

# Housing: Now and into the Future

## Results Overview

### GEOGRAPHIC PARTNERSHIP 9: MUNICIPALITY OF KINGS

#### 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. 500 total responses were collected from residents of the Municipality of Kings.

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:

| <b>Phi coefficients</b> | <b>Relationship Interpretation</b>  |
|-------------------------|-------------------------------------|
| + .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   |

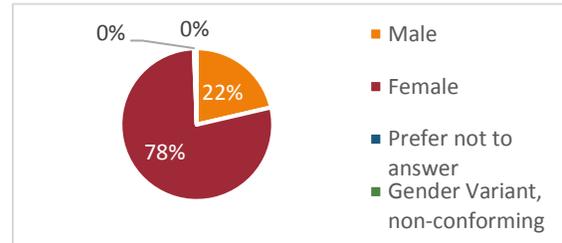
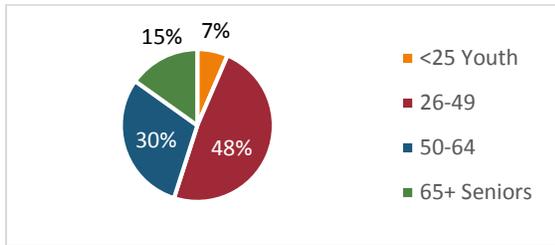
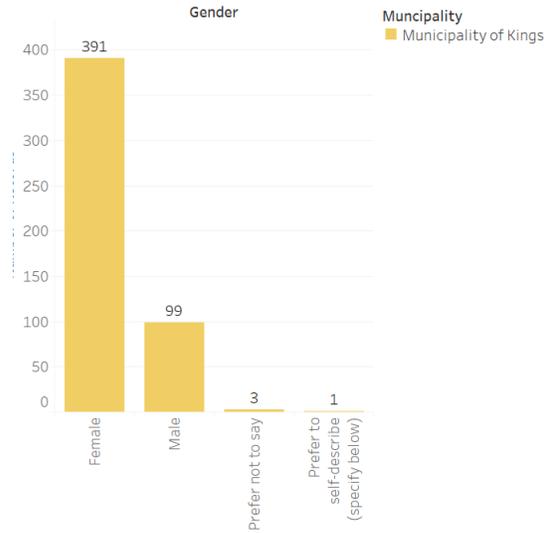
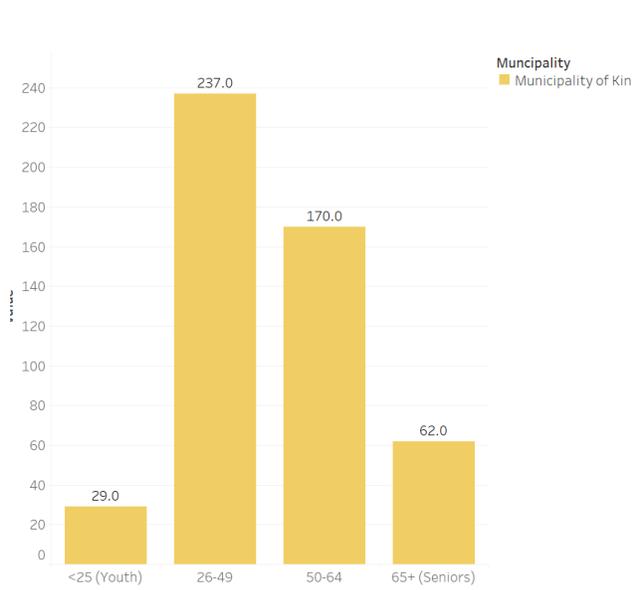
## DEMOGRAPHIC HIGHLIGHTS

