

Public Survey on Housing and Homelessness

Includes:
Final Report

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Housing is the Home of All Issues: An Exploration of Housing Based Knowledge and Perceptions in Peterborough

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This report has been prepared by Trent University students, in partnership with the Trent Centre for Community Based Education, as part of a course titled 'Assessment of Development Projects'. The research conducted and expressed within is intended for the use of the Housing Division of the City of Peterborough as well as the Affordable Housing Action Committee.

1. EXECUTIVE SUMMARY

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The main purpose of this project has been to utilize survey and focus group methods to gauge knowledge, experiences and perceptions existing about the state of housing markets and housing issues among varying residents of the Municipality of Peterborough. Our secondary purpose has been to document the design of our research instruments so that they might serve as a starting point for the development of future surveys. Consequently, the report is divided with these two complementary but very different purposes in mind. It should be understood that while the research data is significant, the emphasis that is placed on creating a research instrument is also important as it is the hope of these researchers that it will provided the basis upon which further research can be guided. In order to fulfill both objectives, we utilized a number of mixed methods including an online survey and a focus group whilst using both the data and the research instrument as a baseline for both intentions.

The report provides a background into housing within both a municipal and provincial context. The provincial policies that pertain to housing and housing supports, as well as discussing the importance of the municipal reports that were provided by the City of Peterborough were examined. The provincial policies provided a foundation understanding of the province's approach to housing and supports, especially the new initiatives that have been proposed. In addition, however, there is an examination of the numerous funding cuts from the provincial government that have subsequently placed a higher burden upon the municipal government's resources. The examination of the provincial policies that are currently in place allows for an understanding of the policies upon which the municipal government must adhere too, while also providing an insight into the constraints placed upon the municipalities as a result of funding cuts to housing supports. Furthermore, municipal housing reports are discussed, more specifically 'Housing is Fundamental' compiled by AHAC. It discusses the core definitions within housing literature, in addition to current statistics and issues that are surrounding housing that are specific to Peterborough City and County. The provincial policies and municipal reports provide a preliminary and valuable foundation upon which the rest of the report is based on.

An emphasis was placed on determining an appropriate methodology that could be used throughout the projects entirety and consequently, was essential to the research project. The methodology was utilized through the survey design, instrument design, the survey

deployment and finally the focus group. The objectives of this segment are twofold: primarily, to situate the findings within a methodology designed to provide valid, reliable and meaningful data; and secondly, to illustrate the steps taken throughout the process so that the research instruments may be redeveloped and modified for future use.

The report includes a presentation of our findings for both purposes, the research instrument and the research data itself. The discussion of the research instrument includes two focus points; the survey and the focus group. We were able to gather survey responses from 124 people from a variety of demographics including; age, gender, residence location and housing status although it should be acknowledged that there was an high degree of self-selection due to the nature of the research that was being conducted. In addition, the success and failures of both the survey and focus group as components of the research instrument are analyzed.

The latter findings section entails a presentation of the research data that was collected from the survey, supplemented through qualitative findings that were discovered through the focus group. The survey findings are divided into four themes in order to provide a clearer analysis of the data that was collected, while connecting the various topics that arose in connection to housing. The four themes are *Knowledge of Housing Environment*, *Perceptions of Factors Affecting Housing Security*, *Knowledge and Perceptions of Housing Barriers* and *finally, Perceptions of Housing Responsibility*. Within these four thematic areas, the survey results are further examined either generally or more specifically through the different demographic divisions that were outlined above. Compared to our low expectations, we found a relatively high level of awareness about the heightened state of core housing need in Peterborough however; the majority of respondents were unaware of the cost of a two-bedroom apartment. In addition, while there was agreement regarding some the factors that contribute to core housing need as well as the factors that are barriers to housing for some there were some differences of opinion, especially in regards to race, gender and poor life choices. In terms of housing supports, the majority of people were aware of the housing services and supports mentioned in the survey, although some groups were more likely to have known or used services than others. In regards to housing supports, the majority of people believed that either the Municipality or Non-Profit Corporations were the largest funders, however, many were of the opinion that the there should be increased funding from other sources including the provincial and federal governments.

Finally, we provide recommendations for the research instrument in order to improve upon for any further research that may be conducted. This includes recommendations to the design of the survey including making the survey short to increase complete survey responses while also adding probing and follow-up questions or surveys in order to gather more in-depth data. In addition, we determined that intercept surveying was significantly more successful than online survey that had a much lower response rate. We provide recommendations that we believe can address the low response rate. Furthermore, we provide recommendations for the focus group. They include various forms of advertising methods to address the low turnout rate. We also emphasize the importance of framing the focus group around “having a new community conversation” in order for those who have been subject to what is in some regards the overanalyzed subject of housing to participate in a different discussion around the topic.

2. INTRODUCTION

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2.1. BACKGROUND

Adequate, suitable, and affordable housing is a fundamental human need and a vital component of healthy, secure livelihoods. Not only is it the foothold from which people raise families, attend schools and participate in job markets (among other opportunities), but it is also essential to sustainable economic growth.¹ In the words of the Ontario Non-Profit Housing Association, ‘housing is the home of all issues’.² This is why supports which increase access to adequate, suitable and affordable housing are necessary in order to create and maintain strong communities. However, within the Municipality of Peterborough, despite a multiplicity of efforts, the struggle against housing insecurity remains a daunting one.

How is housing insecurity measured? The Canadian Mortgage and Housing Association defines an ‘adequate’ house as one which does not require any major repairs, a ‘suitable’ house as one that has enough bedrooms for the size of the household, and an ‘affordable’ house as one which is rented for less than 30% of a household’s combined before-tax income. When a household lacks one or more of these standards, *and* it would have to spend over 30% of its combined income to pay the average rent of alternative housing that does meet these standards, then it is classified as experiencing ‘core housing need’.³ Statistics Canada has reported that, at the time of the 2006 Census, 50.43% of renter households within the Census Metropolitan Area (CMA) of Peterborough were facing core housing need. Furthermore, almost half of these households were spending over 50% of their income on housing costs, which is referred to as ‘severe core housing need’. These were the highest proportions recorded across all CMAs within

¹ T. Ling, *The Reality of Housing Insecurity*. Rep. *Citizens for Public Justice*. Web. June 2008. <http://www.cpj.ca/files/docs/PJ-Backgrounder-on-Housing-and-Homelessness3.pdf>

² ONPHA, "Housing Is the Home of All Issues: 2012 Conference." *Ontario Non-Profit Housing Association*, 2012. Web. http://www.onpha.on.ca/AM/Template.cfm?Section=2012_Conference.

³ CMHA, "What Is Core Housing Need?" *Housing in Canada Online: Frequently Asked Questions*. Canadian Mortgage and Housing Corporation, 2010. Web.

the country.⁴ Since this time, average renter incomes in Peterborough have declined alongside an increase in average rent prices.⁵

Although the level of housing need within the Municipality of Peterborough is undeniable, throughout the last few decades federal and provincial supports for housing and homelessness initiatives have diminished. By 1993, the federal government had backed out of funding a national housing strategy, passing the responsibility for the administration and provision of housing onto the provinces and territories. By 1995 this responsibility had been downloaded further onto the municipalities.⁶ Since this time federal and provincial levels of funding for housing have fluctuated and are currently in the midst a sharp decline.⁷ For example, the Peterborough Examiner states that last year in 2012 the province provided the City of Peterborough 3.4 million dollars for housing and homelessness supports – this year they have cut that funding by more than half. In reaction to public outcry, the province has topped up the reduced funding with a ‘one time grant’ of 1.5 million dollars. This brings it closer to the previous year’s level, but only temporarily. As a result, the Municipality of Peterborough will be expected to make drastic funding cuts to housing and homelessness supports over the next year.⁸

Although the actual levels of funding have been dramatically reduced, the provincial government has made a long-term commitment to continue funding and transforming housing among the 47 Service Managers who administer social service programs across the various municipalities and Northern districts of Ontario.⁹

In 2010 the province released a ‘Long-Term Affordable Housing Strategy’, which demonstrates this ongoing commitment. The policy mandates the consolidation and restructuring of housing and homelessness support systems across the Service Managers, as well as the creation of local housing and homelessness plans.¹⁰

⁴ Statistics Canada, "Housing and Shelter Costs," in 2006 Census. *Statistics Canada*. Web. www12.statcan.gc.ca/census-recensement/2006/rt-td/hs-log-eng.cfm.

⁵ AHAC, *Housing Is Fundamental*. Rep. Peterborough, Ont.: Affordable Housing Action Committee, Print (2012).

⁶ Ling, *The Reality of Housing Insecurity*.

⁷ AHAC, *Housing Is Fundamental*; M. Shapcott, "Ontario Budget 2011: Serving Up Significant Cuts in Affordable Housing Investments." *Wellesley Institute News & Analysis*. Wellesley Institute, Mar. 2011. Web.

⁸ B. Wedley, "Province Provides \$1.5M to Help Homeless, Poor." Local News. *Peterborough Examiner*, Dec. 2012. Web. <http://www.thepeterboroughexaminer.com/2012/12/27/province-provides-15-to-help-homeless-poor>.

⁹ Government of Ontario, "Ontario Housing Services Act." *Government of Ontario*, 2011. Web. http://www.e-laws.gov.on.ca/html/statutes/english/elaws_statutes_11h06_e.htm

¹⁰ Government of Ontario, "Long Term Affordable Housing Strategy." *Ontario Ministry of Municipal Affairs and*

The City of Peterborough, acting as the local Municipal Service Manager, has recently contracted a consultancy firm to conduct research and public consultations for the development of their new housing and homelessness plan; the firm is currently gathering information about needs assessments, public opinions, and key strategies for moving forward. This survey and report, prepared by three students of Trent University in partnership with the City of Peterborough and the Trent Centre for Community Based Education, is a modest and complementary contribution towards these research efforts.

2.2. OBJECTIVES

There were a variety of objectives in this project. Our first task was to conduct research for the Housing Division of the City of Peterborough as part of their efforts to develop a new housing and homelessness plan. As mentioned above, a consultancy firm was already facilitating consultations, especially with those populations that have lived experience with housing insecurity. In order not to completely replicate their work with an already over-researched population, the Housing Division requested that our research would involve working with the ‘general’ population, gauging the level of public understanding about the municipality’s housing market and housing issues. Hence, the key research question has been:

What knowledge, experiences and perceptions exist about the state of housing markets and housing issues among varying members of the public within the City of Peterborough and the Township of Selwyn?

To answer this research question we used a number of mixed methods, including a survey and a focus group, to collect a range of input from a cross-section of people living in the City of Peterborough and the Township of Selwyn. Moreover, we hoped to have opened up space for a public conversation that raised awareness about housing insecurity and began to bridge the divide between the housing secure and insecure.

Housing, 2010. Web. <http://www.mah.gov.on.ca/Page9181.aspx>

Our other main objective, which emerged over the course of the project, was to document the design and deployment of our research instruments for the future use of the Affordable Housing Action Committee (AHAC), as the committee had indicated an interest in designing a similar survey in the near future. As a result we have reported on the successes and failures of our own work so that future research can build off of what has been accomplished here, rather than ‘reinventing the wheel’.

3. LITERATURE REVIEW

3. LITERATURE REVIEW

3.1. PROVINCIAL POLICIES

As mentioned above, the policy document which frames the context of this research is Ontario's 'Long Term Affordable Housing Strategy'. The Ministry of Municipal Affairs and Housing held public consultations regarding housing services throughout 2009 and then issued this policy the following year. It is concerned with ensuring that the resources spent on housing are helping people as effectively as possible. In order to achieve this it mandates the restructuring of Ontario's housing systems based upon four broad priorities: putting people first, creating strong partnerships, supporting affordable options, and accountability.

To satisfy these guiding priorities the province has outlined a number of important new strategies and frameworks for housing. Perhaps most importantly, there will be a major consolidation of existing funding and programs. Over 20 provincial housing programs will be eliminated and replaced with a central housing service managed at the municipal level. The province argues that this will give Service Managers more flexibility and control over funding and a better ability to deliver a client centered approach that focuses on specific needs. In order to generate an awareness of specific local needs, the policy mandates that Service Managers will create local housing and homelessness plans:

*“Going forward, municipalities will also have a more active, strategic role by creating comprehensive local housing and homelessness plans that identify community priorities and better target housing resources to people in need. These local plans, along with a new accountability framework, provide the foundation for how consolidated housing and homelessness programs will support local communities”.*¹¹

This vision for restructuring the housing system is embedded within the policy's clarification of provincial and municipal roles in housing. Going forward, the province will be responsible for: setting the overall vision and policy framework for housing, funding programs and ensuring financial accountability, providing annual provincial progress reports and engaging

¹¹ Government of Ontario, "Long Term Affordable Housing Strategy," 2010.

with the federal government. The municipalities (Service Managers) will be responsible for: establishing local visions for housing, engaging the local communities to discover housing needs and priorities, developing and implementing the local housing and homelessness plans within the broader provincial framework, contributing to and coordinating funding, and monitoring and reporting on progress.¹²

In 2011 the provincial government also passed the ‘Ontario Housing Services Act’ and the complimentary ‘Ontario Housing Policy Statement’. These two policy documents officially set a timeline requiring Service Managers to produce ‘Ten Year Housing and Homelessness Plans’ that will be consistent with provincial guidelines and interests outlined within.¹³ This is the context in which the City of Peterborough has been researching local housing needs and perceptions.

3.2. HOUSING RESEARCH REPORTS

A few local housing research reports were especially instrumental in framing our preliminary understanding of Peterborough’s housing context. Perhaps the most significant of these was titled ‘Housing is Fundamental’. This publication, produced by AHAC in 2012, aims to explain Peterborough’s deepening housing insecurity and to suggest some directions forward. It begins by contextualizing Ontario’s level of core housing need in relation to the level of poverty and the swelling income inequality among Canadians. For example, it points out that in Canada the lowest 10% of incomes over the last two decades have failed to rise, even though the economy has doubled in that same time period. The authors emphasize the extraneous costs of addressing poverty and inequality in a reactive manner, and then cite the disproportionately large role that housing supports play in proactively tackling the roots of these issues.¹⁴

‘Housing is Fundamental’ explicitly discusses how unemployment and low/falling average wages aggravate Peterborough’s abnormally high level of core housing need. For example, the publication highlights that in 2011 Peterborough had some of the highest unemployment figures as well as the highest number of wage hours required to rent a two

¹² Government of Ontario, "Long Term Affordable Housing Strategy," 2010.

¹³ Government of Ontario, "Ontario Housing Policy Statement," 2011

¹⁴ AHAC, *Housing Is Fundamental*.

bedroom apartment in Canada. Furthermore, out of 34 Census Metropolitan Areas, Peterborough had the lowest average hourly wage. The elimination of middle-income jobs and their replacement with fewer and lower income jobs is noted as a key factor. The report states that the absence of a satisfactory living wage is exacerbated by a dwindling supply of adequate and affordable housing stock, which results in an increase of core housing need.¹⁵

Issues with the supply of affordable housing are related to the publication's discussion of federal and provincial cutbacks to housing supports and services in Peterborough. AHAC warns that "more housing-induced poverty is coming our way" as upper levels of government downsize and restructure their commitments to housing, leaving the municipalities to carry this heavy weight. For example, the report states that the joint federal/provincial 'Affordable Housing Program' has been replaced with the 'Investments in Affordable Housing Program', which scaled down funding to as little as 25% of previous levels. Furthermore, over the next three years a number of other federal/provincial rental supplement programs are set to expire. This means that fewer dollars must be stretched even further and, among many other shortfalls, a great deal of housing providers will no longer be able to keep rents affordable.¹⁶

Another report which was instrumental in understanding the local housing context was titled 'What We Heard: A Report Back to the Community'.¹⁷ This informal document summarized the findings of public consultations and needs assessments which were meant to contextualize the City's new Ten Year Housing and Homelessness Plan. It divided the qualitative responses of over 150 individuals into four broad themes: Homeless Services, Affordability in the Housing Market, Specific Population Needs, and a Client Centered Approach.

In terms of 'homeless services', the authors discovered pressure due to a lack of affordable housing options and due to the complex needs that some homeless individuals face. It reported a perception that shelter services are disconnected from other important services in the community. The report also discovered that a significant amount of homelessness has been 'hidden', especially in rural areas where there are greater barriers to identifying and addressing housing issues. It found that services in rural areas were lacking, difficult to find and attached to

¹⁵ AHAC, *Housing Is Fundamental*.

¹⁶ AHAC, *Housing Is Fundamental*.

¹⁷ Public Interest. *What We Heard: A Report Back to the Community*. Rep. Peterborough, Ont.: Public Interest, 2013. Print.

a relatively larger stigma. It described an overall sense that services should focus more on helping people to secure and maintain stable housing for the long term.

When addressing ‘affordability in the housing market’ the researchers found a perception that the increase of rent over time has been highly influenced by students and high-income populations. This was found to occur alongside general job loss, low wages, fixed low incomes such as OWSP, and shortages of affordable housing supplies. Respondents indicated that the conditions of rooming houses and of some other affordable housing stocks were inadequate, due partly to a lack of enforcement of property standards. The report found a perception that access to adequate, affordable housing was essential to helping troubled individuals stabilize their lives, yet also identified a stigma towards having this type of housing built in many neighbourhoods. Also, responses indicated that in rural areas higher costs of transportation and utilities were found to put affordable housing further out of reach.

The reports’ assessment of ‘specific population needs’ acknowledged unique challenges facing seniors, people with disabilities, people with complex needs, vulnerable youth, the Aboriginal community, men, and low-wage families. These groups were perceived to face considerable barriers in finding and securing affordable housing. Some of them could not access housing that was supportive of their needs, or they lacked specialized services of their own and ended up relying on homeless services instead. It was also perceived that some of these groups face discrimination on the part of landlords and/or services.

In discussing the need for a ‘client-centered approach’ they identified a perception that services in their current forms seem fragmented, focusing too narrowly on specific issues or only being made available to those in immediate crisis. Many people suggested implementing a central resource for services and developing more integrated models of care.¹⁸

Overall, these two research reports provided us with valuable preliminary insights into the state of Peterborough’s housing environment and its citizens’ housing perceptions.

¹⁸ Public Interest. *What We Heard: A Report Back to the Community*.

4. METHODS

4. METHODS

As mentioned in the objectives outlined above, the design and end goals of our research needed to consider multiple intended users. Within the given constraints of resources and time, a utilization-focused approach was employed in order to design methodologically appropriate instruments which would effectively assess public perceptions and knowledge in order to provide meaningful findings. To this end, we pragmatically employed a combination of qualitative and quantitative methods to deduce aggregate thematic areas of interest. In doing so, we followed many of the guiding principles for evaluation research which have been expressed by Patton. Some of these involved ensuring the integrity of the research process; acting ethically towards the people involved in and affected by the process; and exercising sensitivity to the diversity of interests, values and experiences that may be present in the targeted population.¹⁹

The objectives of the following section are twofold: primarily, to situate the findings within a methodology designed to provide valid, reliable and meaningful data; and secondly, to illustrate the steps taken throughout the process so that the research instruments may be redeveloped and modified for future use.

