

# Housing: Now and into the Future Results Overview

GEOGRAPHIC PARTNERSHIP 7: MUNICIPALITY OF DIGBY, TOWN OF DIGBY

#### Introduction

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. The two stakeholder municipalities of this partnership had a combined 357 responses, with 243 from the Municipality of Digby, and 114 from the Town of Digby.

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 to19	No/Negligible negative relationship
20 to29	Weak negative relationship
30 to39	Moderate negative relationship
40 to69	Strong negative relationship
70 or higher	Very strong negative relationship

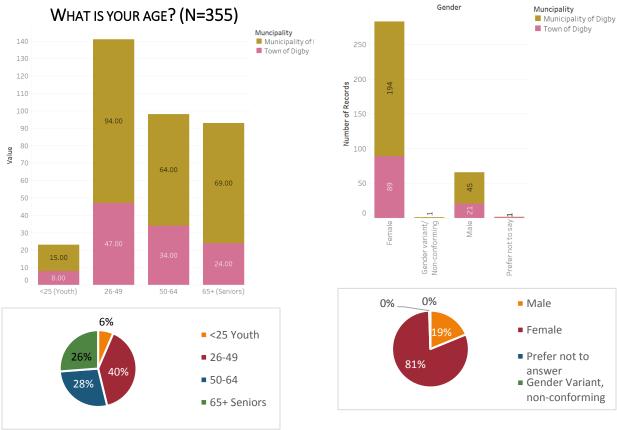


## **DEMOGRAPHIC HIGHLIGHTS**

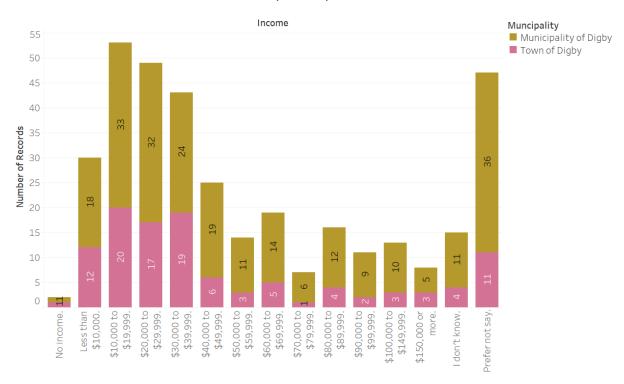
- Of the 356 people to share their age and minority group affiliations;
  - 54% indicated they were above the age of 50,
  - O 40% said they were between 26 and 49 years old.
  - 13% said they are living with mental health challenges.
  - O 17% indicated they have a disability.
- 81% of respondents identified as female (n=356).
- 352 people provided their gross household income. Of those 352:
  - 15% indicated that they earn between \$10,000 \$19,999.
  - 67% reported earnings below the provincial median of \$73,900 reported by Statistics Canada in 2015.
  - Only 6% reported an income of over \$100,000.
- When asked about their current living arrangement, 40% (n=311) reported to be living in a rental.
  - This group was associated with the following:
    - A feeling that rent is too expensive, making it hard for them to stay or find a suitable home (strong positive: 0.452).
    - That there is a shortage of affordable rentals (strong positive: 0.444).
    - Not having enough money for a down payment on a house (strong positive: 0.43).
    - That they would like to own a home but can't get a mortgage (strong positive: 0.414).
- 51% (n=311) told us they live in a home they own (with or without a mortgage).
- 353 people shared their primary income sources. Of those 353:
  - 39% indicated that they rely on government sources as primary income source (income assistance, disability pension, etc.).
  - O In contrast, only 32% said they have a full-time job.
- 68% of respondents (n=307) indicated that there are 2 people or less (including themselves) living in their home.
- 43% of respondents (n=314) indicated that they have dependents living in their home.
  - Of this group (n=136), 36% have dependents over the age of 18 living with them.
- The group of 87 people who do have dependents younger than 18 were associated with:
  - o Being between 26-49 years of age (strong positive: 0.635).
  - Relying on the Canada Child Tax Benefit as their primary income source (strong positive: 0.593).
  - Being a single parent (strong positive: 0.447).
  - Having more than 5 occupants in their home (moderate positive: 0.324).
- The group of 44 individuals who identified themselves as being single parents were associated with the following:
  - Relying on the Canada Child Tax Benefit (moderate positive: 0.395), and child support (moderate positive: 0.381) as primary income sources.