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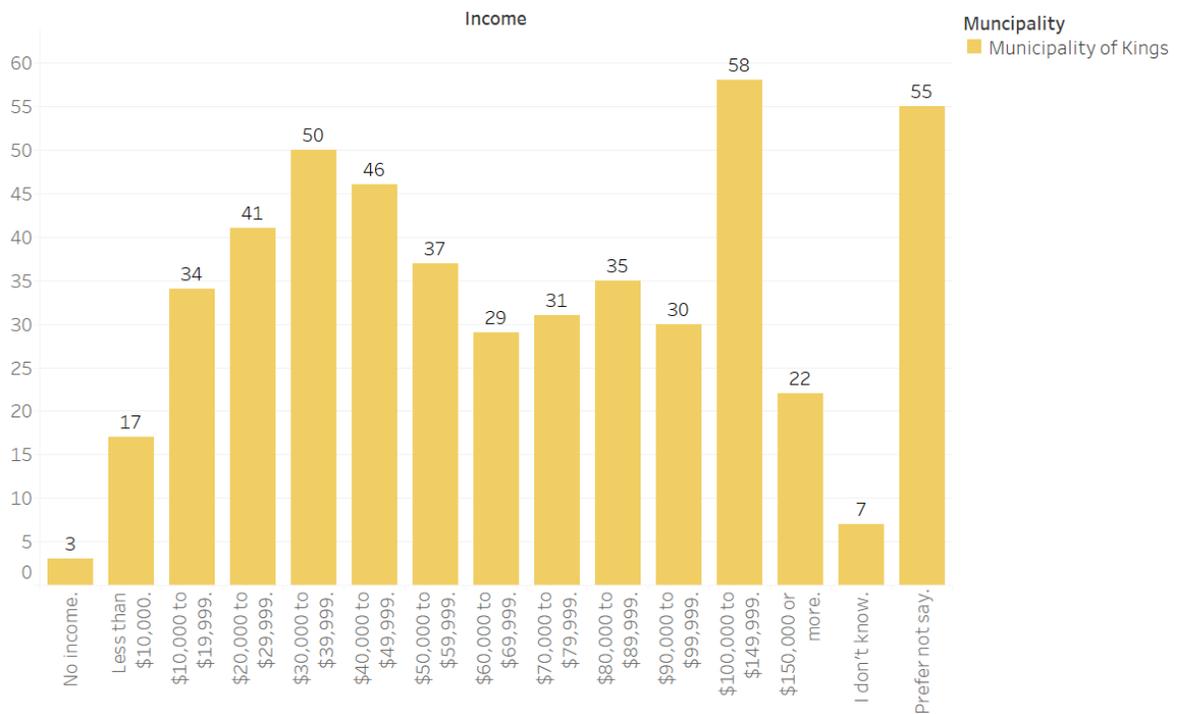
- Of the 496 people to share their age and affiliation with minority groups:
  - 82% were between the ages of 26 and 64.
  - Only 6% identified as youth (<25) and 12% as seniors (65+).
  - 12% indicated they were single parents, and an additional 12% reported to be living with mental health challenges.
- A group of 61 people indicated they are single parents. This group was associated with:
  - Relying on the Canada Child Tax Benefit (strong positive: 0.408), and child support (moderate positive: 0.354)
  - Being refused a place to live because they have children (moderate positive: 0.344).
- The group of 62 people who identified as seniors (65+) were linked with:
  - Relying on retirement income (strong positive: 0.508).
  - Living in their own home with no mortgage payments (moderate positive: 0.338).
  - Not having full-time jobs (moderate negative: -0.336).
  - Ideally moving into senior's housing the next time they move (moderate positive: 0.313).
- The 26-49 age group (n=198) were linked with:
  - Having children under the age of 18 (strong positive: 0.529).
  - Not owning a paid-off home (moderate negative: -0.386).
- 79% of people to share their gender (n=497), 79% identified as female.
- Of the 495 people to provide their gross household income:
  - The most frequently selected was between \$100,000 - \$149,000 at 12%.
  - 52% indicated they make less than the provincial median income of \$73,900, reported by Statistics Canada in 2015.
- Of the 498 people to share where they get most of their income:
  - 56% told us they have full-time jobs.
  - 9% indicated self-employment.
  - 16% shared that they rely on government income sources (income assistance, disability pension, etc.).
  - 11% rely on the Canada Child Tax Benefit.
  - 14% rely on retirement income (pension, RRSPs, etc.).
- A group of 41 people indicated they have a disability. This group was linked with:
  - Reporting that finding a house that is both accessible and affordable is a variable that makes it hard for them to stay or find suitable homes (strong positive: 0.466).
  - Seeking the additional support of help with daily living (shopping, cleaning, cooking) (moderate positive: 0.345).
  - Relying on government income (income assistance, disability pension, etc.) (moderate positive: 0.342).
  - Reporting that there is a shortage of the kind of housing they need (accessible, seniors, assisted, subsidized, etc.) (moderate positive: 0.341).

