

# Housing: Now and into the Future

## Results Overview

### GEOGRAPHIC PARTNERSHIP 4: MUNICIPALITY OF YARMOUTH

#### INTRODUCTION

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The purpose of this document to provide a summary geographically filtered results from the *Housing: now and Into the Future* survey. The survey was implemented in late 2017, closing in mid-December. 403 survey responses were collected from residents of the Municipality of Yarmouth.

Three additional files will be provided alongside this document:

- A compilation of all text responses collected from within the partnership boundaries.
- An overview of quantitative data by question, collected from within the partnership boundaries.
- A raw data export (excel file).

The reference to associations throughout this short document are based on Phi coefficients (measures of the degree of association between two binary variables). The Phi coefficients are presented in the form of positive or negative associations ranging from 1 to -1. These values will be provided any time an association is referenced. The following is a crude estimate for interpreting the strength of any given relationship:

Phi coefficients	Relationship Interpretation
+.70 or higher	Very strong positive relationship
+.40 to +.69	Strong positive relationship
+.30 to +.39	Moderate positive relationship
+.20 to +.29	Weak positive relationship
+.01 to +.19	No/Negligible positive relationship
0	No relationship
-.01 to -.19	No/Negligible negative relationship
-.20 to -.29	Weak negative relationship
-.30 to -.39	Moderate negative relationship
-.40 to -.69	Strong negative relationship
-.70 or higher	Very strong negative relationship

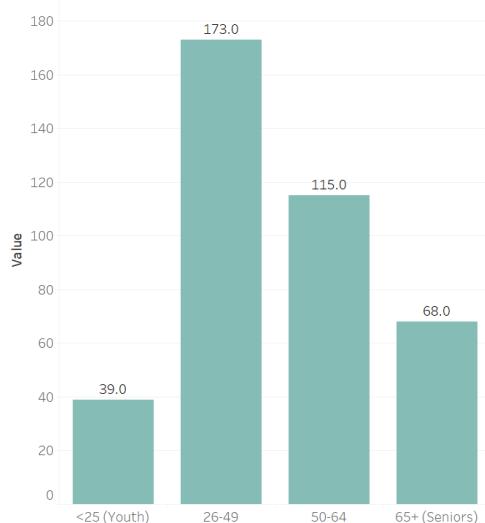


## DEMOGRAPHIC HIGHLIGHTS

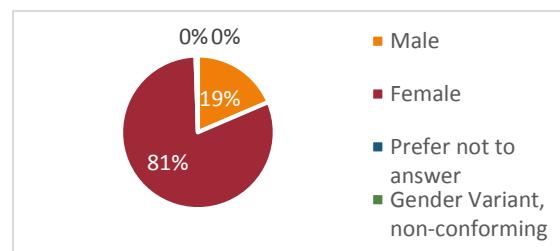
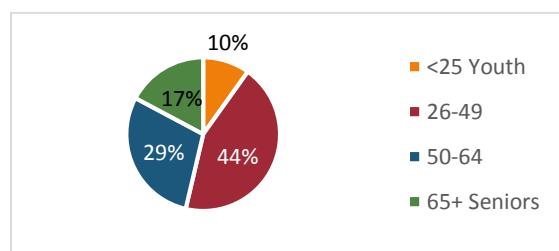
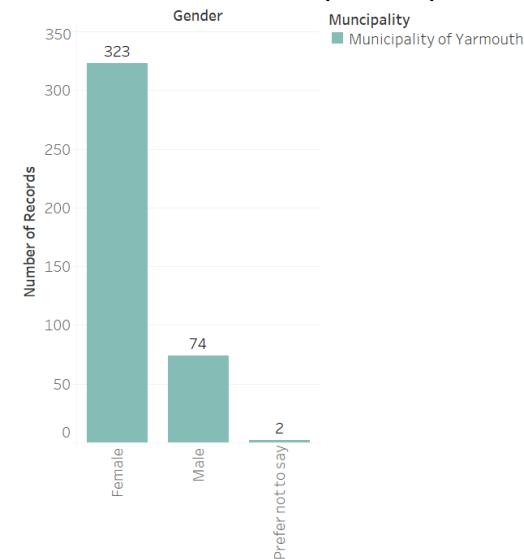
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- Of the 395 people to share their age and affiliation with minority groups;
  - 54% were under the age of 50.
  - 17% were seniors (65+).
  - 12% reported to be a person with a disability.
  - 11% indicated that were single parents.
- 81% indicated that they are female (n=400).
- Of the 400 individuals to report their household income;
  - 15% indicated they earned between \$10,000 and \$19,999 (most frequently reported).
    - This group is associated with needing a few accessibility features (strong positive: 0.410), more specifically, bathroom grab bars (shower, tub, toilet) (moderate positive: 0.399).
    - This group also indicated they mostly rely on government as a primary income source (moderate positive: 0.389), and were associated with the 65+ age bracket (moderate positive: 0.382), with in ideal next residence of assisted living. Furthermore, this group was negatively associated (moderate negative: -0.347) with having a full-time job.
  - 57% indicated they earned less than the provincial median reported by Statistics Canada in 2015.
  - 16% reported earnings of \$100,000 or more.
- 28% of respondents (n=400) who shared their primary income source told us that they rely on government (income assistance, disability pension, etc.). This group was associated with the following:
  - Being a senior (65+) (strong positive: 0.501).
  - Earning \$10,000 - \$19,999 (moderate positive: 0.389).
  - Next move being to a senior's residence (moderate positive: 0.385).
- 43 people identified as single parents. This group was associated with the following:
  - Relying on the Canada Child Tax Benefit for income (strong positive: 0.523).
  - Having children under the age of 18 (strong positive: 0.42).
  - Wanting to own a home, but unable to get a mortgage (moderate positive: 0.356), and indicating that they don't have enough for a down payment on a home, making it hard to stay or find a suitable residence (moderate positive: 0.329)
  - Being refused a place to live because they have children (moderate positive: 0.346)
- The 39 individuals who identified themselves as youth were associated with the following:
  - Living rent-free in their family's home (strong positive: 0.442).
  - Having a student loan as a primary income source (moderate positive: 0.357).
  - Being refused a place to live because of their age (moderate positive: 0.314).
  - Not knowing their income (moderate positive: 0.314).