4.1. SURVEY DESIGN

4.1.1. DETERMINING SAMPLE

Given the substantial size and degree of stratification present in the desired target population of this research, the determination of a practical and suitable sample of participants was highly important and carefully thought out. The composition of the sample is a determining factor in the quality of the data that researchers will have to report about; thus, in a utilization-focused survey the host's consultancy goals are paramount. Through discussions with our host and attendance at various meetings we had been made aware of past and current consultancy efforts contracted by the City of Peterborough's Housing Division and, in relation to the focus of those studies, we were informed of an explicit desire to not duplicate this research or to over-analyze marginalized populations (particularly those identified as having lived experience with

¹⁹ M.Q. Patton, *Qualitative Evaluation and Research Methods*, 2nd Ed. (Newbury Park: Sage, 1990).

housing insecurity).

As such, the host expressed a desire for us research the opinions of the ‘general public’ of the Municipality of Peterborough. However, within this directive, we were also instructed to ensure that the sample involved a considerable proportion of homeowners, who had not yet been consulted and were assumed to have relatively low levels of involvement in the issue at hand. We also were to ensure the participation of some rural residents in order to be representative of rural perspectives to minimize urban bias.

This would be an example of critical case sampling which, encourages the strategic selection of information-rich cases that are likely to “yield the most information and have the greatest impact on the development of knowledge.”²⁰ Particularly when research is constrained by time and resource limitations, it is imperative to target specific groups, even when looking to gauge the perception or knowledge level of the ‘general public’. For example, in this case, where resistance to housing developments like those that may be put forth in the 10 Year Housing and Homelessness Plan has been documented in certain populations of homeowners, it is useful to study the site where a greater degree of resistance is expected.²¹

Consequently, the methods chosen were conducive to incorporating a wide range of respondents within the City of Peterborough, with specific mechanisms geared at an augmented response-rate from homeowners and the inclusion of rural residents from the Township of Selwyn.

Additionally, the size of the sample population was based upon the desired degree of precision and the focus on utility. The combination of the purpose of the research (to gain a general sense of perceptions and knowledge) and the limitation of an anticipated low response rate (minimal incentive for those not directly affected) allowed for a lower level of acceptable precision; thus, a smaller sample size could be drawn.²² The aim was to attain 100-200 respondents. In this case, the methods were open to a knowledge vs. utility trade off; considering the impracticality and impossibility of capturing the full “truth” of public perceptions and knowledge there was a greater function for utility of the information that captures useful knowledge to both users’ ends. Appropriate methodologies gain increased importance, inasmuch

²⁰ Patton, *Qualitative Evaluation and Research Methods*.

²¹ Ibid.

²² P. Salant and D.A. Dillman, *How to conduct your own survey*. (New York: John Wiley and Sons, 1994).

as their use can generate sufficiently reassuring information that matches the host's needs to ensure usefulness.²³

4.1.2. METHODOLOGICAL MECHANISM CONCERNS

- a. **Measurement Error:** Deviations of the respondents' answers from their true value of measurement.²⁴ This is present in terms of degree of "truth" portrayed by respondents as a consequence of the uncomfortable or sensitive topic.
- b. **Selection Error:** Respondents decide whether they are to participate or not, based on a personal decision making process.²⁵ Generally, a respondent's propensity for participating in the research is correlated with the particular topic of research and self-selection bias will be present in the resulting data.
- c. **Non-response Error:** Caused when a portion of the sample population with particular characteristics do not respond to a survey.²⁶ Unlike selection error, this is concerned primarily with size of sample and the relative inaccuracy that non-response can generate.

Considering these three prominent sources of error that were anticipated to occur within this research process, a mixed-method strategy to surveying was developed as a means of exploiting the advantages of the different survey mechanisms and decreasing the effects of such errors.

4.1.3. ONLINE SURVEY MECHANISM

The benefits of online survey mechanisms are present in the decreased measurement error and, arguably, decreased non-response error in specific populations. In terms of the measurement error as it applies to respondents' willingness or inclination to divulge a lower

²³ C. Weiss, *Evaluation Research* (New Jersey: Prentice Hall, 2972); R.E. Stake, *Evaluating the Arts in Education: A Responsive Approach*. (OH: Merrill, 1975).

²⁴ R.M.Groves, *Survey errors and survey costs*. (New York: John Wiley & Sons, 1989).

²⁵ J.M. Owen, *Program Evaluation: Forms and Approaches*. (London: SAGE, 1999).

²⁶ L.J. Sax, S.K.Gilmartin and A. Bryant, "Assessing Response Rates and Nonresponse Bias in Web and Paper Surveys.," *Research in Higher Learning*, 44(4), (2003): 409-430.

degree of truth due to the uncomfortable or sensitive subject matter, online surveying may provide an opportunity to disclose embarrassing or socially unacceptable, yet honest, answers without fear of being identified.²⁷ Additionally, meta-evaluations of web-based survey mechanisms have noted that non-response error may decrease amongst certain portions of a sample population that are more likely to regularly use the internet, which may presumably apply to a greater degree of homeowners in Peterborough.²⁸ However, strikingly apparent amongst those studies is the consensus that web-based surveying yields a higher degree of self-selection.

4.1.4. INTERCEPT SURVEY MECHANISM

The use of intercept surveying (i.e. intercepting respondents while they are going about their daily tasks) tends to marginally decrease the degree of self-selection error that is present in other modes of surveying. Additionally, this aims to compensate for the exclusionary nature of online surveys to maintain the principles pertaining to integrity and diversity. In the case of this research, intercept surveying was conducted at the entrance to the Peterborough Public Library.

4.2. SURVEY INSTRUMENT DESIGN

The thoughtful design of a survey is crucial in order to generate data conducive to the goals of the research. Many factors need to be considered simultaneously in order to ensure that respondents will be engaged and that the findings gathered will be substantial, useful, reliable and valid.

²⁷ D.A. Dillman, *Mail and Internet Surveys: The Tailored Design Method*. (New York: Wiley, 2000).

²⁸ M. Denscombe, "Web-Based Questionnaires and the Mode Effect: An Evaluation Based on Completion Rates and Data Contents of Near-Identical Questionnaires Delivered in Different Modes," *Social Science Computer Review* 24(2), (2006): 246-254; D.H. De Bernardo and A. Curtis, "Using Online and Paper Surveys: The Effectiveness of Mixed-Mode Methodology for Populations," *Research on Aging* 35(2), (2013): 220-240.

4.2.1. *QUANTITATIVE AND QUALITATIVE INSTRUMENT*

Evaluation-based researchers, especially within the context of utilization-focused survey design, must use strategic and purposeful decision-making to develop practical, ethical and useful methodologies.²⁹ To this end, the survey design combines qualitative and quantitative research approaches. This pragmatic approach is further enhanced through the inclusion of focus group methods. The survey is mostly quantitative to provide succinct, standardized, and presentable summaries and comparisons, as well as some extremely modest generalizations.³⁰ A single open-ended survey question was thoughtfully integrated to enrich the quantitative findings with subjective meaning, especially in regards to the complex socio-cultural context. Direct quotations, laden with reflections of respondents' emotions, experiences and perceptions, are a fundamental component of the raw data that reveals the empirical social world, as it actually exists to those under review.³¹ The narrative expressed through the open-ended question also assists in estimating the degree of self-selection error and potential motives that influence the existing bias.

Although only one survey question was categorically qualitative, other perception questions in the survey were designed to be phenomenological in nature, aiming to explore how “human beings make sense of a particular phenomenon and transform experience into consciousness.”³² Each respondent has a connection or experience with Peterborough’s local housing environment, whether it be observational, as a user of the housing market or grounded in housing (in)security. Thus, while not necessarily capturing the qualitative narrative of ‘lived experience’, the questions dedicated to perception seek to interpret and analyze participants' responses from a phenomenological viewpoint. Moreover, the retrospective nature of phenomenological inquiry generates personal conceptual linkages, which may aid participants in realizing their connection to a common reality across various categorical barriers. We hoped this might help to decrease the level of disengagement in or resistance to housing projects in the future.

²⁹ M.Q. Patton, "Enhancing the quality and credibility of qualitative analysis," *Health Services Research* 34 (5), (1999): 1189-1208.

³⁰ Patton, *Qualitative Evaluation and Research Methods*.

³¹ *Ibid.*

³² *Ibid.*

4.2.2. *FORMAT OF SURVEY*

The functional clarity of the survey instrument greatly depends on the purposeful selection of response format, sequencing and length. As briefly discussed, the choice to use primarily close-ended questions (which required respondents to choose from among a given set of responses), was borne out of the necessity to generate data that would be easier to compile, interpret and compare. The careful placement of the open-ended question at the end of the survey allowed respondents to express ideas that may not have otherwise been addressed. The survey format followed a logical 'funnel sequence'; the questioning process began with plain and forthright inquiries and moved towards increasingly abstract or sensitive topics, in order to maximize the quantity and quality of information obtained.³³ Within this sequencing style demographic and classification questions were placed at the end to lessen the sense of intrusiveness and maintain the interest of respondent. Finally the number of questions asked and the length of individual questions were important considerations in formatting the survey. Short, simple and concise was generally a rule of thumb to increase response and completion rates; therefore the survey was limited 14 questions. However, in the case of a few specific questions a trade-off occurred in which it was necessary to lengthen the wording in order to provide the definitional and contextual information necessary to operationalize the concepts at hand.

4.2.3. *TYPES OF QUESTIONS*

Recognizing conceptual clarity as a necessary component of instrument design, the survey required clear per-question cues that indicated which type of information was being asked of the respondent (knowledge, perception, behavioural, or classification) to ensure reliable and useful findings. The 5 knowledge-based and 4 perception-based questions formed the foundation of the findings from the survey, and the additional 6 behavioural-based and classification questions made categorical findings and analysis possible. The following section details specific methodological considerations that require further discussion. In regards to their application, the majority of the concepts form debates or tradeoffs that were then carefully considered, and a position was taken in which utility, validity and reliability could be maximized.

³³ R.A. Peterson, *Constructing Effective Questionnaires*. (London: SAGE, 2000).

A. Forced Choice Questions

In an effort to collect more useful data, forced choice (as opposed to open-ended) questions were used in both knowledge and, to a degree, perception questions. The disadvantages include the provision of answers respondents would not otherwise have identified, an increased propensity to diverge from personal ‘truth’, and the reduction of complex issues with multiple influences into a set of simplistic choices.³⁴

B. Anticipated Knowledge

Through preliminary research based on the host's and local organizations' experience, it was determined that there was likely to be a relatively low degree of accurate knowledge pertaining to the local housing market and housing issues in the majority of respondents. This is significant in two respects. First of all, the response options did not reflect a high level of specificity but instead were built in anticipation for pass-fail findings. Secondly, there was a distinct decision made to exclude ‘unsure’ options, in effect forcing respondents to ‘estimate’.

C. Multi-Purpose Questions

The discipline of Socratic questioning is a method of deep questioning in which specific purposes are sought to be achieved simultaneously, including: to explore complex ideas, to determine the respondent's knowledge, to uncover assumptions, to distinguish what we know from what we don't know, and more generally to facilitate critical thought.³⁵ In terms of survey design, Socratic questioning may be used to determine the extent of a respondent's knowledge on a given subject matter, in addition to aiding in their critical analysis and understanding of a concept or line of reasoning.

³⁴ W.L. Neuman, *Social Research Methods. Qualitative and Quantitative Approaches*. 5th Ed.(Boston: Allyn and Bacon, 2003).

³⁵ R. Paul and L. Elder, “Thinker's Guide to the Art of Socratic Questioning,” *The Foundation of Critical Thinking* (2006).

As Raul and Elder state:

The goal of critical thinking is to establish an additional level of thinking, a powerful inner voice of reason, that monitors, assesses, and reconstitutes – in a more rational direction – our thinking, feeling, and action. Socratic discussion cultivates that inner voice through an explicit focus on self-directed, disciplined questioning.³⁶

The incorporation of this style of questioning was identified by the host as integral to the objectives of: promoting awareness of housing issues, promoting a sense of collective responsibility and interest (especially among homeowners), and the generation of personal conceptual linkages, as mentioned earlier. These goals are wildly idealistic, however, methodologically we believed that the inclusion of Socratic questioning was a preliminary step in their achievement, in line with the host's objectives.

D. Classification Questions

The data obtained through knowledge-, perception- and behavioural-based questions was to be examined through a relationship between single demographic variables (eg. age), or simple combinations of such variables. The 5 classification questions provided the basic demographic data to carry out this function. The demographic and classification options are by no means exhaustive and the data could benefit considerably from a deeper disaggregation. However, a tradeoff is present. Sample size must be increased when augmenting the number of stratified classifications to maintain the necessary acceptable precision. Thus, given the anticipated low response rate, the classification questions had to be kept fairly basic.

³⁶ Ibid.

4.3. SURVEY DEPLOYMENT

4.3.1. TEST PILOT

In order to ensure maximum appropriateness and usefulness, survey design must evolve over a great deal of collaborative dialogue and in-depth pilot testing. In the case of this research, 20 individuals ranging across demographic classifications participated in Stage 1 of pilot testing by providing either verbal feedback or written comments in the open-ended online survey question. Furthermore, experts in the fields of housing and evaluation participated in Stages 1 and 2, providing written and verbal feedback that was subsequently evaluated and carefully incorporated. See Table 1 below.

Table 1: Stages in Pilot Testing

Stage:	1 – Question Development	2. Survey Development
Type:	Declared Pre-Test	Undeclared Test
Check for:	<ol style="list-style-type: none"> 1. Sufficient Options in forced responses 2. Sufficient gradation of scales 3. Logical gradation of scales 4. Clarity 5. Whether all questions are generating useful data (range of divergence between answers) 6. Item non-response 7. Consistent agreement of meaning 8. Redundancy 	<ol style="list-style-type: none"> 1. Flow 2. Length 3. Do respondents sustain their interest? 4. Technological Errors

4.3.2. *METHODS OF DEPLOYMENT*

In light of the anticipated low online survey response rate, it was necessary to have multiple deployment methods. Certain methods were aimed at increasing absolute numbers of responses, while others were targeting a specific population. (See Appendix 10.1.2 for more details).

4.4. **FOCUS GROUP**

During survey design, we anticipated that the single open-ended survey question would gather only a small amount of qualitative data. We felt that more qualitative data would be useful in contextualizing the housing knowledge and perceptions of citizens of Peterborough, perhaps enhancing the validity of the research by providing a more holistic and personal element to the findings. Hence, we chose to employ a pragmatic, mixed-method approach in order to supplement our survey data, by designing and facilitating semi-standardized, in depth focus group interviews.

We developed four open-ended focus group interview questions in collaboration with the Housing Division of the City of Peterborough and with the help of a woman recognized by Housing Division staff as a local authority on the subject matter. They were worded in a simple yet thought provoking manner, so as to encourage people to relate their own opinions and experiences to the housing market and to housing insecurity in Peterborough. We also wanted people to brainstorm what they think can or should be done about housing need.

In selecting a sample of the population to interview, we decided that these focus group interviews would be open to any resident the City or County of Peterborough. In light of our original objective, and in understanding our host's ethical concerns not to 'over-research' populations with lived experience in housing insecurity, we chose to frame the focus group discussions as a public event that would appeal to a wide range of non-experts throughout the population at large. In order to achieve this, we advertised it as a 'community conversation' open to all groups and levels of experience, as opposed to repeating the run of the mill needs assessments which relied heavily upon marginalized populations.

We planned the event so that it would begin with a short introductory presentation contextualizing the purpose of the focus groups and the ways in which housing insecurity affects our community as a whole. We hoped this would bring people ‘onto the same page’, by establishing a sense of importance and connection around housing issues. We then planned to break off into smaller groups to facilitate conversations over a two-hour period, with intentions to be as participatory and inclusive as possible. Finally, to wrap the event up we planned that the focus groups would come back together as a whole so that facilitators could summarize the key points which had been gathered.

The main method of advertising this event was through the design and distribution of 5000 postcards that were inserted into the Peterborough Examiner. The postcards were sent out to two suburban neighbourhoods within the City of Peterborough and to one rural neighbourhood located in the rural Township of Selwyn. These neighbourhoods were chosen by our host in attempts to attract the participation of people assumed to be homeowners, whose perspectives had not been consulted as much as other specialized populations, and to attract the participation of rural participants in attempts to minimize urban bias. The event was also advertised through postering in the downtown core.

5. RESEARCH INSTRUMENT FINDINGS

5. RESEARCH INSTRUMENT FINDINGS

The following section presents findings related to the deployment of our research instruments; it is meant to illustrate the effectiveness of the methods employed. It begins by addressing the survey, through a discussion of survey response rates and characteristics. It then discusses the effectiveness of focus group methods in acquiring the desired qualitative data.

5.1. SURVEY EFFECTIVENESS

In total we received 124 completed survey responses. Out of this sum, 85 were retrieved through online surveying (69% of responses) and 39 were retrieved through intercept interviewing (31% of responses). Online responses were collected over a period of 720 hours, which averaged out to a response rate of 0.17 surveys per hour. Intercept responses were collected over a period of three hours, which averaged out to a response rate of 13.33 surveys per hour.

The online response rate was impacted to some degree by our methods of advertising the survey's web link. This was achieved through the distribution of 5000 postcards inserted in the Peterborough Examiner, as well as through various e-mailing lists and social media websites. Although it is impossible for us to accurately quantify how many people responded to the online survey due to seeing a postcard, considering the number of them that were sent out compared to the number of online responses we received, it is safe to conclude that the response rate for this method was low (especially considering the amount of time and money that went into designing and distributing postcards). In contrast, intercept interviewing appeared to be much more effective in terms of eliciting participation.

In terms of demographics, 70% of respondents were homeowners, 26% were renters and 4% classified their living arrangements as 'other'. Urban participants accounted for 79% of responses, while 10% of participants came from the Township of Selwyn and 11% came from various other townships within the municipality. In terms of age, only 16% of respondents were between 0-29 years old, while 53% were between the ages of 30-59 and 31% were 60 or older. Finally, 60% of respondents identified as female and 40% as male. It is difficult to determine whether or not these demographics are 'representative' of those within the Municipality of Peterborough. However, we were able to confirm that in 2011 the total population of the

municipality was composed of 66% urban residents and 34% rural residents.³⁷ Seeing as 79% of the survey responses were urban and 21% were rural, we suspect that our survey may have been slightly bias in favor of urban opinion.

Out of the 124 survey respondents, 26 of them provided qualitative feedback to our open-ended question (21% of responses). Interestingly, over half of these qualitative responses were provided by renters, who actually made up a relatively small proportion of respondents. It's possible that renters had more of a vested interest in having their subjective opinions heard. It is noteworthy to mention that although the online survey response rate was low, online respondents were three times more likely than intercept respondents to provide qualitative feedback at the end of the survey.

It is also pertinent to point out the high degree of self-selection in survey responses; it is likely that a number of participants had some sort of vested interest in housing or homelessness issues. This is especially the case for online survey respondents, who had to have seen an advertisement and then been interested enough to take time out of their day to look it up. The factor of self-selection may have biased the results in favor of those who tend to have strong opinions about the subject matter. In contrast, we feel that intercept interviewing at the doors of the public library provided a significantly more 'randomized' sample.