### WHAT IS YOUR GENDER? (N=494)

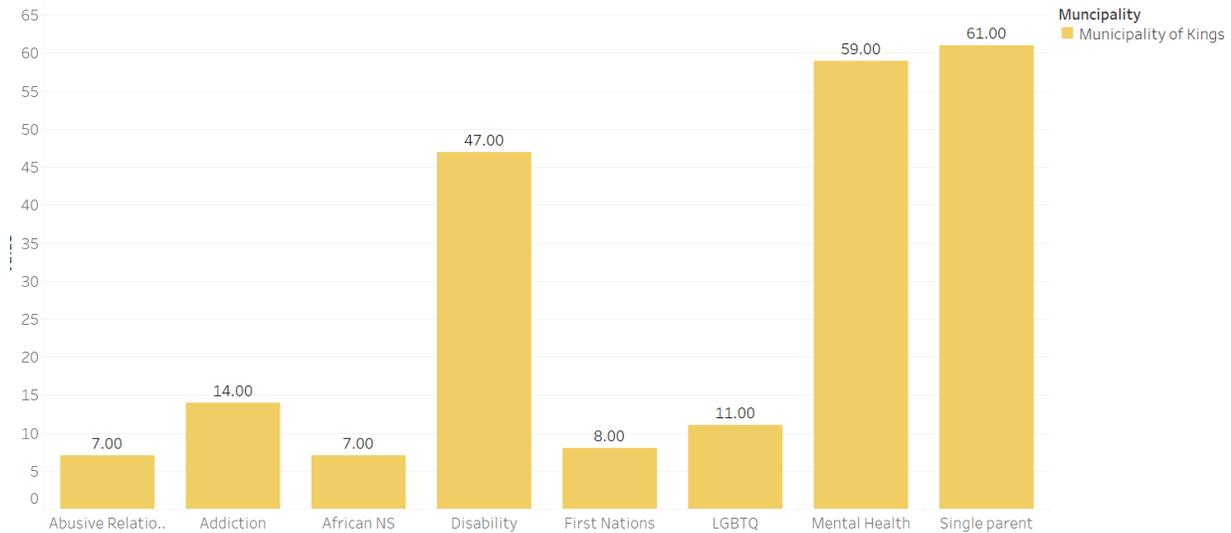
### WHAT IS YOUR AGE? (N=498)