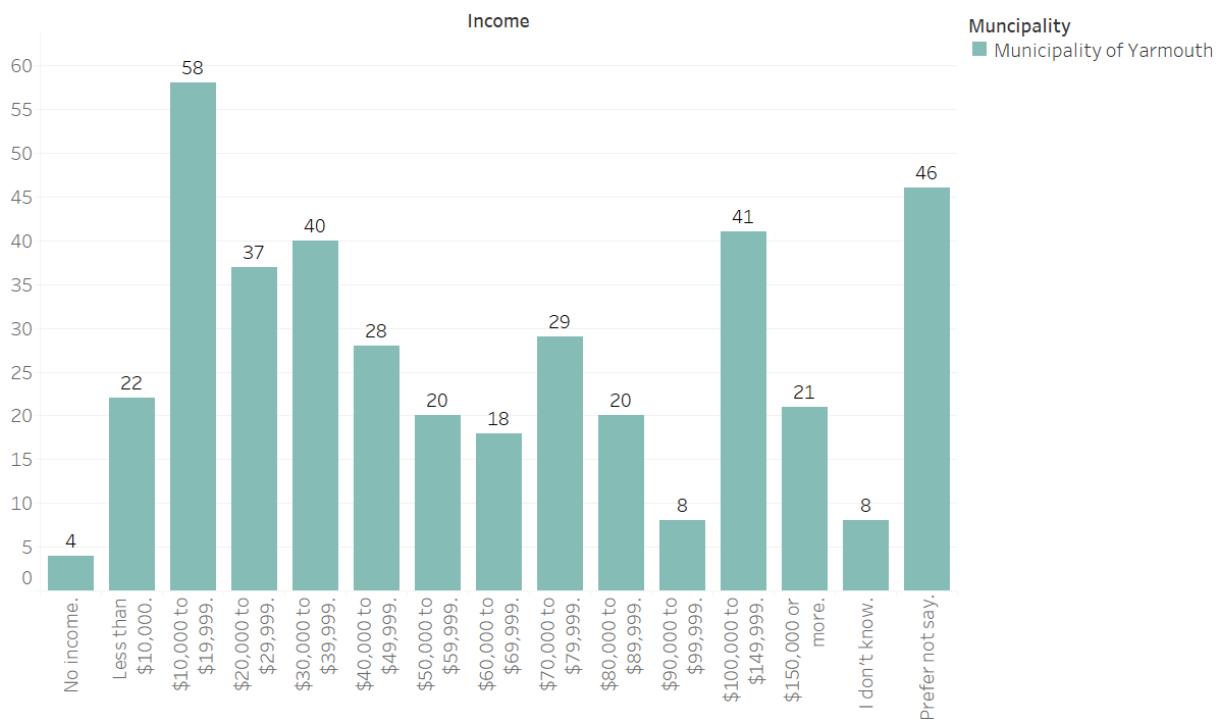
### WHAT IS YOUR AGE? (N=395)



