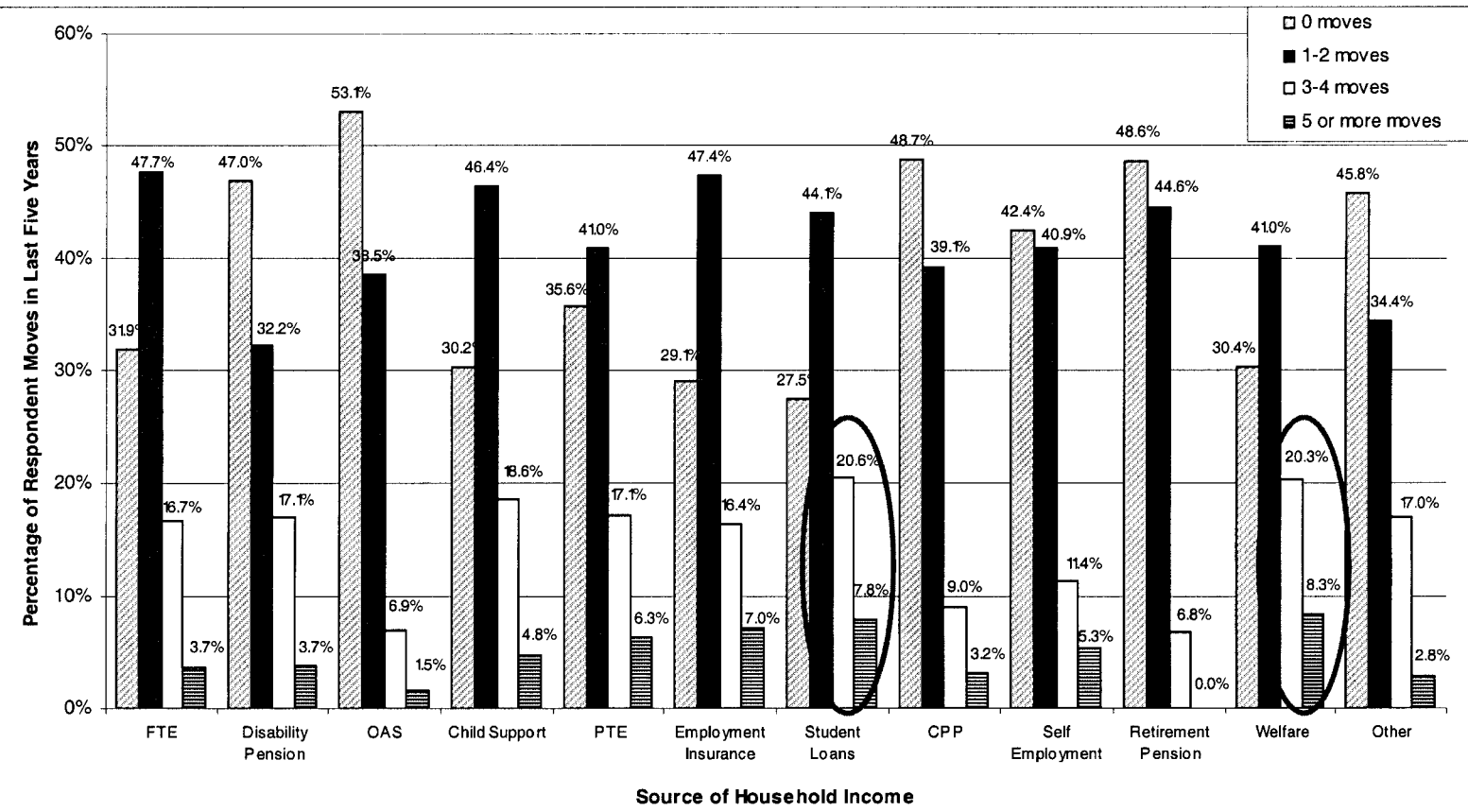
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Overall, irrespective of the number of times an applicant household has moved, depression was still identified as the most prominent characteristic experienced as a result of their current housing situation. One of the risks associated with such a negative emotional state is that it may only become apparent once the applicant is housed. This is because an applicant who is depressed, anxious, angry, and/or irritable may be prone to accepting whatever type of rental unit that is offered to them because they are desperate for housing assistance. However, once the applicant is housed within social housing, he/she may be ill-equipped to transition into their new home and may not be able to deal with the change, possibly resulting in the loss of assisted housing.