### WHAT IS YOUR GROSS HOUSEHOLD INCOME? (N=495)



## WHICH OF THE FOLLOWING GROUPS DO YOU BELONG TO? (N=498)

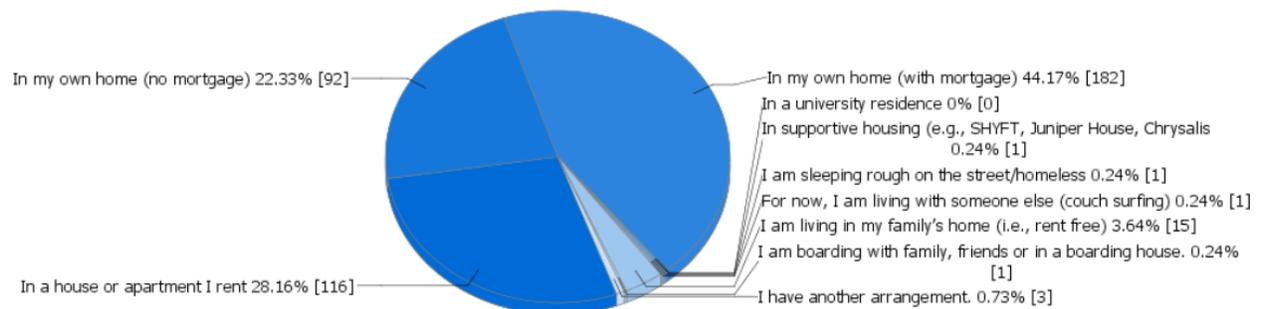


## HOUSING OVERVIEW

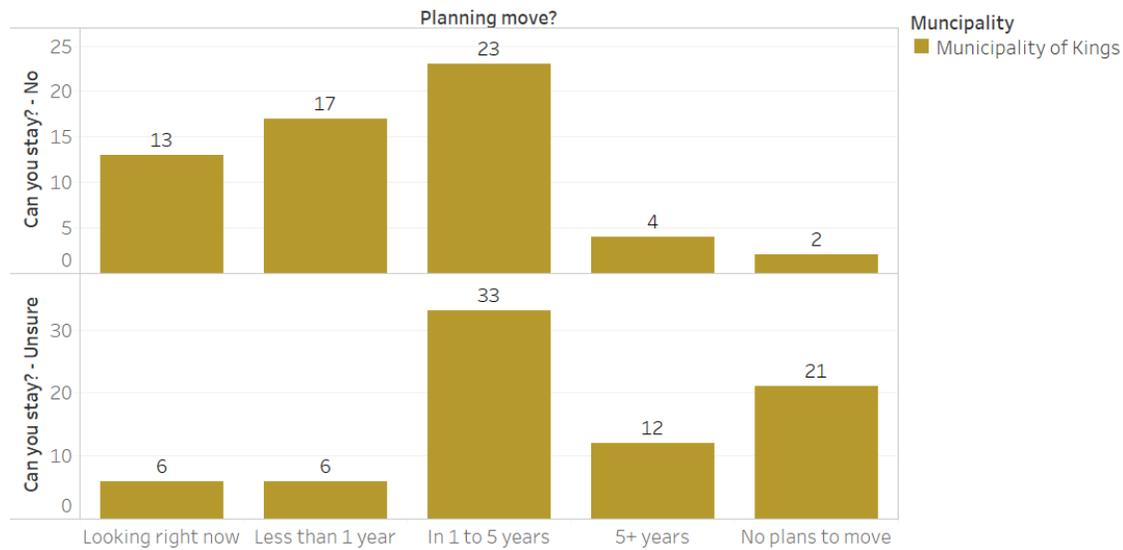
### BREAKDOWN OF REPORTED LIVING EXPENSES

| Expense                         | Number of responses | Average monthly cost |
|---------------------------------|---------------------|----------------------|
| Rent                            | 123                 | \$688.80             |
| Mortgage                        | 175                 | \$942.31             |
| Boarding                        | 7                   | \$114.29             |
| Heat                            | 180                 | \$241.57             |
| Electricity                     | 192                 | \$203.53             |
| Heat and electricity are 1 bill | 152                 | \$236.21             |
| Water                           | 85                  | \$46.95              |
| Property taxes (per annum)      | 260                 | \$1933.15            |

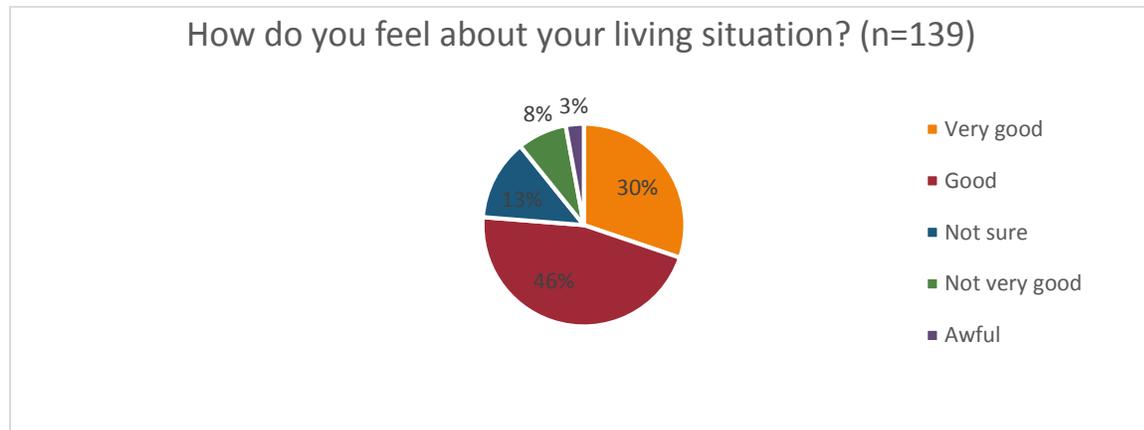
### LIVING ARRANGEMENT IN GP 9 (N=412)