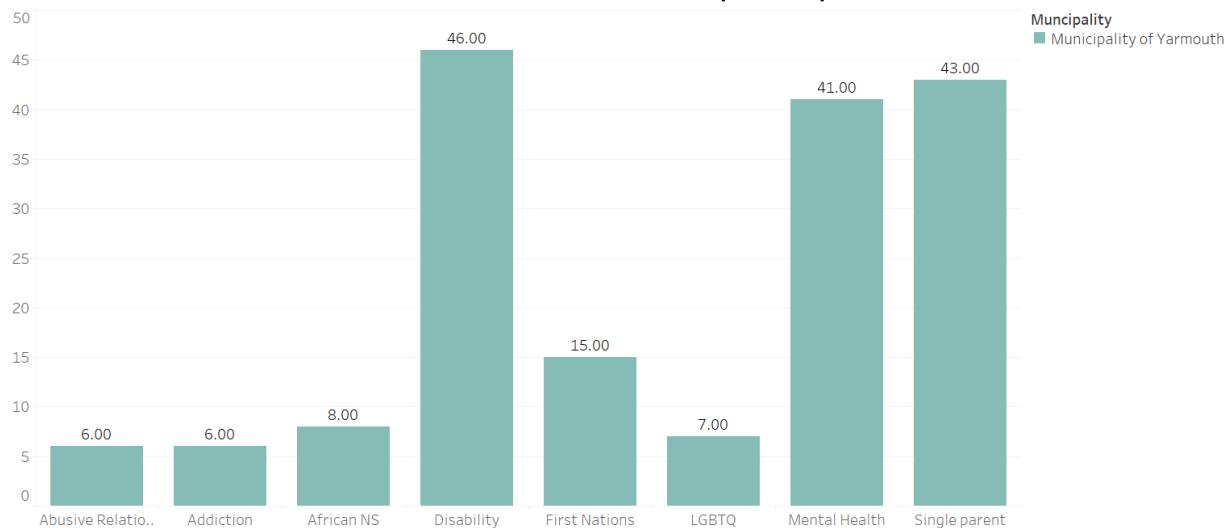
### WHAT IS YOUR GENDER? (N=399)



### WHAT IS YOUR GROSS HOUSEHOLD INCOME? (N=400)



## WHICH OF THE FOLLOWING GROUPS DO YOU BELONG TO? (N=395)



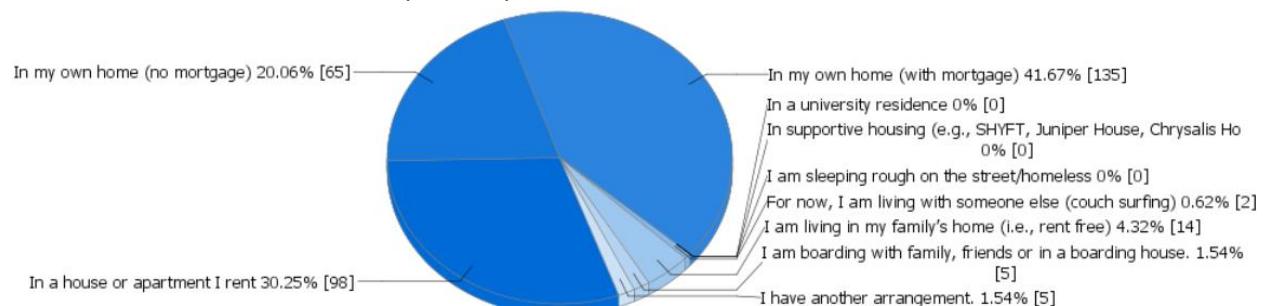
## HOUSING OVERVIEW

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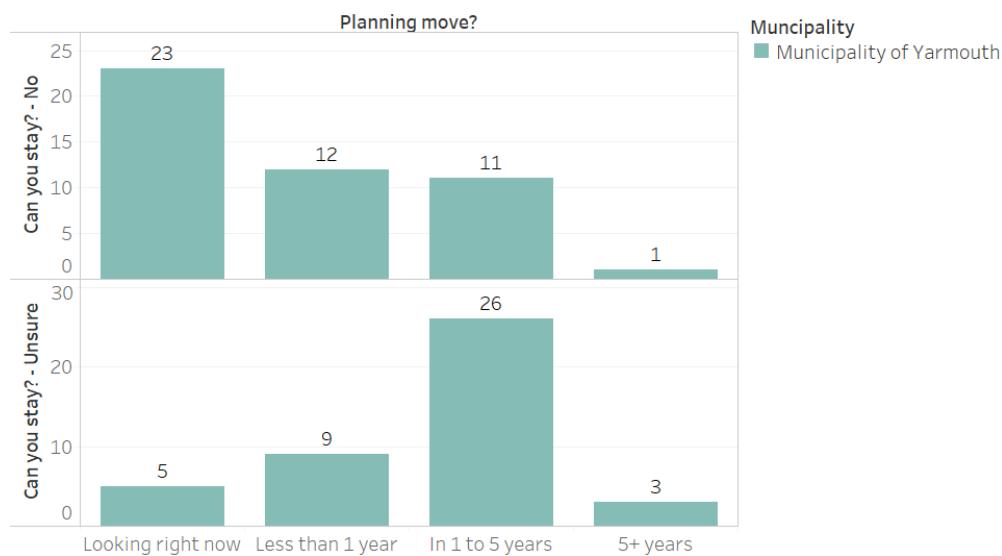
### BREAKDOWN OF REPORTED LIVING EXPENSES