The instability that comes with moving many times affects all members of a household. According to Housing and Shelter – The Final Report of the Region of Peel Task Force on Homelessness: Getting to the Root of the Problem (May 1999) and Housing and Shelter in Peel Region: First Annual Report Card on Housing and Homeless Initiatives (September 2000), often children are required to change schools, lose friends, and adjust to a new environment multiple times. The impact of this is seen on a child's mental health, academic progress, and social skills development and often manifests itself through behavioural problems. Further, the above reports state that adults also lose their established support networks in terms of friends, neighbours, and community and may at times also lose their jobs. The household as a whole may experience embarrassment, shame, depression, anxiety, fear of the unknown, instability, and a sense of victimization.

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**GRAPH 3: PATH FAMILY APPLICANTS' SOURCE OF HOUSEHOLD INCOME & NUMBER OF
MOVES IN LAST FIVE YEARS**



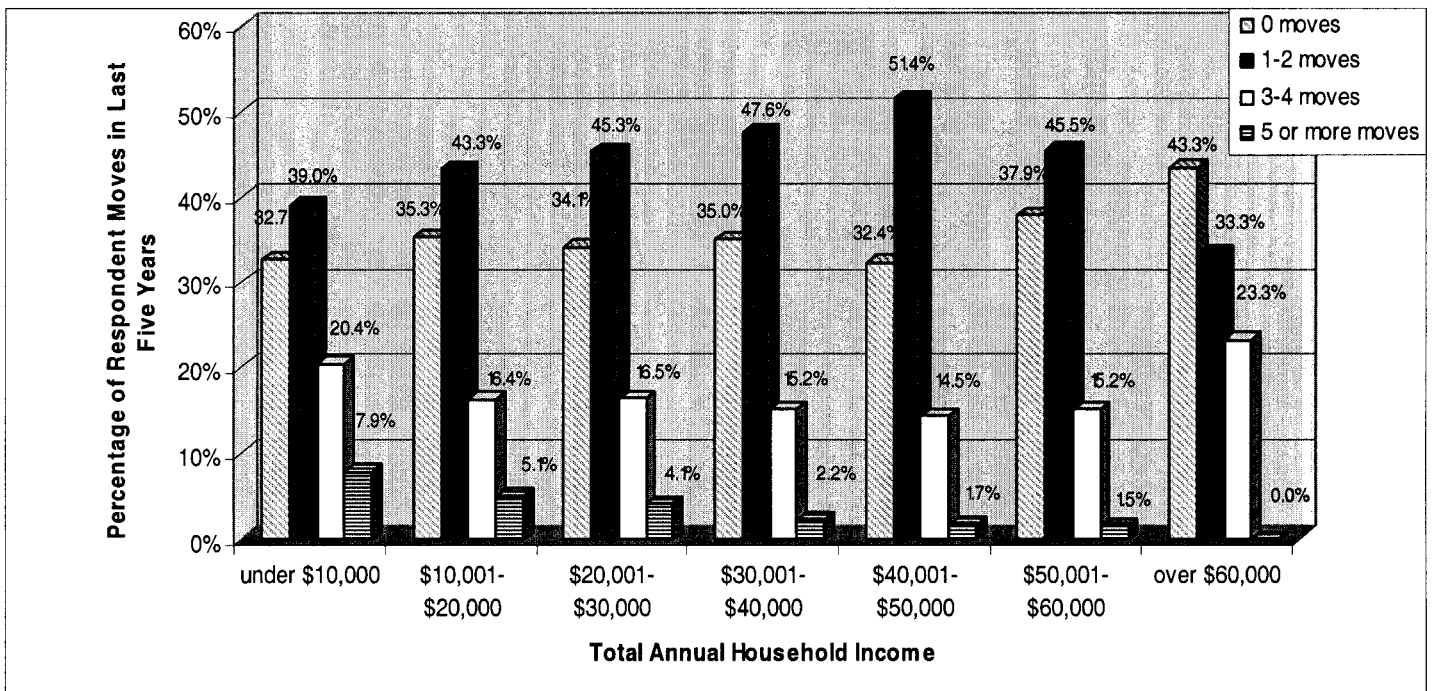
Source: Region of Peel Housing and Property Department, 2001 PATH Family Applicant Survey

As seen in Graph 3 above, PATH family applicants who are in receipt of welfare and student loans moved the most in the past five years. In total, 28.4% of student applicants and 28.6% of welfare applicants moved three or more times in the last five years. The trend of students moving often could be a result of living away from home for school purposes, or it could be indicative of issues with landlords and inability to find adequate accommodation. In terms of welfare recipients moving more often than applicants with other sources of income, there could be a variety of reasons such as issues with landlords, high rents, bad rent payment habits, need for a larger home, etc.