There were also a number of findings in regards to the successes and failures of survey design. To begin with, we had a great completion rate; only a few surveys needed to be deleted due to incomplete responses. We believe this was because we designed it in such a way that it was kept relatively simple and short, with understandable language and phrasing. However, we also found that the responses to a few particular questions did not constitute very useful data. In light of our initial prediction that respondents would have very little knowledge and awareness about housing issues, one of the objectives of survey design was to frame some questions in such a way that they would have an educational element yet also be able to produce useful data by gauging levels of knowledge about various facts. In some cases we believe we succeeded in doing this, but in others, we suspect it may have led us to provide too great of a clue as to the correct answer (especially in the case of defining housing insecurity). Also, there were a few surveys in which people responded to more than one option for the same question. Although this was a relatively rare occurrence, it was a hassle in data analysis and resulted in a few wasted

³⁷ Statistics Canada, "Census Metropolitan Area of Peterborough, Ontario."

surveys. Finally, we were able to identify some topics of further interest for future survey content and design, which are outlined in the recommendations section.

5.2. FOCUS GROUP EFFECTIVENESS

The focus group interviews included a total of eight participants discussing four open-ended questions over a period of two hours.

The major shortfall with this method was the low turnout - having such a small sample of respondents means that the data is not easily generalizable to 'public' opinion. Also the level of self-selection among this small sample of respondents was very high. A number of them admitted that their reason for attending the event related to their own housing need or to their work with populations experiencing housing need. This means that our goal of consulting the 'population at large' (which would involve people not normally considered to be connected to housing discussions, such as homeowners) was not entirely successful.

In spite of these shortcomings, the focus group conversations were very engaging with meaningful contributions from each participant. We believe that the short presentation at the beginning of the event was successful in building comfort and rapport among the groups. The questions were accessible and well received, the activity was effective in generating a lot of in-depth qualitative data, and a number of people expressed a desire for this type of event to be replicated. We also believe that the focus groups added a modest yet valuable component of community engagement to the research and to action and awareness around housing issues more generally. Some participants felt that more input from diverse lived experiences should be a central part of ongoing collaboration around housing. This was expressed explicitly by one new Canadian who has been struggling to achieve housing security for her own family,

*"I believe that there must be a group, a committee working to solve this, that can take people from all kinds like we are doing here. Because you can't get the solvation from someone who is rich and has his own house. They must have contribution from the low-income, from the addicts, from the students, from everyone... If they are brainstorming it, I have many ideas... We need to make some collaboration, people need hope, people need a voice."*³⁸

³⁸ Dingman, Elise, Jocelyn Blazey, and Tara-Lyn Prindiville. Focus Group Responses. March 2013. Raw data. Peterborough, Ontario

6. RESEARCH DATA FINDINGS

6. RESEARCH DATA FINDINGS

This section of the report presents the findings of the data gathered through survey and focus group methods; it is meant to illustrate the range of knowledge and perceptions about housing that we were able to gather and assess. There are four thematic areas which will be explored here as a result of data analysis: knowledge of the housing environment, perceptions of factors affecting housing insecurity, knowledge and perceptions about housing services and supports, and perceptions of housing responsibility.

6.1. KNOWLEDGE OF THE LOCAL HOUSING ENVIRONMENT

In order to examine participants' knowledge of the local housing environment, we assessed their comparative understanding of Peterborough's level of housing need in relation to other cities across Canada. We also assessed their knowledge levels concerning the average prices of renting a local two-bedroom apartment and of a house being resold in Peterborough.

To begin with, question number two of the survey tested respondents' knowledge about how Peterborough's level of core housing need compared to other cities across Canada. We anticipated that people would have a low level of awareness about this, and only 15.9% of respondents provided the correct answer stating that Peterborough has the highest level of core housing need across Canadian cities. However, we were surprised to find that 69.9% of participants responded by saying that Peterborough's level of core housing need was either high or highest compared to other Canadian cities. Consequently, we can say that the majority of survey respondents are aware that Peterborough has a relatively high level of core housing need.

This awareness was reflected in much of the qualitative data. For example one participant noted that *"In every neighborhood in Peterborough there are people at risk [of housing insecurity]. But in certain areas it's very concentrated and it's very visible."*³⁹ However, awareness doesn't necessarily translate into action; as mentioned by another participant in focus group discussions, *"housing is an easily avoidable issue."*⁴⁰

³⁹ Ibid.

⁴⁰ Ibid.

In question six of the survey, we attempted to determine respondents' knowledge about the average price of renting a local two-bedroom apartment (not including utilities). In analyzing the results we found that 35.7% of respondents provided the correct answer, estimating that the cost was between \$849-\$950, while 40.4% overestimated and 23.8% underestimated.

When the data for this question was broken down according to demographic indicators we uncovered other interesting findings. For example, homeowners were slightly more likely to overestimate the cost of rent, while renters were slightly more likely to underestimate it. This was perplexing - we anticipated that the pattern would be opposite, and a number of qualitative responses indicated that rent prices were too expensive.

Question seven of the survey inquired about the average resale price of a house. Only 28.6% of respondents selected the correct answer, which was a range between \$250,000-\$300,000. In contrast to survey question six, where a significant proportion of respondents tended to overestimate the cost of rent, in this question respondents were more likely to underestimate the cost of a house being resold in Peterborough.

When disaggregating between homeowners and renters, the homeowners tended to underestimate the cost of a house being resold, while renters tended to overestimate it. However, in the case of both questions six and seven, renters were more likely to select the correct answer; for the rental pricing question they were 6.9% more likely to be correct and for the house pricing they were 11.7% more likely to be correct. Perhaps this is because renters are more likely to be actively involved in the housing market. It should be noted, however, that the increments of pricing in the range of available answers were fairly large (increments of \$100 for rental prices, and increments of \$50,000 for the resale price of a house) which may explain our findings.

Another way that we assessed knowledge of the local housing environment was through the content analysis of qualitative data gathered through question fourteen of the survey and through focus group discussions. For example, the stock and quality of affordable housing were topics raised frequently throughout qualitative data. A shortage in the stock of affordable housing was a prominent opinion held by many participants. A significant number of responses acknowledged difficulties in obtaining affordable housing; for example, one participant noted that *"Decent housing is simply not affordable in Peterborough. I had a job paying \$14.00 per*

hour and I could not pay my rent.”⁴¹ Some mentioned this lack in relation to the types of housing currently being built throughout the city; one participant claimed, *“There’s just not the affordable type housing that’s going up anywhere. The developers aren’t doing it, the builders aren’t doing it, nobody seems to care, nobody’s doing it.”*⁴² There was also a large recognition of the poor condition that many affordable rental units are in; for example one participant claimed, *“I’d go to these places that were affordable, I’d get there, and I would have been misinformed in the ad... you go to these places and they’re just not liveable.”*⁴³ In addition another participant stated, *“There are a few landlords that own a tonne of houses, and they call them slum lords, because they just don’t do anything to upkeep their apartments.”*⁴⁴ As illustrated by the qualitative data, it is clear that many survey and focus group respondents were aware of a lack of affordable housing, and the substandard condition of some of the affordable housing that is currently available.

6.2. PERCEPTIONS OF FACTORS AFFECTING HOUSING INSECURITY

The second thematic division of research data aimed to assess respondents’ perceptions of the barriers people face in securing adequate, suitable and affordable housing.

Survey question number four asked participants to rate the degree to which certain factors would enhance barriers to accessing affordable and adequate housing. The following factors were addressed: Mental Illness, Physical Disability, Addiction, Elderly Age, Gender and Race. Respondents ranked their perceptions about whether or not these factors increased barriers to housing access on a scale from Strongly Disagree to Strongly Agree, including a neutral category. There was an overall consensus that Mental Illness, Physical Disability, Addiction and Elderly Age were factors that increased barriers to housing access. However, in regards to Gender and Race there were large discrepancies in opinion.

⁴¹ Ibid.

⁴² Dingman, Elise, Jocelyn Blazey, and Tara-Lyn Prindiville. Survey Responses. Jan.-Mar. 2013. Raw data. Peterborough, Ontario.

⁴³ Dingman, Elise, Jocelyn Blazey, and Tara-Lyn Prindiville. Focus Group Responses.

⁴⁴ Ibid.

6.2.1. Mental Illness:

Almost all respondents (94.4%) either agreed or strongly agreed that Mental Illness was a factor enhancing barriers to affordable and adequate housing; this was the highest rate of agreement amongst the six factors listed in this survey question. When the data relating to Mental Illness was disaggregated across demographic indicators there was little variance in perceptions between renters and homeowners and between urban and rural residents. However, in relation to age groups we found that all younger respondents either agreed or strongly agreed, whereas some middle-aged and elderly respondents felt neutral or in disagreement whereas none of those considered young answered neutral or in disagreement. Younger generations therefore seemed to feel strongly about the connection between Mental Illness and housing barriers. See Figure 1 below.

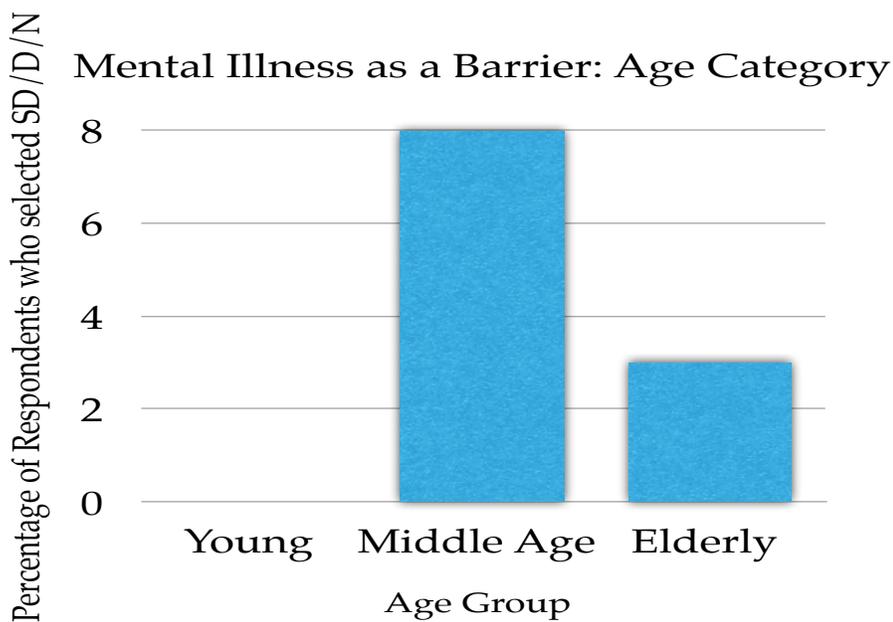


Figure 1

6.2.2. Physical Disability:

Physical Disability was the second factor addressed in question four of the survey, and 88.1% of respondents either agreed or strongly agreed that it enhanced barriers to accessing adequate and affordable housing. When this data was disaggregated across the demographic indicators there were no significant discrepancies between perceptions.

Within the qualitative data there were a few strong opinions regarding the impact that a disability can have on housing (in)security. For example, one participant claimed;

“My daughter has a child with an invisible disability. She had to give up her job to take care of him, could not afford the rent on a two bedroom apartment, and moved into a one bedroom with her two children... Parents who look after children who are disabled are more likely to experience poverty and poor housing. This creates further stress and can lead to mental health problems. It is also not good for children.”⁴⁵

Another survey participant acknowledged: *“The large waitlist for developmental services [is a problem]. Youth who live with intellectual disability live at the Youth Emergency Shelter as there are no other options for them.”⁴⁶* This qualitative data seems to supplement the sentiment of the majority of survey respondents that disability plays a role in housing insecurity.

6.2.3. Addiction:

The large majority of respondents (92.9%) perceived that addiction was likely to enhance barriers to affordable and adequate housing. In terms of the demographic indicators, it is interesting to note the difference in perceptions about addiction amongst the age groups. No elderly respondents disagreed that addiction enhances barriers to housing security, whereas 9% of middle-aged respondents and 4.8% of Young respondents did. See Figure 2 below.

⁴⁵ Dingman, Elise, Jocelyn Blazey, and Tara-Lyn Prindiville. Survey Responses.

⁴⁶ Ibid..

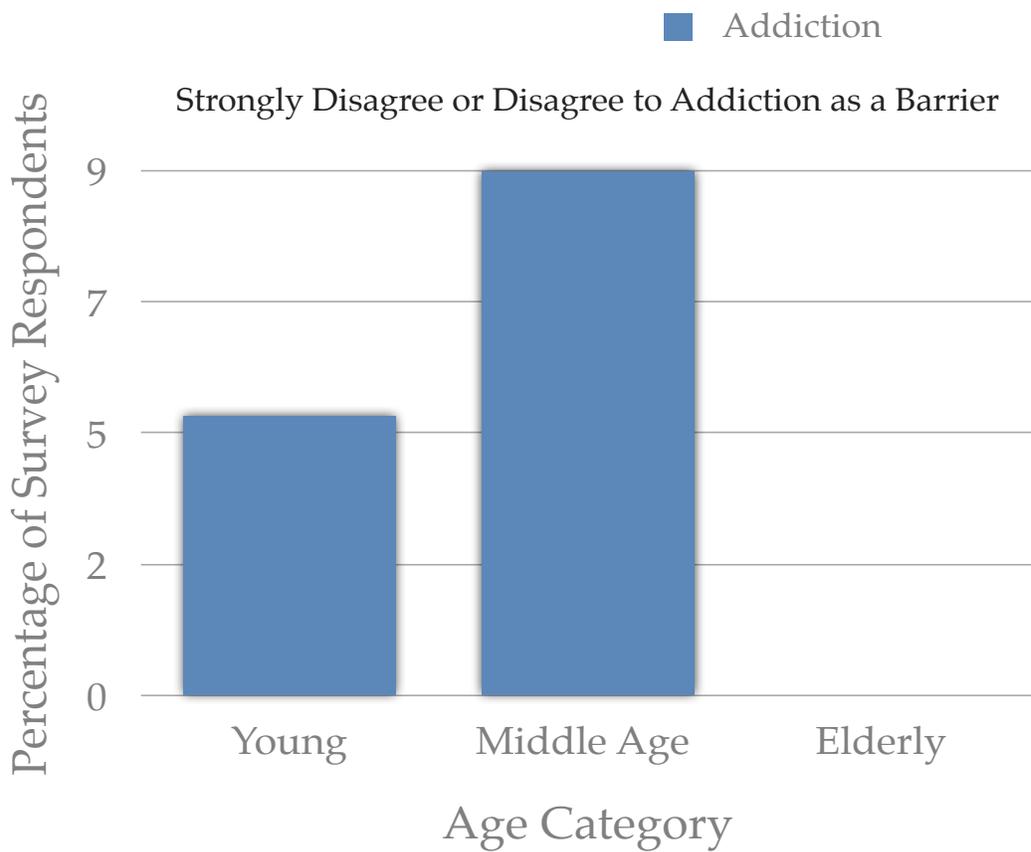


Figure 2

The sentiments of these quantitative findings were once again fortified through an analysis of the qualitative data. One respondent concisely acknowledged the correlation between housing security and recovery from addiction: *“People who struggle with addiction and mental health issues require safe housing in order to be successful in their recovery.”*⁴⁷

⁴⁷ Ibid.

This matched the mindset of another participant, who noted,

“Addiction and poverty go hand in hand... When you have an addiction and you don’t have the social supports to help you get off that, then you don’t live in good housing, because you don’t have any money... When they provide stable housing, people are much more able to improve their lives and to stay clean because if you have somewhere safe to live, you’re able to go to those meetings that help you stay sober.”⁴⁸

The interconnections between addiction and housing were clearly recognized by a significant number of survey respondents.

6.2.4. Elderly Age:

In preliminary research elderly age was found to be a significant factor enhancing barriers to housing security. However, only 68.9% of survey participants believed that it enhanced barriers, while 31.1% felt neutral, disagreed or strongly disagreed; we felt this was quite significant considering the various vulnerabilities that this population faces and the fact that Peterborough has a relatively large proportion of elderly residents. See Figure 3 below.

⁴⁸ Ibid.

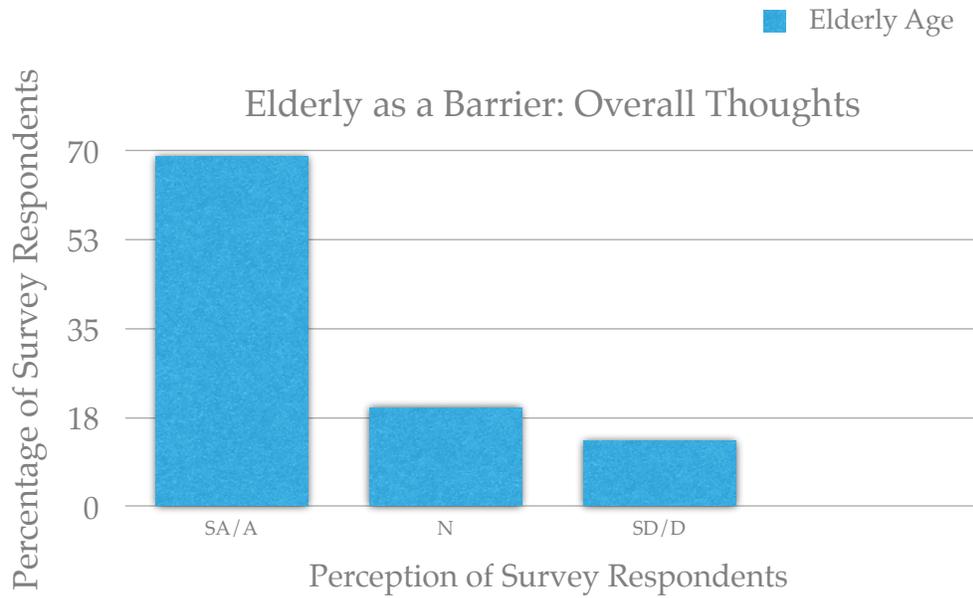


Figure 3

Similar to previous questions, the interesting demographic discrepancies in perceptions about this factor were age related; 14.3% of younger respondents and 16.4% of middle-aged respondents either disagreed or strongly disagreed that elderly age was a factor enhancing barriers to housing security, whereas only 5.1% of elderly respondents felt this way. Logically, the elderly would be more aware of the challenges that their own age group may face in regards to housing.

Compared to other factors listed above, the percentage of people who believe that elderly age enhances barriers to adequate and affordable housing was relatively low; however there was a significant amount of qualitative data to support the 68.9% who felt this way. For example, one respondent commented,

“I have worked with many elderly clients who require some supports but don’t qualify for LTC [long-term care] and cannot afford a retirement home.”⁴⁹

⁴⁹ Ibid.

Another participant addressed concerns regarding the low levels of support for elderly individuals in our community:

“Seniors in particular do not get enough... to cover the increases in rent, food, insurance etc., which means digging into savings if one has any... People think that it is okay for seniors to use up their savings but they forget that this is for their future if they need to go into nursing homes or need extended care.”⁵⁰

Despite the supplementary qualitative data, there was no strong quantitative consensus about the role of elderly age in housing (in)security. Perhaps the vulnerability of elderly groups is somehow more invisible to participants compared to the vulnerabilities of the mentally ill, disabled persons or addicts.