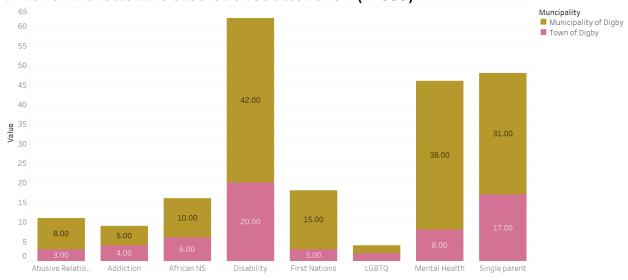


# WHAT IS YOUR GROSS HOUSEHOLD INCOME? (N=352)





# WHICH OF THE FOLLOWING GROUPS DO YOU BELONG TO? (N=355)

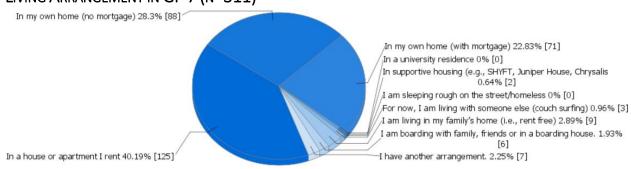


# Housing Overview

#### **BREAKDOWN OF REPORTED LIVING EXPENSES**

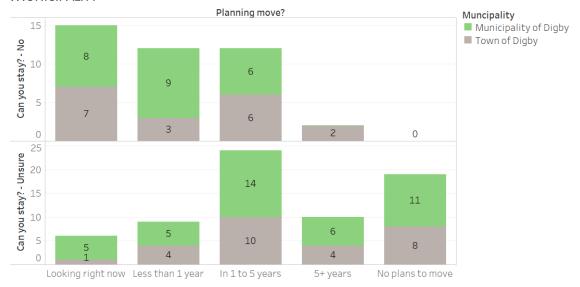
Expense	Number of responses	Average monthly cost
Rent	126	\$524.56
Mortgage	62	\$772.27
Boarding	7	\$428.57
Heat	119	\$211.50
Electricity	141	\$156.28
Heat and electricity are 1 bill	81	\$241.79
Water	55	\$50.41
Property taxes (per annum)	144	\$1653.4

## LIVING ARRANGEMENT IN GP 7 (N=311)

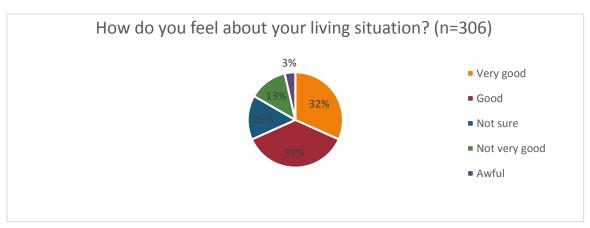




# HOUSING INSECURITY (UNCERTAINTY OF BEING ABLE TO STAY) AND PLANNED MOVE TIMELINE BY MUNICIPALITY



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.



Top 3 reasons for current living situation.	% Selected (n=298)
I choose to live here.	49%
It's close to my family and friends.	25%
It's close to services.	23%
Top 3 variables that make it hard to stay or find a home.	% Selected (n=198)
Heat and lights are too expensive.	47%
Rent is too expensive.	43%
There are not enough rentals that I can afford.	41%
Top 3 additional supports needed to stay.	% Selected (n=117)
Help with basic home repair.	54%
Snow removal and lawn care.	53%
Being close to family and friends.	26%
Top 3 supports that would make it easier to stay or find a home.	% Selected (n=36)
Being able to pay my bills.	51%
Someone to call when I need help.	38%
Feeling safe.	37%



#### LIVING IN GP 7: ADDITIONAL HIGHLIGHTS OF THE DATA

- 68% of people feel either "good" or "very good" about their current living situation.
  - o In contrast, 17% felt "not very good" or "awful" about their living situation.
- Of the 298 people to share the reasons behind their current living situation, only 49% indicated that they live where they do by choice.
  - o 21% indicated that they had no other options.
  - o 25% indicated that they do to be near family and friends.
  - 4% said it was because they are widowed.
- 68% of respondents (n=307) said that they live with 2 or fewer occupants in their home (including themselves).
- 28% of respondents (n=298) indicated they have a person with a disability living in their home. This group was associated with:
  - Having a difficult time finding a house that is both accessible and affordable (strong positive: 0.426).
  - Having someone to call if they need help was identified by this group as a support that would make it easier to stay where they are (moderate positive: 0.3).
- A group of 64 people said they live where they do because they have no other options. This
  group was strongly associated with:
  - Having a very difficult time finding a house (0.506).
  - Not having enough money for a down payment on a house (0.454).
  - Not being able to find a suitable place to rent (0.439).
  - Feeling rent is too expensive (0.437).
- 75 people indicated they were unsure whether or not they can stay where they are. This group
  was associated with needing the additional support of being closer to family and friends
  (moderate positive: 0.354).
- Similarly, a group of 48 people said they cannot stay where they currently are and have to move. This group is associated with:
  - Feeling rent is too expensive (strong positive: 0.412).
  - o Feeling "not very good" about their current living situation (strong positive: 0.407).
  - Actively looking for a place to live right now (moderate positive: 0.398).
- Only 78% of people who shared what features and appliances they have in their home (n=309), indicated that they have access to internet.
  - o 83% said they have a dryer that works.
  - o 87% said they have enough heat to keep them warm.
  - 88% said they have access to a safe power supply.
- Of the 51 people who have been refused a place to live, he majority (51%) indicated that it was because they own pets.
  - o 24% said it was because they receive social assistance.
  - o 24% said it was because they have children.
  - 17% said it was because of their reputation.
  - o 14% said it was because they have a disability.
- 63 people indicated they need help with basic home repair. This group is linked to:
  - Needing a few accessibility features (strong positive: 0.415).
  - Not having enough money for house repairs (strong positive: 0.402).
  - A desire for help to connect with the supports they might need (mental health, addiction services, senior safety, VON, etc.).