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In terms of income, Graph 4 below shows that it is poorer families who moved most often among those surveyed. Households with a total annual income of \$10,000 or less reported having moved five or more times most often. Similarly, households with total annual earnings of \$10,001 – \$20,000 were the second highest group to report moving five or more times in the last five years. Since it has been demonstrated that it is poorer families that moved most often, many of the families on the PATH wait list are at risk as the average PATH family household income is \$18,126. Only a small percentage of applicants in higher income brackets (i.e., \$30,001 and above) have been shown to move five or more times in the past five years.

**GRAPH 4: PATH FAMILY APPLICANTS' TOTAL ANNUAL HOUSEHOLD INCOME & NUMBER OF
MOVES IN LAST FIVE YEARS**



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

APPENDIX I

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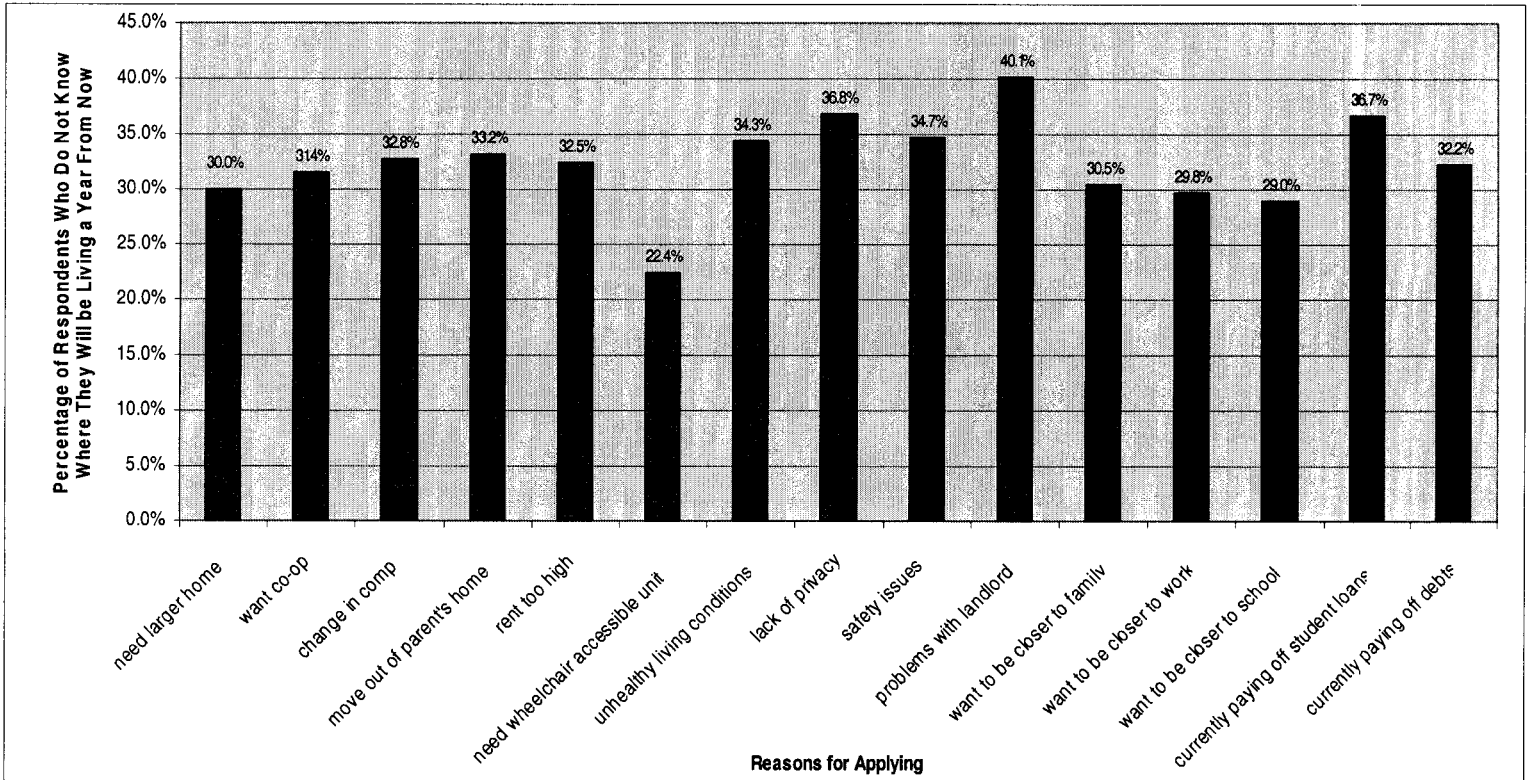
As reported in a Council Report on Family Homelessness: Causes, Impacts and Solutions (January 2004), the main causes of family homelessness have been shown to include decreasing availability of affordable housing, growing social housing wait lists, and increasing poverty. Based on the responses of those surveyed on the PATH wait list, it is apparent that these households who are waiting for an RGI unit in Peel are at risk of becoming homeless. Among those served in Peel, the chronically homeless represent 10% of all homeless individuals, those in transition to acquiring stable housing represent 23%, and those at risk of becoming homeless represent 67%. The cost of intervening early and assisting those who are vulnerable to becoming homeless is less than allowing destabilization to worsen. In fact, the average annual support cost for those served who are chronically homeless ranges from \$60,000 - \$150,000 per person while the cost to assist one who is vulnerable is only \$3,500 - \$12,000.