6.2.5. Race:

Half of respondents agreed or strongly agreed that race was a factor enhancing barriers to housing security. This represented the most significant divergence of opinions compared to previous factors. It should also be acknowledged that 1/3 of respondents answered neutrally overall; in this case the neutral category outweighed those who disagreed or strongly disagreed.

When the data was disaggregated across demographic indicators there were slight differences in perceptions between age groups and between urban and rural residents. The data demonstrates that 33.3% of younger respondents were likely to disagree or strongly disagree that race plays a role in enhancing barriers to housing security, compared to 19.4% of middle-aged respondents and 10.3% of elderly respondents. In terms of urban respondents, 52% selected agree or strongly agree, compared to 40.7% of rural respondents. Conversely, 25.9% of all rural respondents disagreed or strongly disagreed compared to 17.3% of urban respondents. Therefore, generally urban respondents were more likely to agree whereas rural respondents were more likely to disagree.⁵¹

⁵⁰ Ibid.

⁵¹ Note that factor of gender was excluded because data was compromised due to technical difficulties with software.

Question five of the survey attempted to gauge respondents' perceptions about factors contributing to core housing need; the factors asked about included: falling average incomes, rising utility costs, poor life choices, and rising unemployment.

6.2.6. *Falling Average Incomes:*

As mentioned in the literature review, AHAC's 'Housing is Fundamental' publication noted that the lowest 10% of incomes over the last two decades have failed to rise, despite the growth in the economy. In addition, Peterborough had the lowest average hourly wage out of 34 Census Metropolitan Areas.⁵² Unsurprisingly then, 88.9% of total survey respondents agreed or strongly agreed that falling average incomes were a contributing factor to core housing need in Peterborough.

When this was broken down demographically, the age groups held similar levels of agreement. There was a slight discrepancy between renters and homeowners, where renters were 10% more likely to strongly agree. Another minor discrepancy arose between perceptions of urban and rural respondents; 8% of urban respondents disagreed or strongly disagreed, whereas no rural respondents selected these responses.

Despite these rather small discrepancies, the qualitative data of many respondents clearly reflected a perception that falling average incomes aggravate core housing need. For example, one respondent explained the importance of rent-geared-to-income, due to the inadequate wage she was receiving:

*"I had a job paying \$14.00 per hour and I could not pay my rent. I am lucky to have obtained geared-to-income-housing 6 years ago otherwise I would be on the street or dead or in prison."*⁵³

⁵² AHAC, *Housing Is Fundamental*.

⁵³ Dingman, Elise, Jocelyn Blazey, and Tara-Lyn Prindiville. Survey Responses.

The lack of adequate living wages in relation to housing was a theme that continued within focus group discussions. For example, in conversing about the roles of fundraising and charity, one participant noted that this type of solution,

“[It] doesn’t change the fundamental reasons why there’s housing insecurity in the first place...it doesn’t change the fact that wages are so low; that you can work, have a job, and still not be able to afford housing in this town... There used to be dozens of good paying jobs and they’ve now pulled out of Peterborough. We’re all competing for these low wage jobs.”⁵⁴

This factor seemed to be especially related to housing insecurity and garnered some strong opinions.

6.2.7. Rising Utility Costs:

The majority (81%) of all survey respondents either agreed or strongly agreed that rising utility costs were contributing to increased levels of core housing need in Peterborough. For this factor, there was little variance of perceptions in demographic comparisons.

6.2.8. Poor Life Choices:

A slight majority of respondents (53.9%) agreed or strongly agreed that poor life choices were contributing to high levels of core housing need in Peterborough, while only 17.9% of survey respondents disagreed or strongly disagreed. We had anticipated that most people would disagree with this, and didn’t expect the level of agreement that resulted.

This becomes more interesting when the data is disaggregated into demographic indicators. Renters were more likely to disagree that poor life choices were contributing to high levels of core housing need; 25% of renters disagreed or strongly disagreed vs. 15.7% of homeowners. In contrast, homeowners were more likely to agree or strongly agree (58.4% of homeowners versus only 40.7% of renters). This pattern repeated across the age groups; middle aged respondents were likely to disagree or strongly disagree, whereas elderly respondents were more likely to agree or strongly agree. Finally, urban residents were more likely to disagree or strongly disagree compared to rural residents who were more likely to agree or strongly agree. It is clear that poor life choices are a controversial topic. This may relate to a growing and popular

⁵⁴ Dingman, Elise, Jocelyn Blazey, and Tara-Lyn Prindiville. Focus Group Responses.

sentiment that individualizes problems of poverty and inequality, rather than investigating their systemic, structural causes. See Figure 4 below.

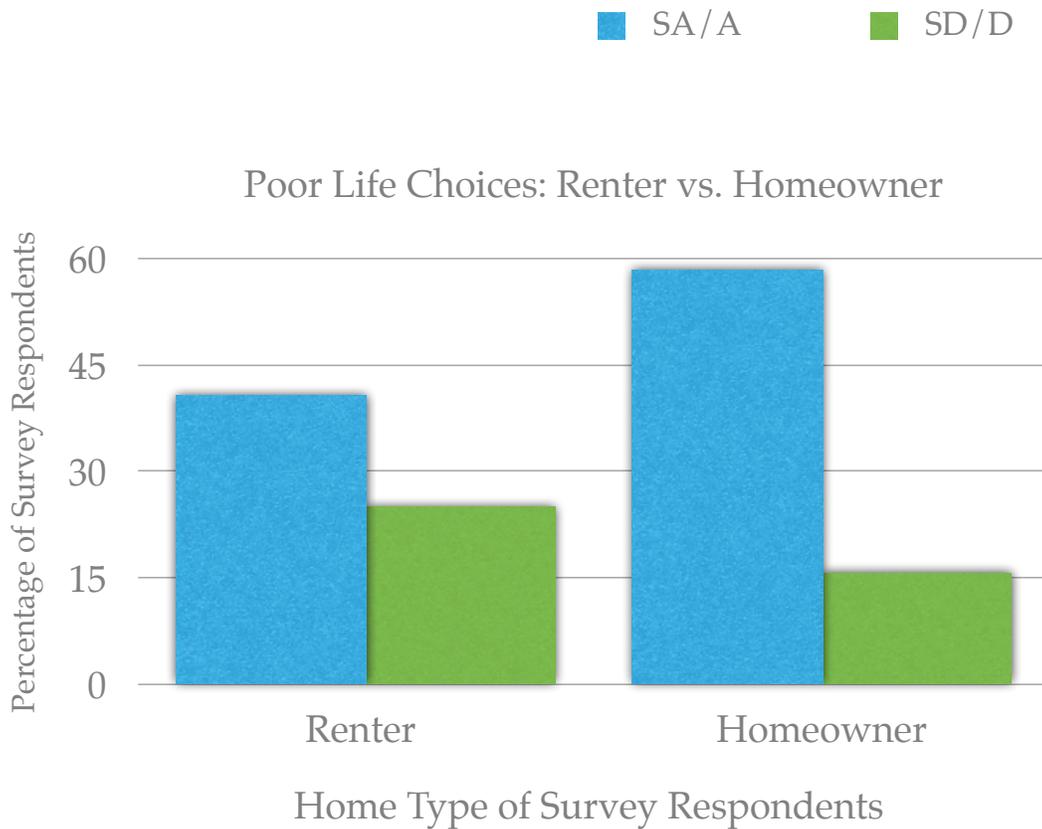


Figure 4

6.2.9. Rising Unemployment:

The large majority (93.5%) of respondents felt that rising unemployment was a factor contributing to high levels of core housing need in Peterborough. Of all the factors mentioned, this one had the smallest proportion of disagreement (4.3%) and the smallest proportion of neutrality (2.2%). This is not a surprising set of statistics considering the fact that Peterborough has the highest unemployment rate of Canada’s 22 Census Metropolitan Areas. According to the Peterborough Examiner Newspaper, Peterborough’s unemployment rate rose to 9.9% in February 2013, up from 7.5% in February of 2012.⁵⁵ The high unemployment rates in Peterborough ultimately result in high levels of housing insecurity. See Figure 5.

⁵⁵ R. Watson, “Peterborough's unemployment rate rises to 9.9% in February – the highest of Canada's census metropolitan,” Local News. *Peterborough Examiner*. March 2013. Web. <http://www.thepeterboroughexaminer.com/2013/03/08/peterboroughs-unemployment-rate-rises-to-99-in-february—the-highest-of-canadas-census-metropolitan-areas>.

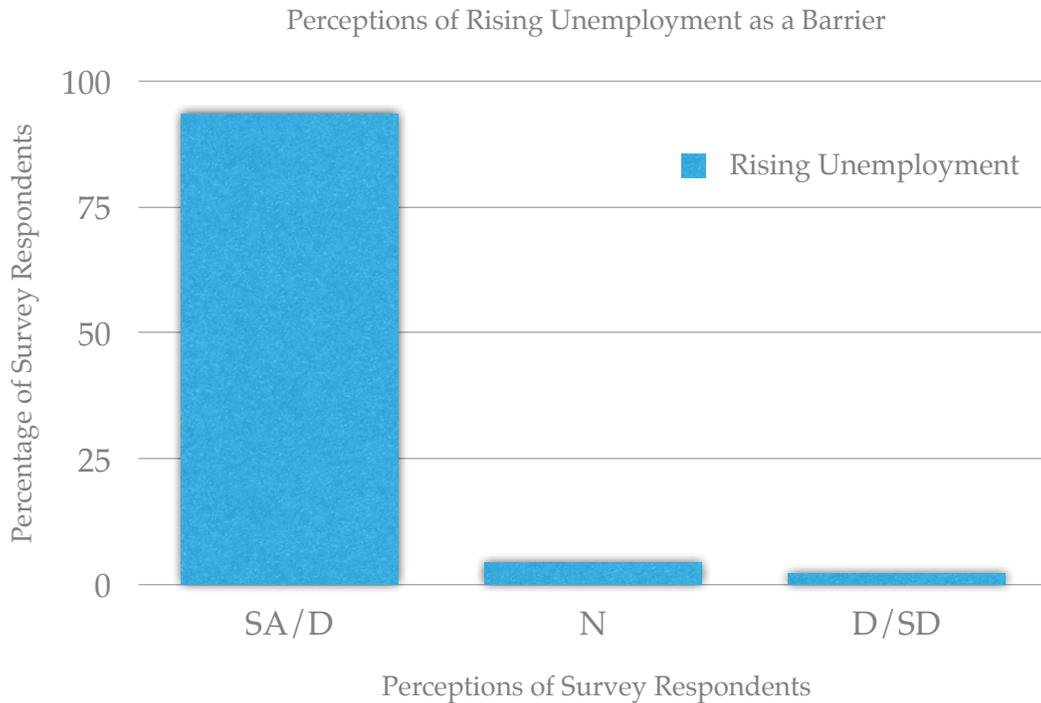


Figure 5

There were generally few variances in regards to this factor across the demographic indicators. However, elderly respondents were the only group to have 0% disagreement and only 3% felt neutral, whereas younger and middle-aged respondents were very slightly more likely to disagree or feel neutral.

Qualitative data reinforced the almost unanimous consensus regarding the impact of rising unemployment on core housing need. For example, one survey respondent concisely noted that *“Homelessness is directly related to the availability of employment.”*⁵⁶ Another issue within employment was raised by one focus group participant who claimed that,

*“You’re lucky to get full time employment period, you know, jumping from contract to contract... So you might be housing secure for six months, eight months, two years but then your contract ends and ‘oh, what’s next?’”*⁵⁷

⁵⁶ Dingman, Elise, Jocelyn Blazey, and Tara-Lyn Prindiville. Survey Responses.

⁵⁷ Ibid.

As participant acknowledges, the availability and quality of employment has declined resulting in job insecurity alongside housing insecurity. This sentiment is further reiterated by another participant who claimed,

“Actually, even the low wage jobs are very hard to find. I’m looking for anything, even my husband as well. We can’t find even a cashier job. I can’t find a job, I’m willing to do anything. I want to stop taking the money from Ontario Works....because I feel it’s really humiliating. I don’t like it, but there is nothing.”

6.3. KNOWLEDGE AND PERCEPTIONS OF HOUSING SERVICES AND SUPPORTS

The third thematic division of survey and focus group data assessed respondents’ knowledge and perceptions regarding housing supports and services in Peterborough.

Question number eight of the survey tested knowledge and experiences of various housing supports and services by asking respondents whether or not they had heard of or used the following: Peterborough Poverty Reduction Network (PPRN), Affordable Housing Action Committee (AHAC), New Canadians Centre (NCC), Brock Mission, Cameron House, YWCA Crossroads, Housing Resource Centre (HRC), and Peterborough Housing Corporation (PHC).

In analyzing the overall results we found that the majority of respondents had either heard of or used all of these supports and services. However, they were considerably less likely to have heard of the HRC (40.8% had never heard), AHAC (34.4%) and the PPRN (32.8%), compared especially to the shelter services which almost all respondents were aware of (See Figure7). In general, the amount of respondents who had used each of the supports or services varied from 10-20%. See Figure 6.

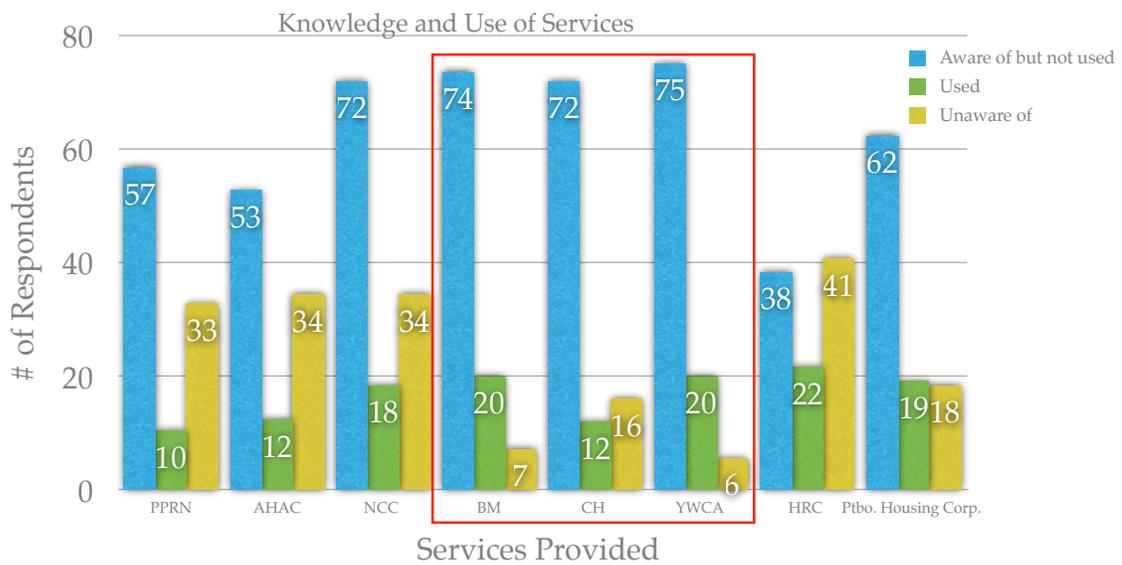


Figure 6

When we categorized responses according to demographic indicators, we found that homeowner respondents were slightly more likely than renter respondents to claim they had used or known someone who had used shelter services (Brock Mission – 20.2% vs. 16.1%, Cameron House – 12.4% vs. 9.7%, YWCA – 21.3% vs. 16.1%), while renters were slightly more likely to claim they had used or known someone who had used the HRC and the PHC.

Furthermore, we found that younger respondents (aged 0-29) were less likely than other age groups to have heard of supports and services (excluding the YWCA and the NCC, which they did tend to be aware of). For example, 65% of younger respondents hadn't heard of the HRC, 55% hadn't heard of AHAC, and 45% hadn't heard of the PPRN. Respondents in the middle age group (aged 30-59) were generally more likely than other age groups to have used supports and services, while the elderly age group (aged 60 plus) were least likely to have used services, although they were still likely to have heard of them.

In light of these results, it may be advisable to find ways of promoting certain supports and services, such as the work of AHAC and the opportunities available at the Housing Resource Centre. This may be especially necessary in the case of youth.

A number of sub-themes emerged from the analysis of perceptions of housing supports and services within the qualitative data. The most prominent and recurring of these was the need for more rent subsidies and stocks of social/affordable housing. Difficulty in accessing services

for affordable housing in Peterborough was mentioned repeatedly, especially in relation to lengthy wait-lists. Also, the desirability of rent-g geared-to-income services was mentioned often, reflected in a number of statements such as this,

*“Rent that is geared to income is the most effective way to provide residents with an opportunity to have access to stable, good-quality, affordable housing.”*⁵⁸

Others specifically stated a need to encourage the building of new affordable housing units, also including interest in more co-operative housing and in housing specifically suited to elderly and disabled peoples.

Another theme that emerged in perceptions about housing supports and services included a desire to see more of a proactive approach to assistance, rather a reactive one. For example, a number of qualitative survey and focus group responses indicated that services shouldn't just focus on those in immediate need but should also stabilize costs to keep people from losing their homes in the first place. The idea of a proactive approach also seemed to be associated with the phrase ‘giving people a hand up, not a handout’, which came up a few times throughout the data. For example, one focus group respondent had been struggling for months to find work so that she could become independent from OWSP, which she claimed just barely covered the cost of rent for her family each month. Upon hearing this story, another respondent exclaimed,

*“We’re giving people a hand out, rather than a hand up... We can help people get shelter and a little bit of food when they’re in trouble, but we’re not really doing much to help people improve their lives.”*⁵⁹

⁵⁸ Ibid.

⁵⁹ Dingman, Elise, Jocelyn Blazey, and Tara-Lyn Prindiville. Focus Group Responses.

Furthermore, a few themes came up specifically in the small sample of respondents who provided focus group data. One of these included a strong desire to see greater enforcement of property standards in existing social/affordable housing and in the rental market more generally. For example, one participant claimed,

“I think the quality of housing is a problem, because even the apartments that are minimally affordable, I can go to ten or twelve of those apartment viewings and not find one that’s ok to live in... I’m pretty sure there are laws where landlords are told they have to keep housing up to a certain standard, but I don’t think that there’s anything to enforce that.”⁶⁰

One more theme isolated to the small focus group discussions included a sense of disconnection among many small services for many isolated issues. Participants with lived experience in accessing many detached services claimed that this was very time consuming and difficult to navigate. They felt that a diversity of issues such as food insecurity, unemployment, disability and addiction were highly interconnected with housing security and that a more central or interconnected approach to addressing them would be helpful and less time consuming.

Overall it seems that a number of the qualitative themes that we observed regarding perceptions of housing supports and services mirrored the research reported by the consultancy firm Public Interest.

6.4. PERCEPTIONS OF HOUSING RESPONSIBILITY

For our final thematic division of survey and focus group data, we attempted to determine respondents’ perceptions regarding which institutions are or should be held responsible for housing supports and services.