Expense	Number of responses	Average monthly cost
Rent	88	\$582.96
Mortgage	128	\$824.82
Boarding	5	316.40
Heat	139	\$227.98
Electricity	146	\$202.98
Heat and electricity are 1 bill	97	\$287.77
Water	27	\$86.48
Property taxes (per annum)	198	\$1718.28

### LIVING ARRANGEMENT IN GP 4 (N=324)



## HOUSING INSECURITY (UNCERTAINTY OF BEING ABLE TO STAY) AND PLANNED MOVE TIMELINE BY MUNICIPALITY



The chart shown above indicates the number of people who have reported that they cannot or are unsure of their ability to stay in their current home.

### How do you feel about your living situation? (n=321)



#### Top 3 reasons for current living situation.

#### % Selected (n=315)

I choose to live here.	62%
It's safe.	32%
It's close to my family and friends.	23%

#### Top 3 variables that make it hard to stay or find a home.

#### % Selected (n=164)

Rent is too expensive.	53%
There are not enough rentals that I can afford.	43%
Heat and lights are too expensive.	40%

#### Top 3 additional supports needed to stay.

#### % Selected (n=96)

Help with basic home repair.	54%
Snow removal and lawn care.	48%
Being close to family and friends.	25%

#### Top 3 supports that would make it easier to stay or find a home.

#### % Selected (n=90)

Being able to pay my bills.	56%
Help with a mortgage down payment.	37%
Help finding a place to live.	34%

## LIVING IN GP 4: ADDITIONAL HIGHLIGHTS OF THE DATA

- 30% of respondents (n=324) indicated that they are currently renting. This group was associated with:
  - A feeling that rent is too expensive (strong positive: 0.49).
  - That everything is included in their rental fee (strong positive: 0.483).
  - There are not enough affordable rentals (strong positive: 0.451).
  - Not having enough money for a down payment on a house (strong positive: 0.443), wanting to own a home, but unable to secure a mortgage (strong positive: 0.412).
  - Living where they are because they have no other options (strong positive: 0.403).
- 21% (n=325) indicated they live alone, with 68% indicating they live in a home with 1-3 other inhabitants.
- 37 individuals indicated they feel “not very good” with regards to their current living situation. This group was strongly associated with the following:
  - Actively looking for a place to live right now (strong positive: 0.479).
  - Having no other options as a reason for their current situation (strong positive: 0.416).
  - No being able to find a suitable place to rent (making it hard to stay or find a new residence) (strong positive: 0.414).
- 30% (n=327) of respondents indicated they are either “unsatisfied” or “very unsatisfied” with the condition of their house (need for repair).
- 93% (n=327) reported to be either “satisfied” or “very satisfied” with the neighbourhood that they live in.
  - The 165 people who indicated they were “very satisfied” with their neighbourhood were strongly (and positively) associated with the following:
    - Being “very satisfied” with their ability to get where they need to go (0.651), how safe they feel (0.632), the distance from services (0.544), and the amount of privacy they have (0.524).
    - They were also associated with feeling “very good” about their living situation (strong positive: 0.463).
- The group of 50 who indicated they cannot stay and have to move were associated with the following:
  - Actively looking for a place to live right now (strong positive: 0.53).
  - Feeling that finding a house is “very difficult” (strong positive: 0.431).
  - Needing help finding a place to live (strong positive: 0.428).
  - Feeling “awful” about their current living situation (strong positive: 0.421).
- Only 82% of people to tell us about which features and appliances they have access to in their homes (n=328);
  - Only 83% indicated they have access to safe drinking water, 87% reported to have internet access, and 90% who indicated they have enough heat to keep them warm.
- Of the 43 people who indicated they have been refused a place to live;
  - 77% said that the reason was because they have pets.
  - 30% indicated that the reason was because they have children.
  - 5% indicated it was because they are LGBTQ.
- 51% (n=298) of respondents said that they are planning to move within the next 5 years.