UNCERTAIN FUTURE OF PATH APPLICANTS

The long wait list for social housing in the Region of Peel results in the applicants on the PATH wait list facing an extremely uncertain future. The depth of this issue was brought to light in the survey when respondents stated that they do not know where they would be living a year later if they did not receive subsidized housing. More specifically, households with landlord issues, lack of privacy, unhealthy living conditions and safety issues were the groups who said "do not know" most when asked where they would be a year later if social housing was not acquired. Only those respondents who had applied for social housing because they need a larger home indicated other options being available to them if they do not acquire RGI housing within the next year.

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GRAPH 5: PATH FAMILY APPLICANTS' REASONS FOR APPLYING & PERCENTAGE (%) WHO DO NOT KNOW WHERE THEY WILL BE LIVING A YEAR FROM NOW



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

A disturbing finding from the survey that is evident in Graph 5 above is that applicants who are at some physical/health risk face an uncertain housing future. The percentages of applicants citing health and safety concerns are amongst the highest and, while the relative percentage of people requiring wheelchair accessibility units is small, it is still significant. These households could potentially be endangering their health and well-being further by putting themselves at greater risk in unsafe, unhealthy and inadequate homes.

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The results of this survey indicate that social housing applicants in the Region of Peel are in great need of immediate assistance, both in terms of housing and associated supports. This is clearly evident from the results of the PATH family survey that set out to gauge applicants' emotional states and methods of coping while waiting for social housing in Peel.

Overall, the applicants surveyed are depressed, unable to sleep, irritable, anxious, and have problems concentrating due to their current housing situation. In addition, many applicants are presently living in housing that does not meet their needs in terms of space, security, accessibility and affordability. Furthermore, almost two-thirds of the PATH survey respondents have moved between one and four times in the past five years.

These factors render applicants on the waiting list susceptible to many risks and possible costs to themselves and society. The negative emotional state they experience during the long wait for housing could ultimately affect their health, family life, and overall well-being. The instability encountered due to the multiple moves affects the physical, emotional, and social well-being of both adults and children within the household, and could result in applicants being ill-prepared to deal with adjusting to a stable housing situation once housing is acquired.

Affordable housing remains a critical issue in Peel, as in other parts of the Greater Toronto Area. However, providing 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. Work with community agencies, social service providers, and all levels of government to ensure the provision of necessary support services, along with housing. It is this combination of services and housing that will meet the needs of many social housing applicants and enable them to adjust and thrive within their community. Failure to do so could result in significant rising costs in areas such as social services and health care, and increased dependency on community and support agencies that, over time, would far outweigh the initial costs incurred in providing the appropriate forms of adequate and secure housing.