Question number nine of the survey tested respondents’ perceptions about which institution they think provides the most funding to housing and homelessness supports in Peterborough. In analyzing the results we found that 43.4% of respondents believed that the Municipality of Peterborough provides the greatest level of funding, while 31.1% believed that Non-Profit Organizations are the largest contributors. A small percentage of respondents chose

⁶⁰ Ibid.

the Government of Ontario, and almost no one selected the Federal Government or For-Profit Corporations.

When the data was disaggregated across demographic indicators a discrepancy between age groups was identified. As demonstrated in the graph below, younger respondents were most likely to believe that Non-Profit Corporations were the largest funders of local housing and homelessness supports, while middle aged respondents were most likely to select the Municipality, and elderly respondents were most likely to select the Provincial Government. (Figure 7):

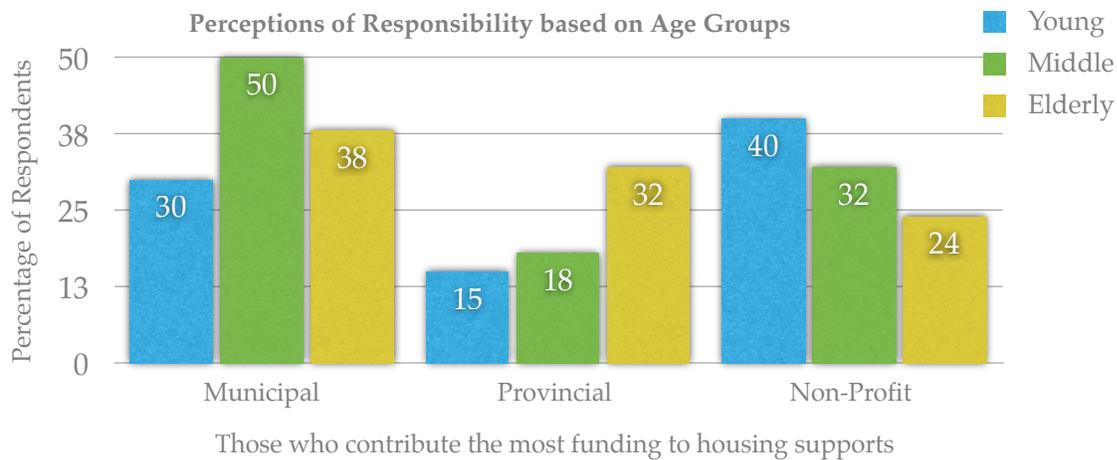


Figure 7

Furthermore, one considerable difference also arose between homeowners and renters; only 12.9% of renters believed that the Government of Ontario contributes the most funding, compared to 24.4% of homeowners.

These quantitative results seemed to coincide with some of the qualitative findings relating to housing responsibility. For instance, in the survey the Federal Government was one of the least selected institutions and in the qualitative data there was also recognition among respondents that there have been several cuts to the federal funding of housing supports.

For example, two participants exclaimed,

“There is a withdrawal of support from the federal and provincial governments and a lack of federal housing initiative.”⁶¹

“The federal government has cut back on it, we don’t have a housing initiative in Canada....They’ve made it a city issue, a municipal issue.”⁶²

In addition, while almost half of survey respondents did believe that the Municipality contributes the most funding to housing services and supports, there was still a sense in the qualitative data that the Municipality can be doing more to address issues of housing security. The following are some examples of opinions relating to Municipal responsibilities for housing:

“The Municipality should be investing in more co-operative housing units that have subsidized rental units.”⁶³

“As a building designer in the City of Peterborough, I am confronted regularly with an impossible array of building regulations and bylaws, both provincial and municipal, that render this process unworkable and unaffordable for the vast majority of applicants.”⁶⁴

“The City should do more to make landlords upkeep the houses...The City goes around and inspects all of the restaurants, so why don’t they inspect all of the affordable housing?”⁶⁵

Within the qualitative data participants clearly agreed that the various levels of government should play key roles in addressing housing insecurity; however a number of responses also indicated that there should be a sense of collective responsibility among the community as well;

“We...have a duty to take care of the most vulnerable among us who, due to health issues or hardship, are unable to care for themselves, either on a temporary or permanent basis.”⁶⁶

⁶¹ Ibid.

⁶² Ibid.

⁶³ Ibid.

⁶⁴ Dingman, Elise, Jocelyn Blazey, and Tara-Lyn Prindiville. Focus Group Responses.

⁶⁵ Ibid.

⁶⁶ Ibid.

These participants, who tended to be people with lived experience, viewed housing insecurity as a structurally ingrained and systemic issue, rather than as a matter of individual responsibility or isolated cases:

“In certain areas it’s very concentrated and its very visible. And there is little initiative to do anything about those neighbors, because when we talk about them, it’s mostly to say ‘Oh my gosh, who are those people that live there? Oh my god, how can they live that way? They need to fix that!’ And we put it on the people. But it’s a bigger issue than the people who live there, or the landlords that own the housing. It’s a whole community issue right?”⁶⁷

Conversely, there are those who voiced the opinion that housing should be an individual responsibility. For example, one participant exclaimed;

“Housing is an individual responsibility. I’d like to see fewer of my tax dollars spent on such problems.”

This line of thinking seemed to be linked to a sense that housing insecurity can be easily ignored because it will always be ‘someone else’s problem’. This is demonstrated by another participant who claimed,

“I think a lot of people tend to think that it’s not going to happen to them, or that it’s a different category of people that they can’t relate to. And yet it does happen, people lose their jobs, they lose their house, and then they’re in that situation and then they have no place to stay... A lot of people tend to think that it’s someone else’s problem. They don’t want to get involved and they don’t think it’s going to happen to them.”⁶⁸

⁶⁷ Ibid.

⁶⁸ Dingman, Elise, Jocelyn Blazey, and Tara-Lyn Prindiville. Survey Responses.

Overall, question nine of the survey showed that there is a diversity of perceptions regarding who provides the most funding for housing and homelessness supports, and the qualitative data shows a polarization of opinion between those who feel that the burden should be at an individual or collective level (which also likely affects one's opinions about which institutions should bear financial responsibility).

6.5. SUMMARY OF RESEARCH DATA FINDINGS:

- Compared to our low expectations, we found a relatively high level of awareness about the heightened state of core housing need in Peterborough. However awareness has not necessarily translated into action; we also uncovered a sentiment that 'housing is someone else's problem', as if many people feel disconnected from the issue.
- The majority of respondents could not accurately estimate the cost of renting a local 2 bedroom apartment or of purchasing a home being resold in Peterborough. However, there was a strong outlook among many that the stock of affordable housing was in short supply and that in some cases it was inadequate in terms of minimum standards for the quality of living.
- The majority of respondents agreed that mental illness, physical disability, addiction and elderly age are factors that increase barriers to accessing adequate and affordable housing. Discrepancies of opinion occurred in regards to the effects of race and gender.
- The majority of respondents strongly agreed that falling average incomes and rising unemployment were contributing greatly to core housing need; this was prominent in both the quantitative and qualitative data. Furthermore, the majority agreed that rising utility costs were contributing to core housing need, and a very slight majority agreed that poor life choices were also a significant factor.
- The majority of people were aware of the housing services and supports mentioned in the survey, although some groups were more likely to have known or used services

than others. In the qualitative data there was strong support for rent subsidies and programs which increase accessibility to affordable housing. People also liked the idea of proactive supports that would prevent households from becoming evicted, as well as an approach that would ‘give people a hand up rather than a handout’.

- The majority of people believed that either the Municipality or Non-Profit Corporations were the largest funders of housing supports. There was a qualitative perception that the federal and provincial governments should be providing more support, and there were divided opinions about whether or not housing should be viewed from the perspective of individual or collective responsibility.
- In terms of the research instruments, relatively online surveying was much less effective than intercept surveying. Some survey questions produced more useful data than others. Focus group turnout was low, but generated lots of data. The degree of self-selection in both methods was high which may have biased the results.

7. RECOMMENDATIONS

7. RECOMMENDATIONS

7.1. SURVEY

- In light of what we have learned about survey design, we recommend the following for any subsequent survey:
 - Keep the survey relatively simple and short to increase complete response rates.
 - Make sure to clearly indicate to participants that they should only select one answer to each question.
 - Consult all tradeoffs to find the maximum beneficial point in terms of the information that the questions are aiming to gather. In terms of forced choice questions, one must consult the specific intended use of the research to determine whether the tradeoff between generating compliable statistics and asking questions that may provide coerced responses from the respondent, to determine whether the question can still produce adequately valid, reliable, and useable data.
 - Questions that seek to inform or promote awareness and gauge knowledge base simultaneously (multipurpose questions) are potentially useful in longer, more complex modes of surveying. If a researcher is adamant about including such types of questions, the bias generated through coerced response must be accounted for in the data analysis and such questions may risk rendering the data unusable.
 - If there is a higher anticipated response rate, the online survey may include increasingly complex categories within the classification questions and still maintain the desired precision. For instance, under the categorization of “homeowners” the data can look into if they are a landlord, if they have a secondary suite, if they’ve moved within a specific time period leading up to the survey, etc.

- Additionally, the online survey has the potential to include increasingly invasive classification questions. For instance, asking a respondents income level, may be too sensitive to ask in intercept or other methods of surveying but may be acceptable on an online survey.
- In light of what we have learned about the low online response rate, we recommend the following for any subsequent survey:
 - Conducting as much intercept surveying as possible – the response rate is much higher.
 - Finding as many alternative methods of advertising an online survey as possible - the printing and distribution of postcards was costly and did not give a lot in return.
 - Deploying any survey for a long period of time in order to see a higher number of respondents as they will have a longer window in which to complete the survey.
- In light of what we have learned about salient topics and further points of interest, we recommend the following additional questions, other than our own as listed in Appendix 9.2 for any subsequent survey to further probe the research that has been gathered:
 - Do many people find the conditions of the stock of rental housing to be adequate? This addresses a number of qualitative responses found in this research indicated that there is an issue with the conditions of the stock of rental housing.
 - Do many people feel that housing is an individual responsibility or is it a community responsibility? Which one should it be and should it be one or the other? This concerns the discrepancy between people who felt that housing was an individual or a community responsibility.
 - Do many people find that their housing (in)security is impacted by their landlords? This relates t the qualitative responses that indicated an issue with landlords.
 - A number of supports and services were mentioned in the qualitative data that were not asked about in the survey. Perhaps there is a more open-ended

question that can be asked about which housing services/supports people think are most useful?

- It may be useful to provide the option of an open-ended response to some important opinion questions. That way, after selecting a multiple-choice answer, a respondent could have the option to elaborate why they made that choice.
- Include a question asking about how they heard of the survey.

7.2. FOCUS GROUP

If the Affordable Housing Action Committee would like to generate more qualitative data, or to increase the level of community engagement around housing issues, we would recommend that they collaborate with local actors to replicate the ‘community conversation’ model of our focus group event. In terms of structure, we would advise that the preparation of a short informative introductory presentation and a set of accessible discussion questions is key to engaging participants. Key to both participation and effectiveness is a strong emphasis on a ‘new’ discussion approach that integrates any community member in a meaningful way; this is done through the careful design of questions and open, non-judgmental discussion forum.

As illustrated in the findings, a small number of participants can generate useful and meaningful qualitative data. However, if the focus group ‘community conversation’ model is to be used to reach a larger portion of the population of Peterborough there are some recommendations that can be made in terms of promotion. Knowing that attendance is likely to be low, effective advertising can be better achieved by strategically choosing appropriate targets, media methods and locations. Targeting specific groups that may not otherwise participate is crucial to having a wide range of perceptions and experiences; in this case we found that homeowners and those that have a higher degree of housing security are not as present. Therefore, we recommend that the event is promoted in spaces where specific groups can be targeted, such as: holding a booth at the local farmers’ market, approaching local clubs or hobby groups, etc. Furthermore, using multiple media methods of promotion may be helpful in attracting a larger number of participants from broader backgrounds. Methods that we can recommend are: activating social media profiles (Facebook, Twitter, etc.), creating a thought

provoking article for the local newspaper that simultaneously promotes the event, and receiving out to various online event listing sites. The topic itself is one that has been, both, overlooked and overanalyzed and has subsequently lost much of its attraction to much of the public.

Methods employed, such as the postcard in newspaper distribution, may be easily set aside and the topic ignored. Therefore, in an attempt to reignite the connection, we recommend employing these methods as a way of firmly placing the issue within their sight.

8. CONCLUSION

8. CONCLUSION

The Municipality of Peterborough faces a complex set of challenges in addressing housing insecurity amongst funding cutbacks. Despite these adversities, the development of the Ten Year Housing and Homelessness Plan represents an encouraging opportunity to refocus and reform Peterborough's housing system in a manner that is better suited to caring for the specific needs of our population. This research has been a modest contribution towards that effort.

Through our data collection and analysis procedures we feel we were able to express many examples of the knowledge, experiences and perceptions existing about the state of housing markets and housing issues among varying members of the Municipality of Peterborough. A number of these findings further confirmed the research of AHAC and Public Interest, and a number of them were also unique. It should be stressed, however, that we were only able to gauge a very small number of the Peterborough's total population and as such, our findings should not be generalized to represent the public of Peterborough's opinion. Consequently, more in-depth analysis and research is necessary in order to gauge opinions, knowledge and perceptions that would be truly representative of Peterborough's population.

We would also encourage collaboration among organizations to address the issue of housing in new and innovative ways in order for the public to become engaged, especially those who may see themselves as removed from housing insecurity. Furthermore, we believe that in order to increase community engagement with housing it will be necessary to thoroughly acknowledge and raise awareness about the interconnection of other issues affecting housing insecurity, such as poverty, job insecurity and health related issues.

Many examples can be used to promote critical thought and to allow conceptual linkages to surface. For example, communicating the effects of insecure housing on a child's education or their ability to create relationships while continually moving. These conceptual linkages can also be promoted through the utilization of the new 'community conversation' approach that integrates community members in a meaningful way, providing an open space to connect and engage with the housing crisis in Peterborough.

We hope that these findings and the documentation of the research instruments that produced them will be useful and complementary to the work of other research initiatives in the development of the City's housing goals and strategies. Ultimately, we hope that if the

community discussions continue and awareness of the reality of the housing situation spreads, it may increase the activism that surrounds these issues, leading to positive changes. This can only be done, however, if all actors within the community from organizations to community leaders, to those conducting the Ten Year Housing and Homelessness Plan to citizens; they must all work together as a unified force in order to implement the necessary changes that can benefit numerous people within Peterborough; overall creating a stronger community.

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10. APPENDIX

10. APPENDIX

10.1. APPENDIX 1: SURVEY AND RESEARCH INSTRUMENTS

10.1.1. SURVEY AND FOCUS GROUP CONSENT FORM

Consent Form for Housing and Homelessness Public Survey

Part A:

This project, the Housing and Homelessness Survey, is aimed at gaining an understanding of the state of Peterborough's housing market and housing issues among members of the public. Our task will be to conduct research with the general population, gauging the level of public understanding about housing and homelessness issues in the community. We plan to collect a range of experiences, understandings, concerns and ideas relating to the community's housing and homelessness issues from a cross-section of people living in the City of Peterborough as well as in the Township of Selwyn (formerly, Smith, Ennismore and Lakefield). In the process of determining what members of the public know and/or have experienced in relation to the housing market and housing issues of our community, we hope to assess a need for advocacy work and to open up space for a public conversation that will raise awareness and begin to bridge the divide between homeowners, tenants and the housing insecure. We are Trent University Students who are conducting this research as part of a class assignment, in line with the curriculum for International Development Assessment of Development Projects under the guidance of Professor Chris Beyers. In addition, we are working in conjunction with the City of Peterborough's Housing Division and the Trent Center for Community Based Education. If you have any questions concerning your consent please call (705) ***-****.

If you agree to give consent to my use of the information, you are guaranteed the following rights:

- *You may withdraw your participation at any time, or choose not to answer certain questions*
- *You have the right to confidentiality of personal information and anonymity. Unless you wish otherwise, neither your name nor identifying information will be used in our final report.*
- *You do not have to answer any questions that you do not feel comfortable answering.*
- *There is no deception, or risk to yourself or other participants involved in this exercise.*

The data collected will be recorded and compiled in a final report that is aimed at providing more information about the public's perception of housing and homelessness for the City of Peterborough and in turn, the City's Ten Year Housing and Homelessness Plan. The raw data that we compile will be given to the City for future use.

Part B:

I have read the above description of the research in which I have been asked to participate and understand the possible risks and benefits involved. I have also been told that I may withdraw from this project at any time and that the information I provide will remain confidential unless I have also signed Part C.

I voluntarily agree to participate in this project.

Date: _____ Signature: _____

Part C

I further agree that information I provide may be cited anonymously (or, in a way that I won't be identified as an individual) in the researchers' essay or other class work.

Date: _____ Signature: _____

10.1.2. METHODS OF SURVEY DEPLOYMENT

Methods of Deployment	Description	Objective
Postcards (Newspaper Distribution)	5000 individual postcards were distributed within the Peterborough Examiner flyer section. Postcard included research goal, basic background and link to the online survey.	Increase absolute numbers of survey respondents
Postcards (Strategic Placement)	Identical postcard strategically placed in establishments open to the public throughout the City of Peterborough. These included the Peterborough Public Library, centrally located and frequented coffeehouses, and select organizations.	Increase absolute numbers of survey respondents.
Twitter	A twitter account was established on behalf of the Peterborough Housing and Homelessness Survey. Tweets were released, that included the survey link and a catchy saying addressing: The Peterborough Examiner, CHEX @PeterboroughCanada, @MayorDarrylBennet, @PeterboroughThisWeek, @PtbroCity, @Energy997 , asking for a retweet.	Increasing absolute numbers of survey respondents and specifically targeting populations with increased access to the internet and resources, presumably homeowners.
Email Lists	A brief introduction and the link to the survey were released through email listed related to OPIRG.	Increase absolute numbers of survey respondents.
Event Poster	30 event posters were distributed at various locations throughout the City of Peterborough with a highlighted section with the survey link.	Increase absolute numbers of survey respondents.
Intercept	Intercept individuals at strategic locations and deploy a hard-copy survey.	Increase absolute numbers of survey respondents and marginally decrease the degree of self-selection error.

10.1.3 EVENT INTENTION, AGENDA AND QUESTIONS

INTENTION

The intention is four fold;

1. To research public attitudes (how do they respond to the questions? Does their specific housing situation or experiences affect how they are responding to the questions? ect)
2. To gather helpful feedback (on how they can relate to the housing issues in Peterborough and how does their relation to the issues influence what they believe are the key issues or ways to move forward?)
3. As a method of generating awareness
4. To help people relate to housing in Peterborough

In addition, we think that the top 4 questions are the best questions for the discussion. We believe we can still research under the first two intentions because we are not trying to determine their knowledge. Having the talk at the beginning is useful because we are trying to gain a better understanding of how Peterborough understands the housing issue (and even when given the facts) we will be able to gauge this because we are looking for their reaction (surprised, sceptical ect) and also how their personal attitudes towards this issue are shaped by their experience. This will hopefully come out through the oral cafe. If your talk is about Housing Facts in Peterborough 101, or something similar, it may provide people with some food for thought that will enable them to think about housing in Peterborough and ultimately, towards the intention of the event.