## 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=405) |
|--|--------------------|
| I choose to live here.   | 68%                |
| It's safe.   | 30%                |
| It's close to my family and friends.                             | 25%                |
| Top 3 variables that make it hard to stay or find a home.        | % Selected (n=212) |
| Heat and lights are too expensive.                               | 41%                |
| Rent is too expensive.   | 41%                |
| Don't have enough money for a down payment on a house.           | 38%                |
| Top 3 additional supports needed to stay.                        | % Selected (n=101) |
| Help with basic home repair.                                     | 55%                |
| Snow removal and lawn care.                                      | 52%                |
| Being close to family or friends.                                | 24%                |
| Top 3 supports that would make it easier to stay or find a home. | % Selected (n=112) |
| Being able to pay my bills.                                      | 57%                |
| Help with a mortgage down payment.                               | 40%                |
| A rent supplement.   | 31%                |

## LIVING IN GP 9: ADDITIONAL HIGHLIGHTS OF THE DATA

- 67% of people who shared their current living arrangement indicated that they own their own home (with or without a mortgage).
  - Among the 182 to say that they do own, but with mortgage payments:
    - There was a moderate positive association (0.394) with living where they do by choice, and that they are secure in being able to stay (0.324).
  - The 116 people who said they are currently renting had strong positive associations with the following:
    - Feeling that rent is too expensive making it difficult to stay or find a suitable home (0.566).
    - That there are not enough affordable rentals, making it difficult to stay or find a suitable place to live (0.512).
    - That they would like to own a home but can't get a mortgage (0.503).
    - Being "very satisfied" with the property manager (landlady, landlord, superintendent) (0.489).
    - Not having enough money to afford a down payment (0.478)
- A group of 61 individuals indicated that they cannot stay where they currently are and will have to move. This group was linked with:
  - Living where they are because they have no other options (moderate positive: 0.356).
  - Planning a move within the next year (moderate positive: 0.335).
  - Actively searching for a place to live right now (moderate positive: 0.329).
  - Feeling that finding a house is "very difficult" (moderate positive: 0.31).
- 51% of people who shared the number of inhabitants living in their home said they live with 2 people or less (including themselves).
- A combined 79% of the 406 people who told us how they felt about their current living situation indicated that they feel "good" or "very good".
  - 11% said they feel "not very good" or "awful".
- 90% of people who shared the features and appliances they have access to in their home indicated they had internet access, which was on par with the rate at which people reported to have access to a working dryer (tied for the lowest reported access rate) (n=412).
- 1 person indicated that they were currently homeless and living rough on the streets.
- 75% of people who have been refused a place to live (n=69) because they own pets.
  - 20% said they have been refused a place to live because they have children.
  - 17% said they have been refused a place to live because they are receiving social assistance (welfare).
- A group of 56 people said they needed the additional support of help with basic home repair to help them stay in their home. This group had a strong positive association with their house needing a lot of repairs that they can't afford (0.471), while also being linked with not having enough money for house repairs (0.455) as variables that make it difficult to stay or find a suitable place to live.
- 19% of respondents indicated that their ideal next home is an apartment (rental) (n=384). This group was linked with wanting access to a washing machine and dryer (moderate positive: 0.326), and high-speed internet access (moderate positive: 0.3).