AGENDA

5:30 – 5:45 OPENING:

Tara-Lyn, Elise

- Welcome, Intention, outline of the time together, where the washrooms are etc.
- in the introduction, explain the context of the study (TCBE, Housing Strategy etc.) and who you are

5:45 – 6:00 Talk

Cheryl Lyon

[I will introduce myself] – I'll explain how the next part will work

6:00 – 7:30 THE COMMUNITY CONVERSATIONS

- **max. 6 participants per table + host, 4 rounds of table-hopping. 18-20 mins per question**
 - Different Question at each table (max. 4 Questions). If more than 4 tables are needed, make sure you have double set of Questions. Likely we won't need more than 8 tables.
 - Facilitator signals end of each round of conversation then participants move to another table or remain where they are if they want.
 - each table will have one unique Question(see possible **questions below for your review**)
 - each of you and Rebecca (and we can recruit other(s) if there are a lot of people turning out) will "host" a table i.e. you will remain at the table when participants at your table leave to go to another table – you will **introduce new "guests" who arrive at the table, recap main points of what's been said already and record the discussions.**

QUESTIONS

1. **How would increased housing security in Peterborough affect other aspects of life in the community? (positively & negatively)**
 - Has increased housing security ever significantly impacted other parts of your life?
 - How might this translate to a larger point?
2. **What do you feel are Peterborough's main housing problems?**
 - Why do you think it is this way?
 - Tell a story to illustrate what you mean.
3. **What could communities, neighborhoods, families, or you do to help to change people's housing situation for the better?**
 - What is a personal responsibility and what can we count on each other in the community to work for?
5. **Can you think of an experience that may have helped you understand a housing challenge or how to solve a housing challenge?**

10.1.4. EVENT POSTCARD (BOTH SIDES)

Housing in Peterborough: A Public Survey

The City of Peterborough is currently developing a new 'Ten Year Housing and Homelessness Plan'. This plan will identify strategies to address housing and homelessness needs within the City and County of Peterborough. Researching public knowledge and opinions about housing in Peterborough helps professionals to develop the best plan possible. As part of this research we ask that you please fill out a quick, easy survey found at this link:

www.fluidsurveys.com/s/housing

Thanks for your time!

You're also invited to a presentation and community conversation about Peterborough's housing challenges. [See reverse side]



Housing in Peterborough: A Public Discussion

Why is my housing issue your housing issue?

The inability to afford adequate housing is a common difficulty affecting our community. In order to generate awareness and to find out how people view this issue, a group of Trent University students will be hosting a public conversation about housing. Together we can find new ways of thinking about this challenge!

The first portion of the event will consist of a talk presented by one of Peterborough's housing experts. The second portion will involve a public discussion where participants will be able to share stories and ideas about housing issues and solutions. Snacks, coffee and tea will be provided!

WHEN: MONDAY MARCH 4, 5:30-8:00 PM

WHERE: PETERBOROUGH PUBLIC LIBRARY

You can also provide your input through a quick online survey.

[See reverse side]



10.1.5. EVENT POSTER



How does **housing insecurity** affect us **all**?

Come join the community discussion!

Story of a girl

Anna is 9 years old.
Anna has already moved 3 times.
The first time, her family was evicted.
The second time, her house was unsafe to live in.
The third time, the rent was too expensive.
Anna has had to change schools 3 times.
Anna has struggled to make friends 3 times.
Anna has her 4th Grade Standardized Tests next year.
Because of this, Anna's likelihood of achieving a below average grade on her test has increased by almost 50%*

Housing is more than just a place to live.

It affects how you **learn**.
It affects your ability to **work**.
It affects your capacity to maintain **good health**.
It affects your ability to **live well**.

How can you be part of this discussion?

We welcome you to join us in a community conversation about housing in Peterborough. The evening will begin with a short talk presented by one of Peterborough's housing experts, which will be followed by an open discussion centered around questions relating to the state of housing insecurity in our community and how to move forward. **To participate you don't need to bring anything but yourself!** Snacks, coffee and tea will be provided.

WHEN: March 4th 2013 5:30-8:00 PM

WHERE: Peterborough Public Library

Share your input and fill out a quick survey at:
www.fluidsurveys.com/s/housing



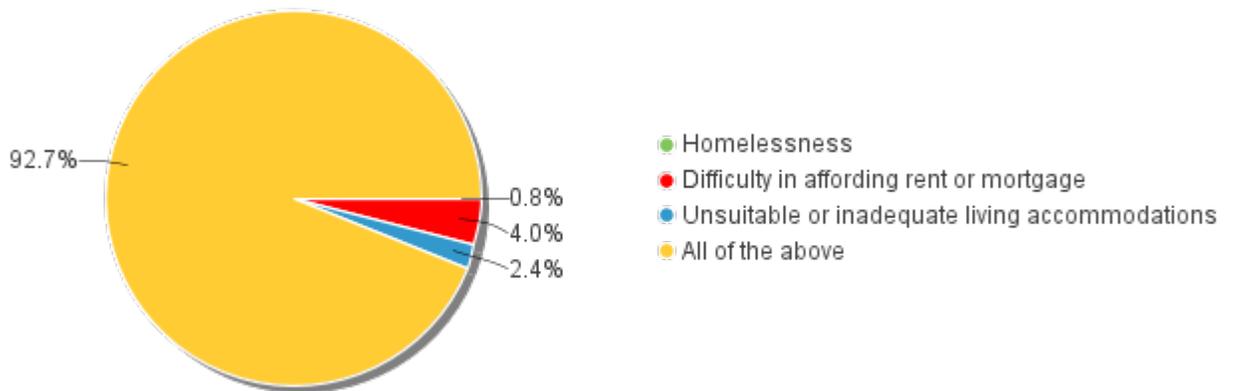
If you have any questions regarding the event, please contact:
housingandhomelessnessurvey@gmail.com

* Retrieval at: Reynolds, A.J., Chen, C.-C., and Herbers, J.E. (2009). School Mobility and Educational Success: A Research Synthesis and Evidence on Prevention. Available: http://www.bocf.org/children_who_move_reynolds_paper.pdf

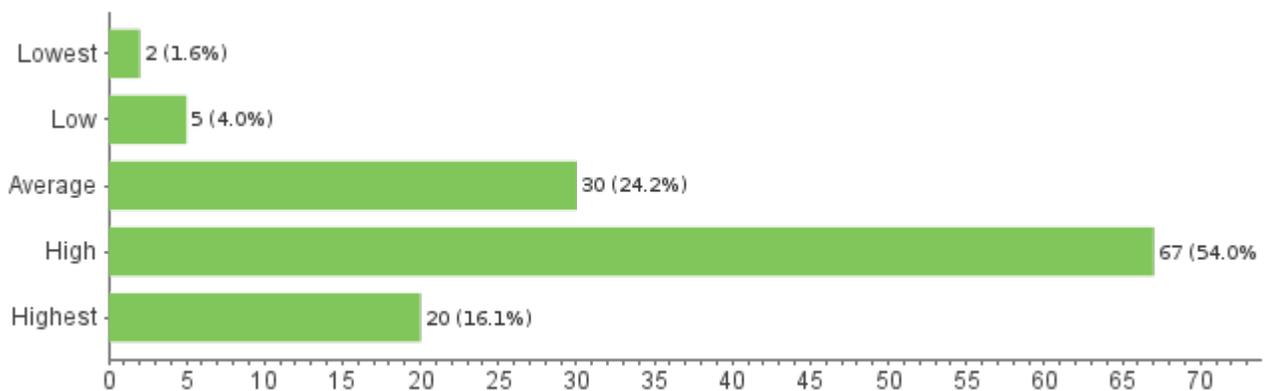
10.2. APPENDIX 2: SURVEY DATA

10.2.1. SUMMARY SURVEY DATA *

1. What do you think the term 'housing need' may refer to?

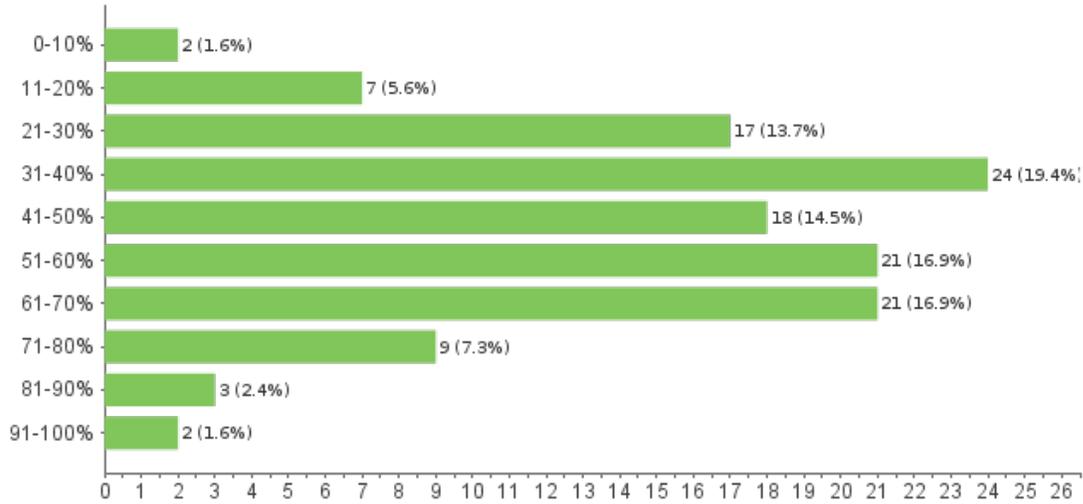


2. Households who spend more than 30% of their total income on rent or mortgage payments are considered to be experiencing what's called 'core housing need'. Compared to other cities across Canada, do you think the share of households experiencing 'core housing need' in Peterborough is:

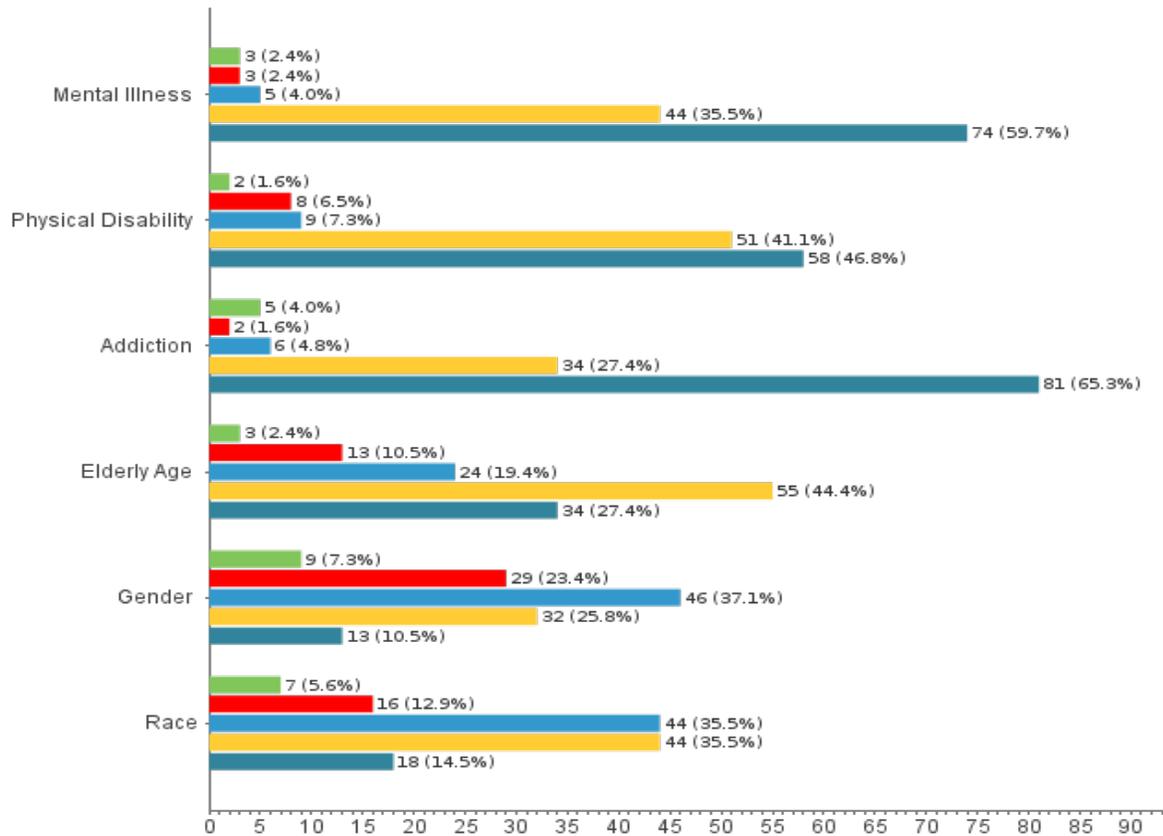


*It should be noted that for questions number four and five for every data graph, the following legend should be followed: 1) Green is Strongly Disagree 2) Red is Disagree 3) Light Blue is Neutral 4) Yellow is Agree and 5) Dark Blue is Strongly Agree.

3. What percentage of renter households in the City of Peterborough would you guess spent over half of their household income on housing costs in 2011?

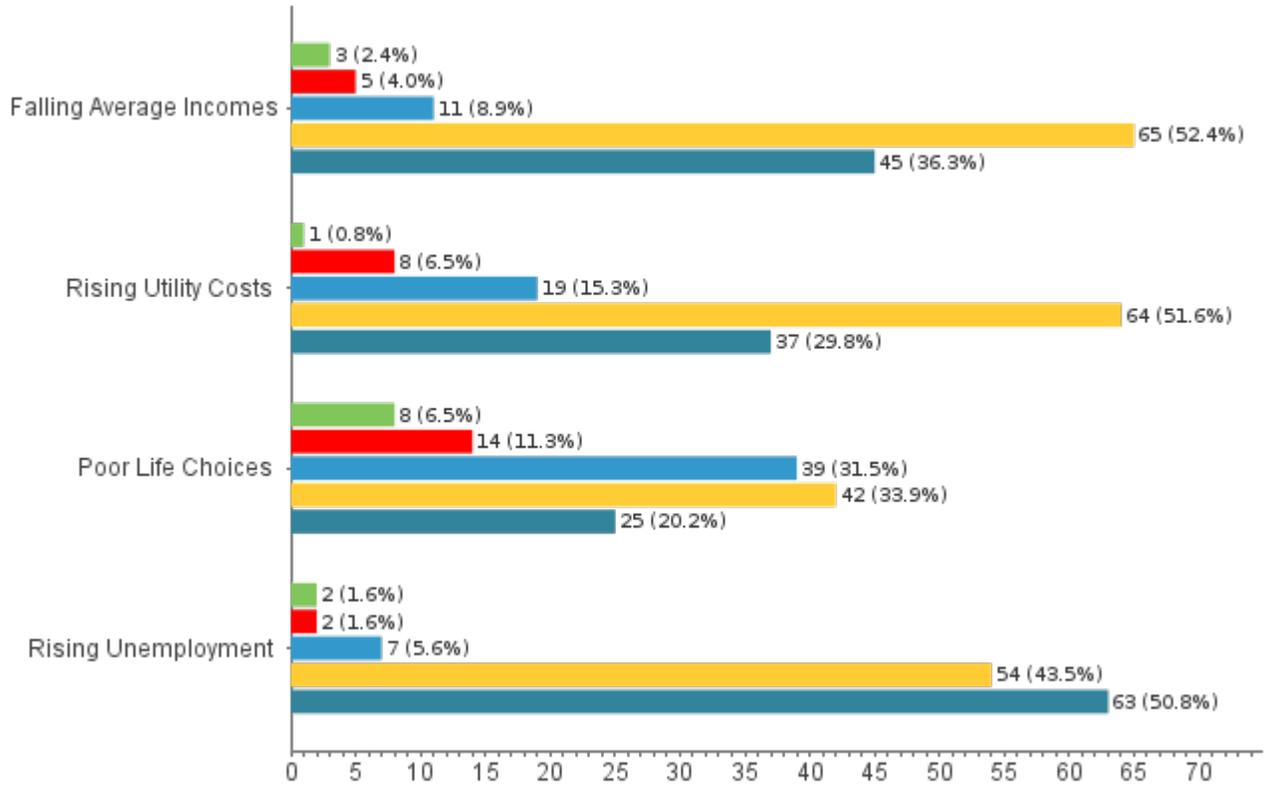


4. In your opinion, which of the following factors enhance the probability that one will face barriers to adequate and affordable housing?*

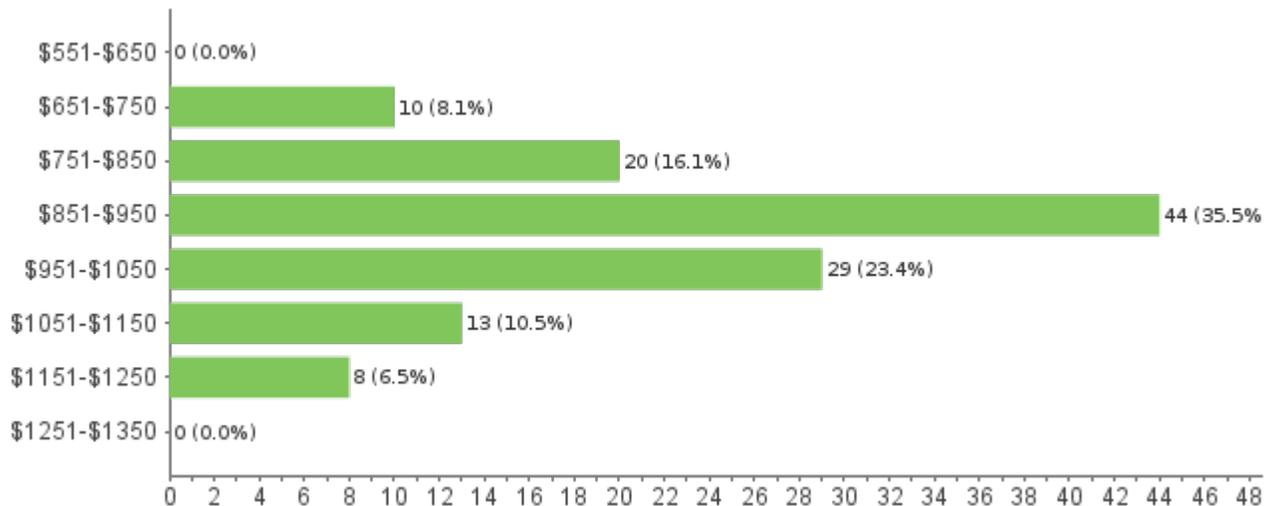


*Please note that the Gender category will not add up to 100% due to technological difficulties with the online survey software.

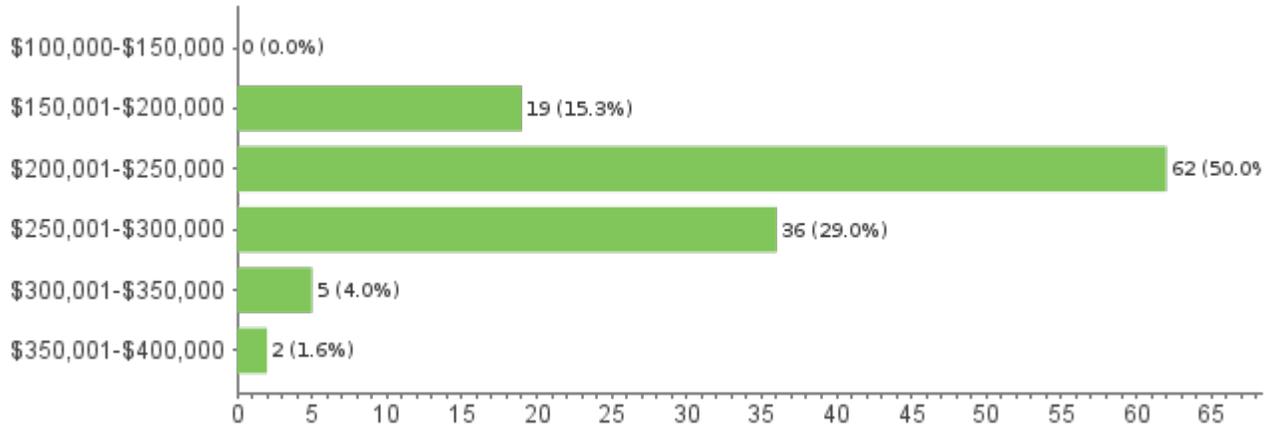
5. In your opinion, which of the following factors are contributing to 'core housing need' in Peterborough?



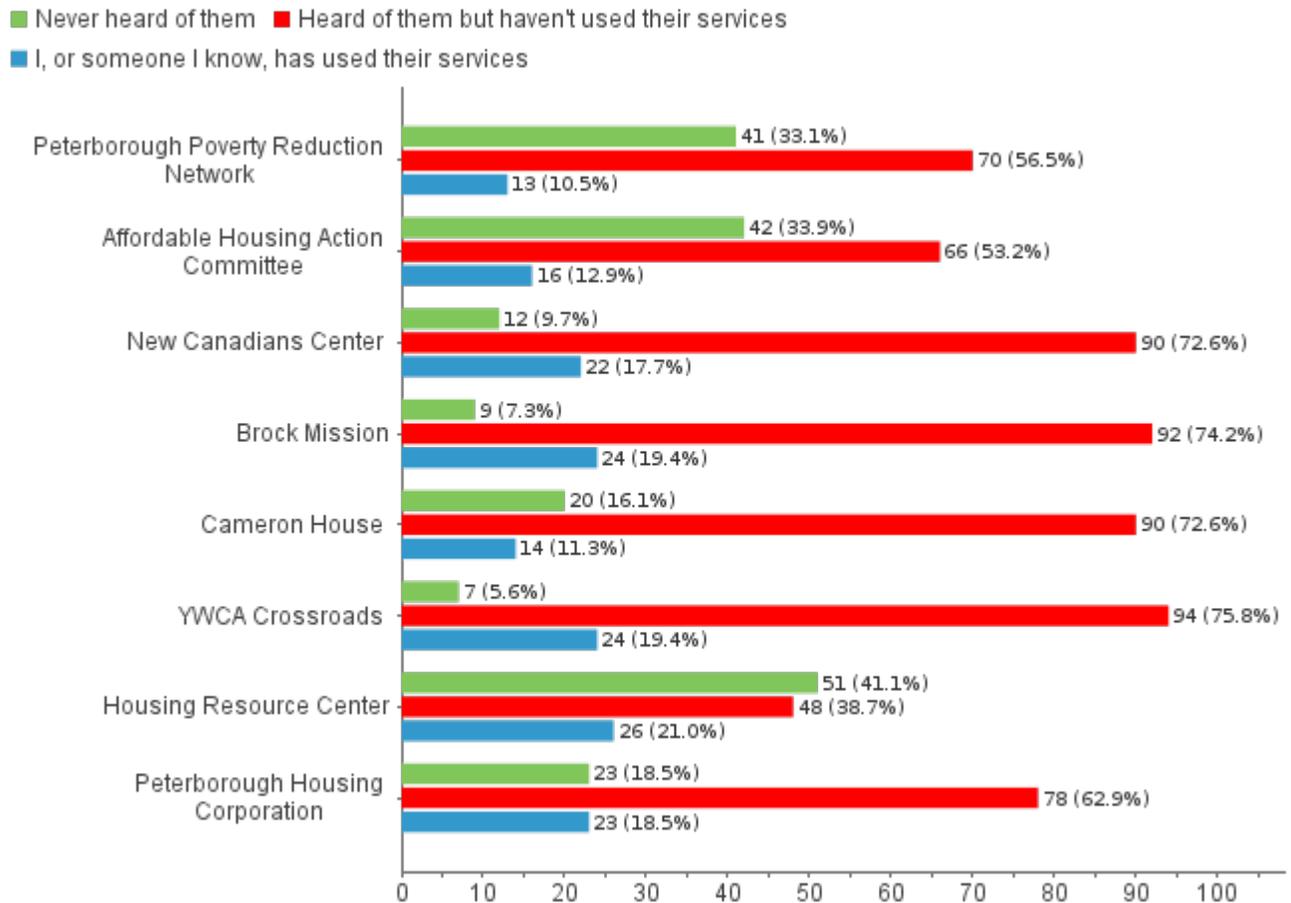
6. What would you guess the average cost of rent was for a two bedroom apartment in the City of Peterborough during 2012 (not including utilities)?



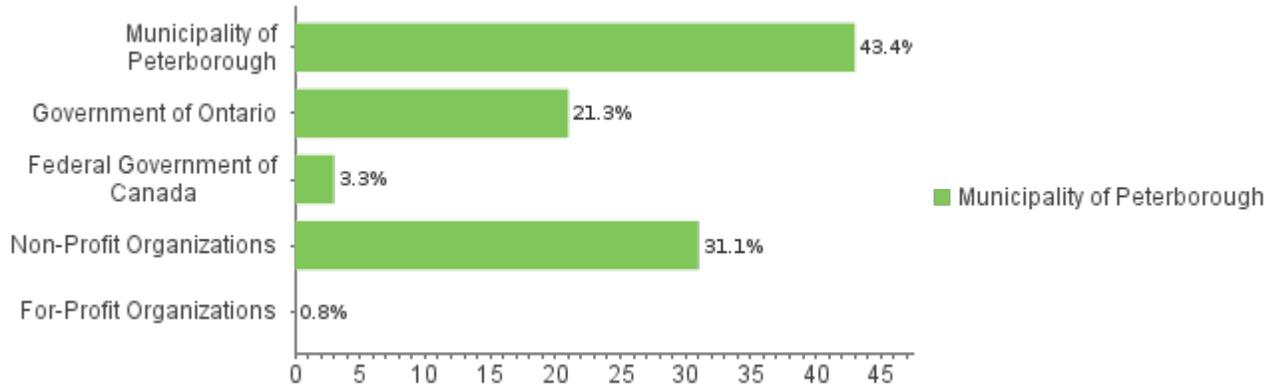
7. What would you guess was the average cost of a house being resold in Peterborough during 2012?



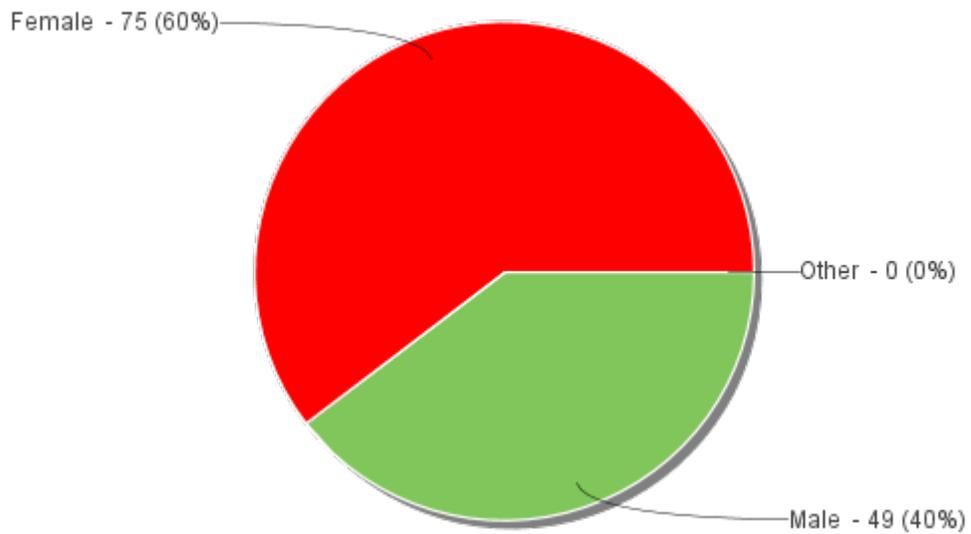
8. Are you are aware of the following organizations that provide housing resources and supports within the City and County of Peterborough?



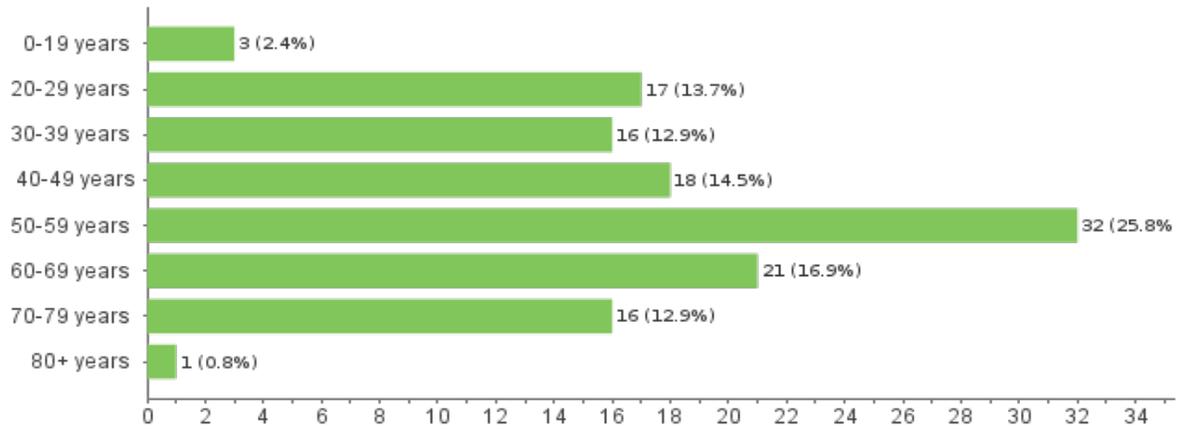
9. Who do you think contributes the most funding to housing and homelessness supports within the City and County of Peterborough?



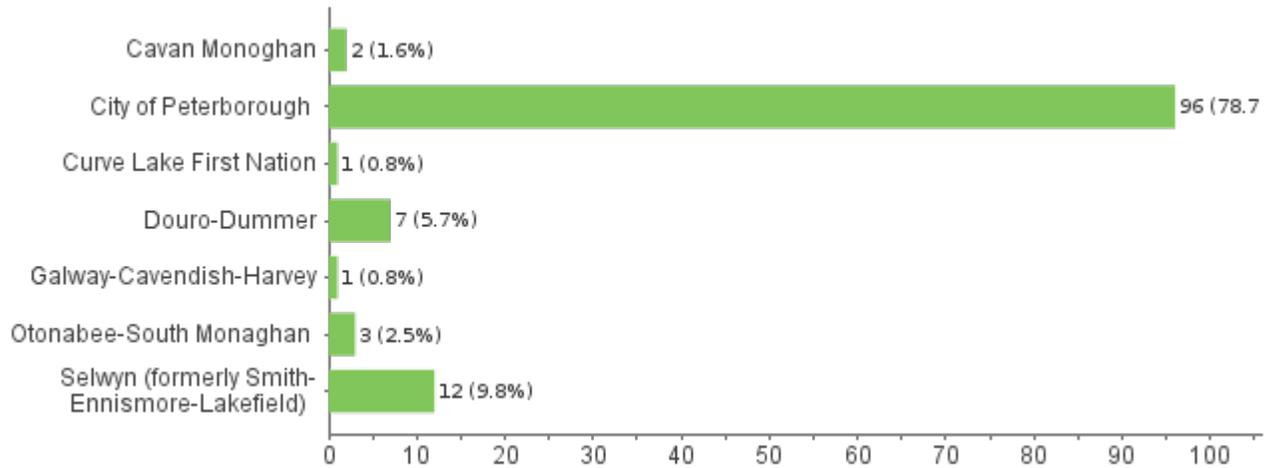
10. Please select your gender:



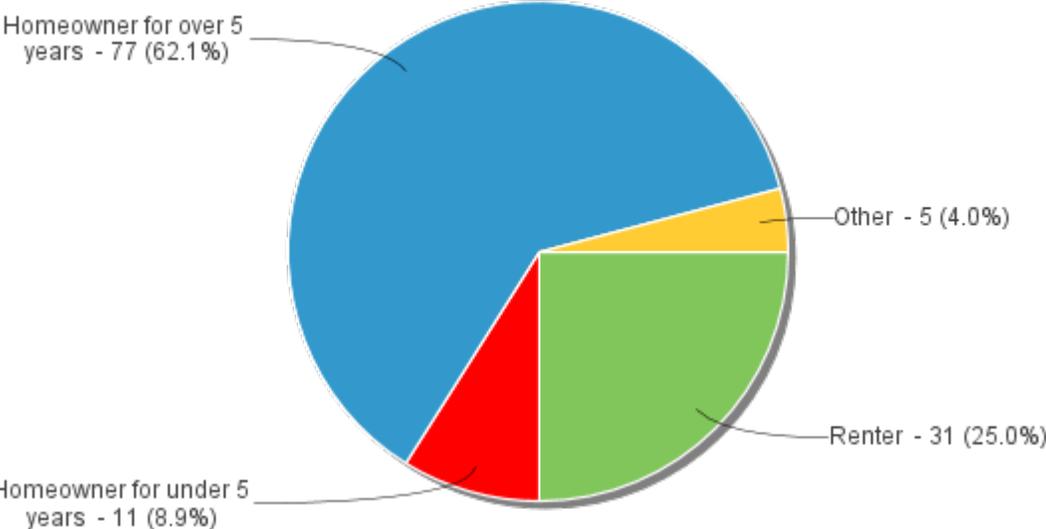
11. Please select your age group:



12. Please select your area of residency within the City or County of Peterborough:



13. Please select the category which best describes your current living arrangements:



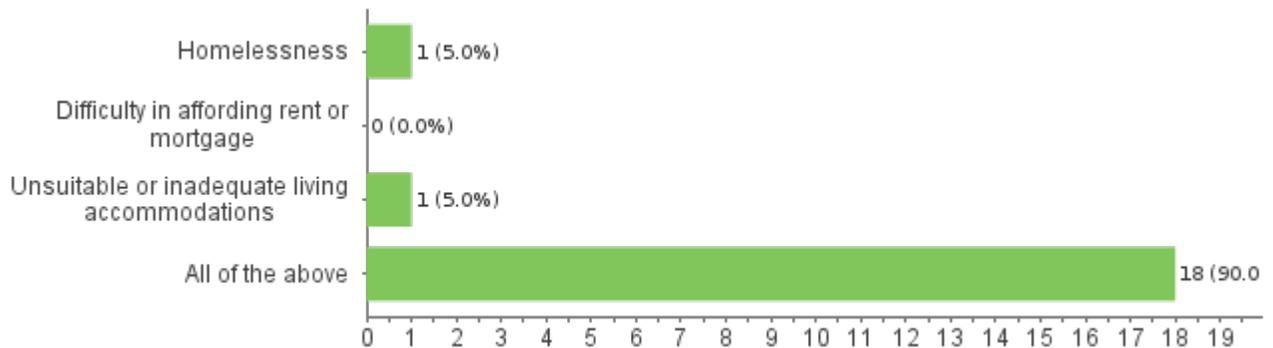
14. Do you have any stories or suggestions that might help us understand housing and homelessness needs and solutions in Peterborough? You may comment about this here, and/or you may provide contact information for the possibility of a personal interview:

The 31 response(s) to this question can be found in Section 10.2.6. of the Appendix.

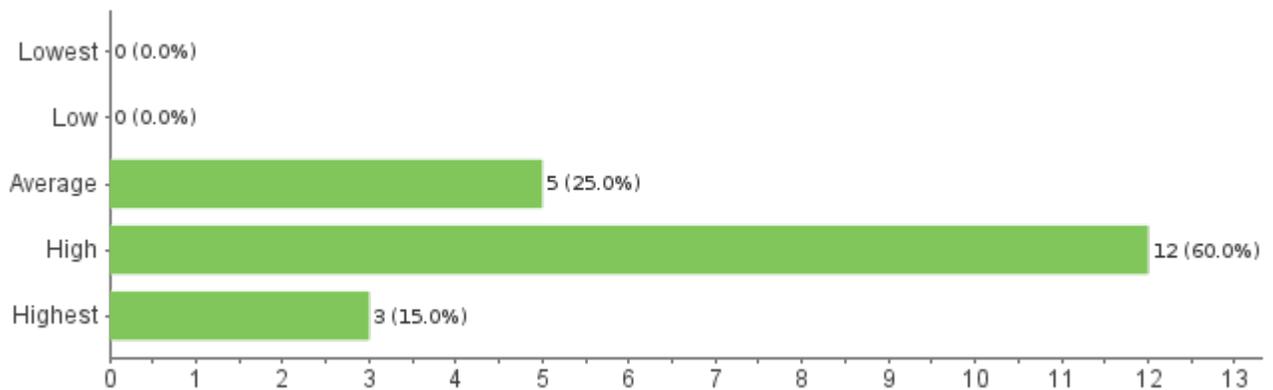
10.2.2. DEMOGRAPHIC SURVEY DATA

10.2.2.1. YOUNG SURVEY DATA

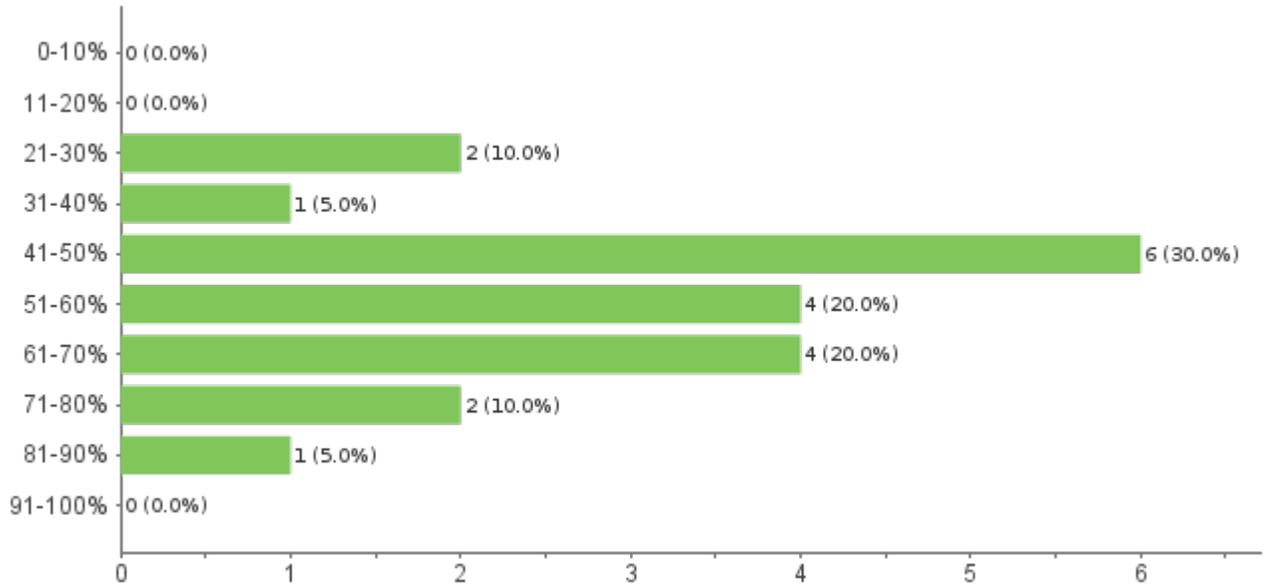
1. What do you think the term 'housing need' may refer to?



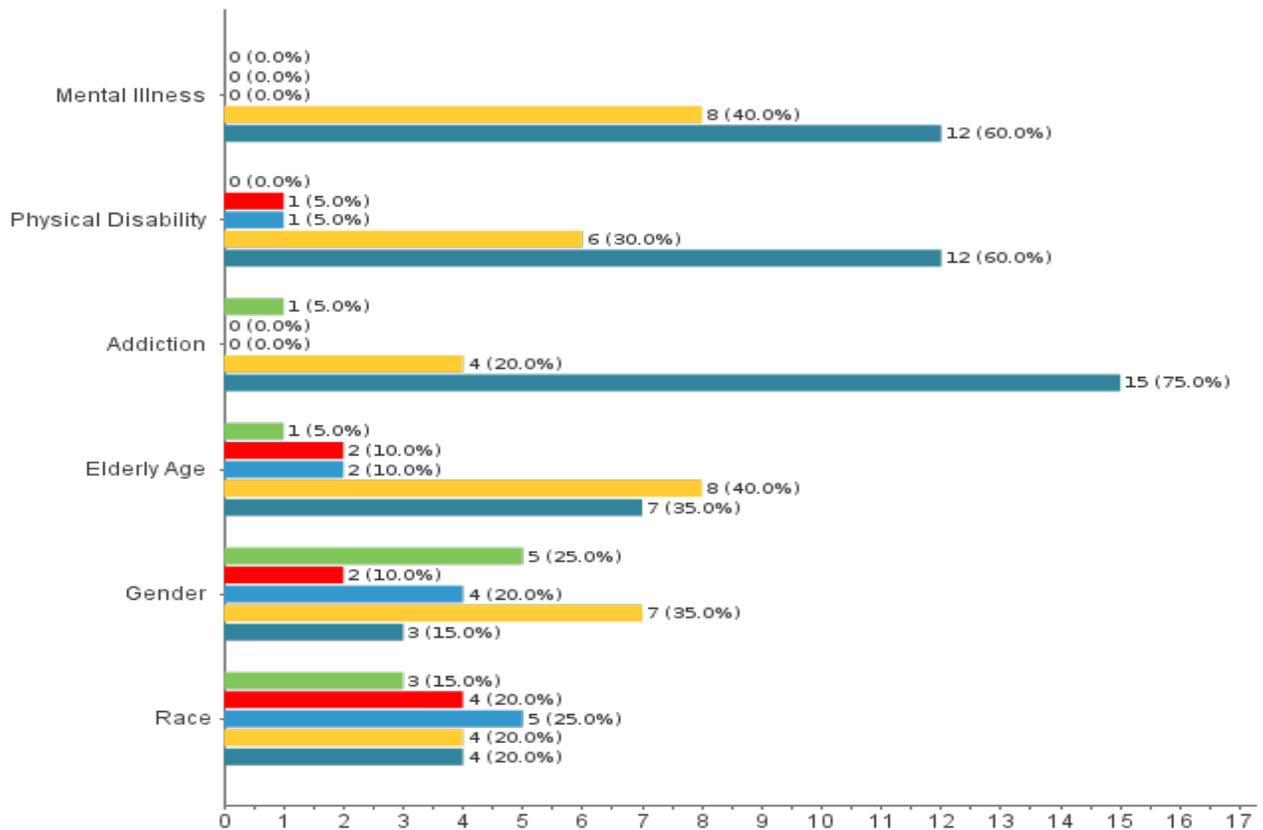
2. Households who spend more than 30% of their total income on rent or mortgage payments are considered to be experiencing what's called 'core housing need'. Compared to other cities across Canada, do you think the share of households experiencing 'core housing need' in Peterborough is:



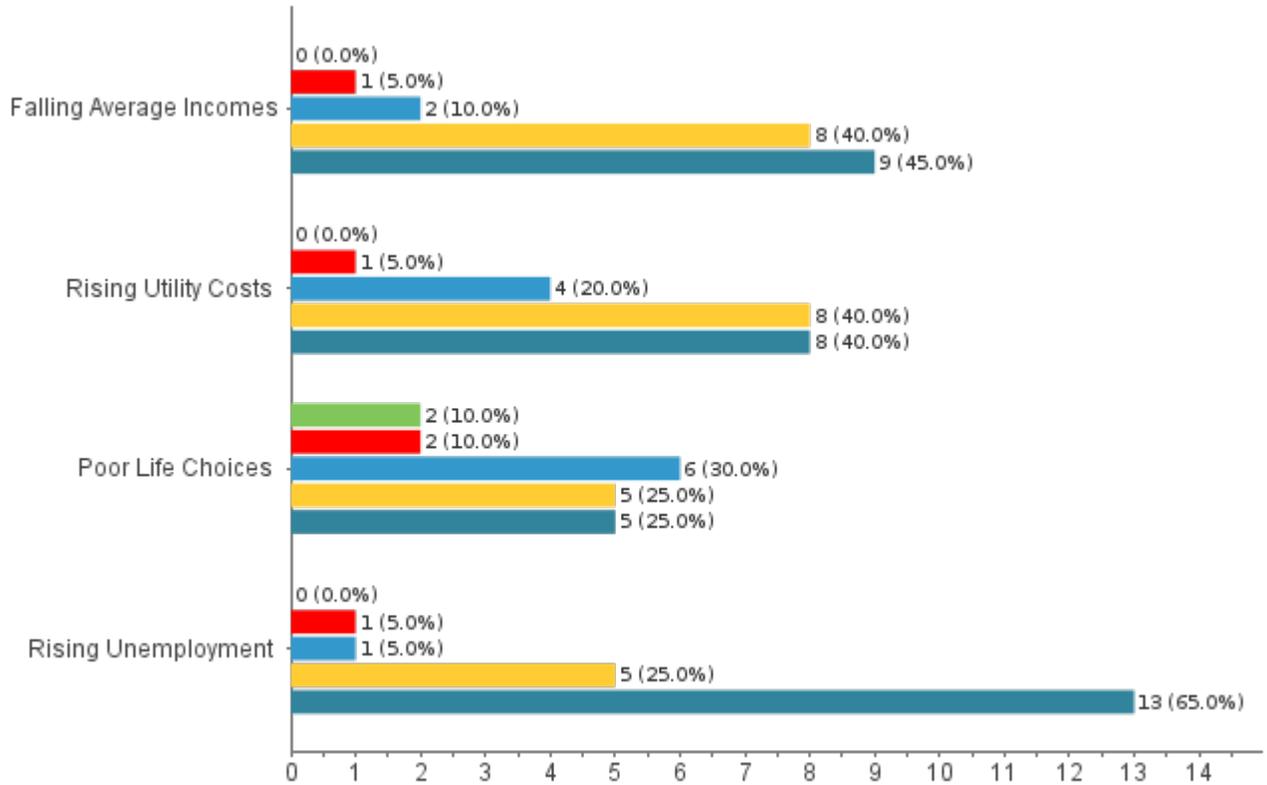
3. What percentage of renter households in the City of Peterborough would you guess spent over half of their household income on housing costs in 2011?



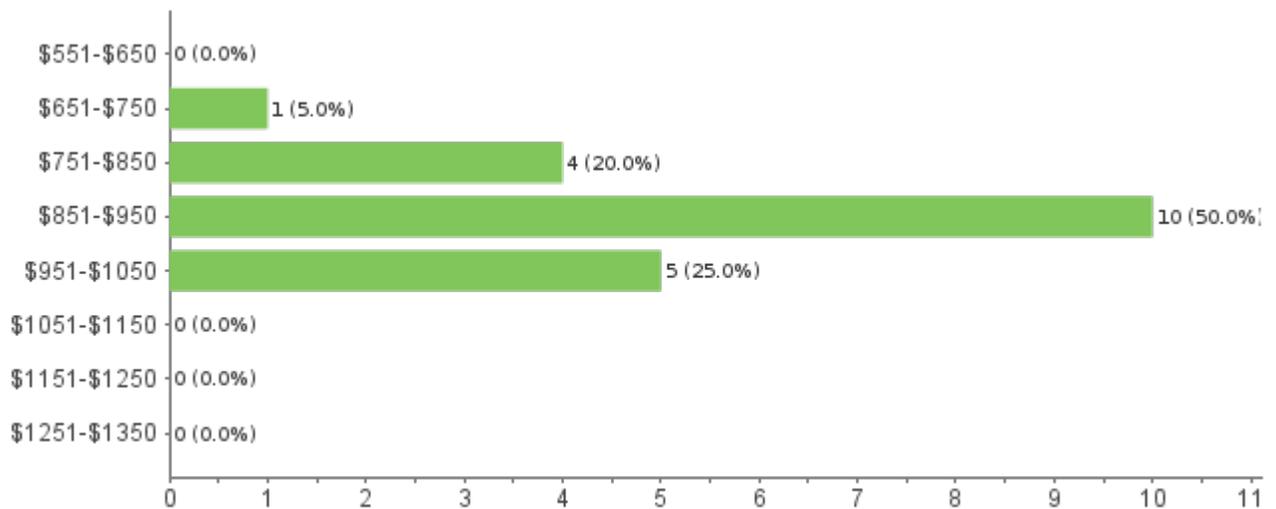
4. In your opinion, which of the following factors enhance the probability that one will face barriers to adequate and affordable housing?



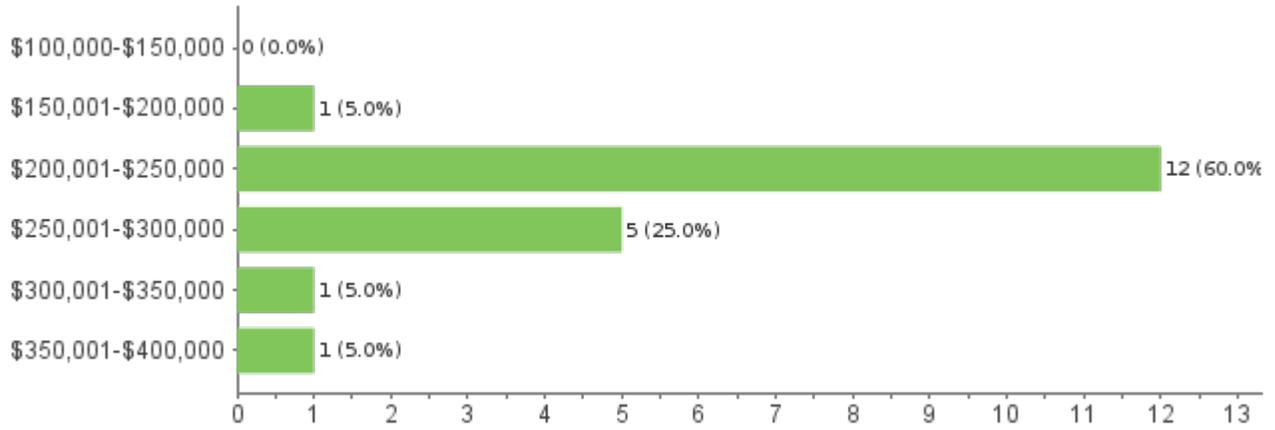
5. In your opinion, which of the following factors are contributing to 'core housing need' in Peterborough?



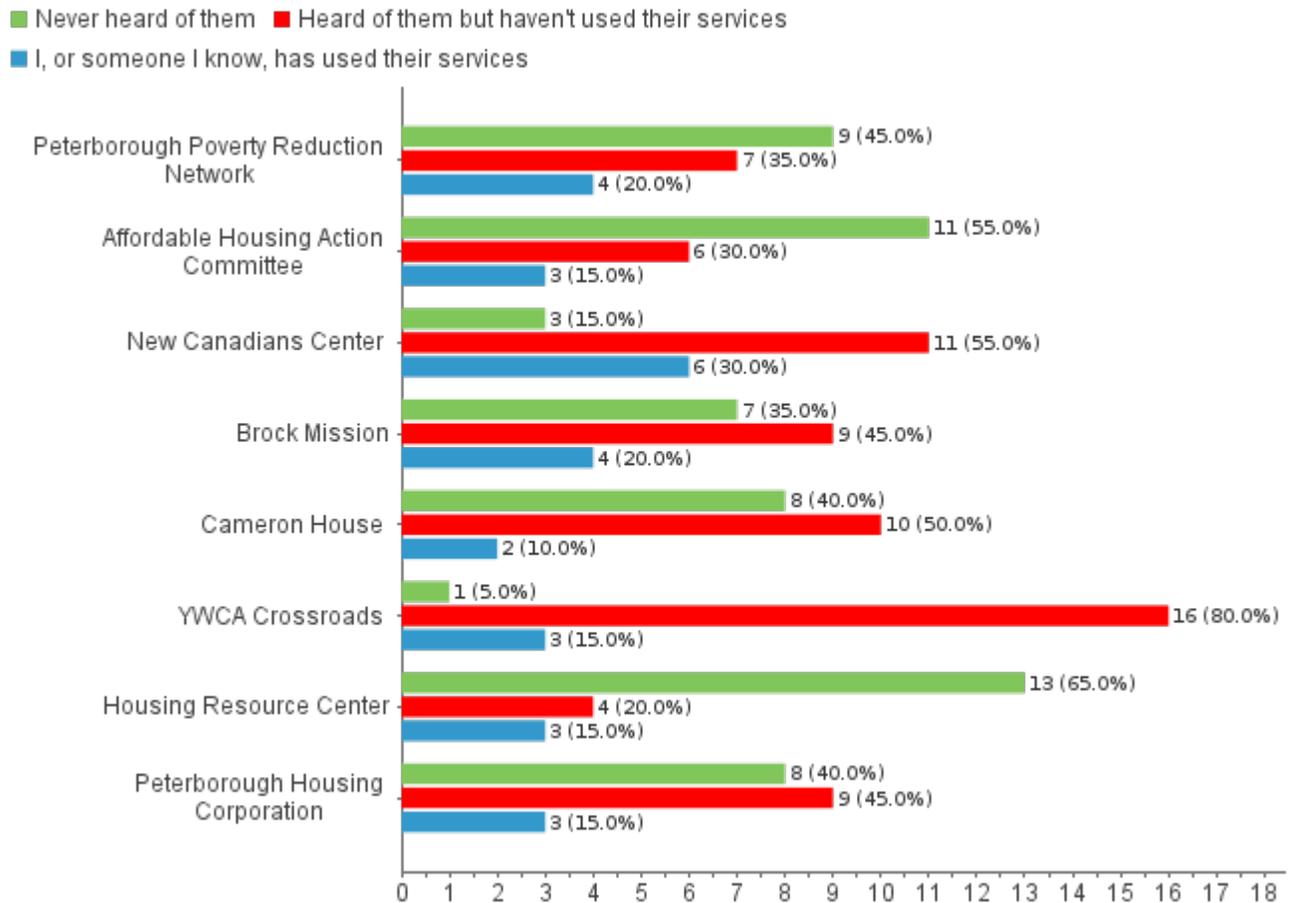
6. What would you guess the average cost of rent was for a two bedroom apartment in the City of Peterborough during 2012 (not including utilities)?



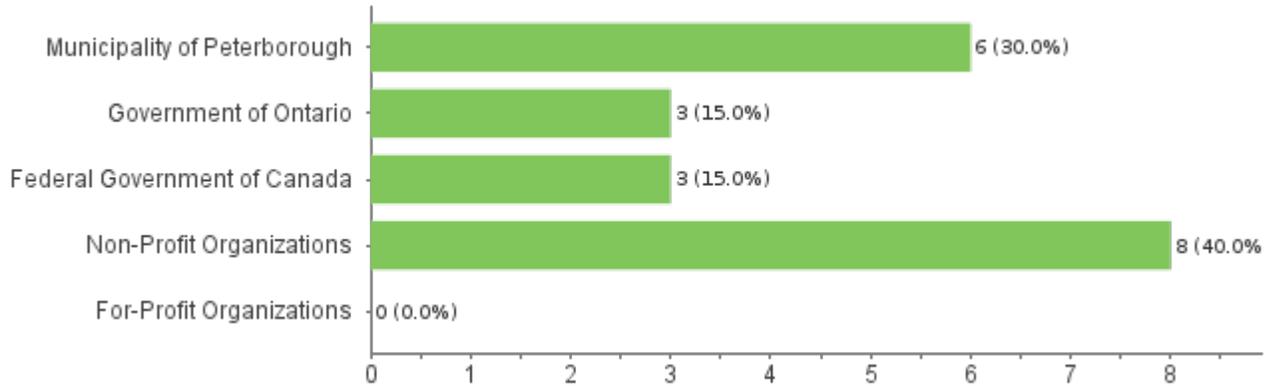
7. What would you guess was the average cost of a house being resold in Peterborough during 2012?



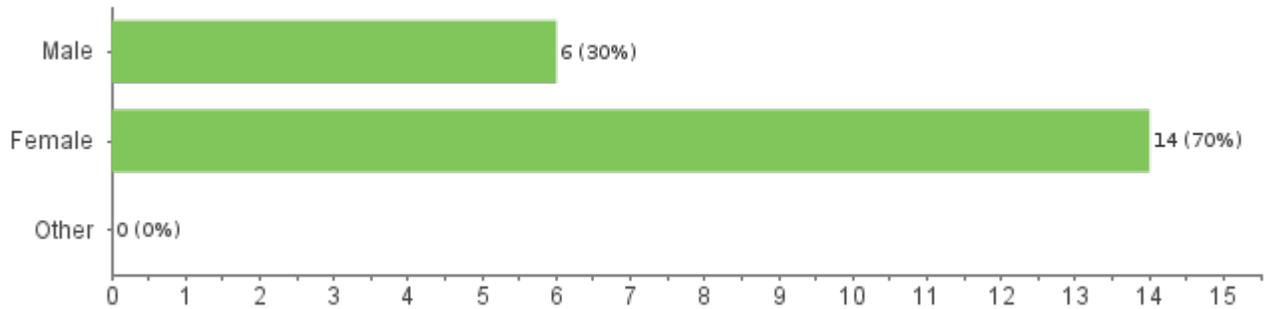
8. Are you are aware of the following organizations that provide housing resources and supports within the City and County of Peterborough?



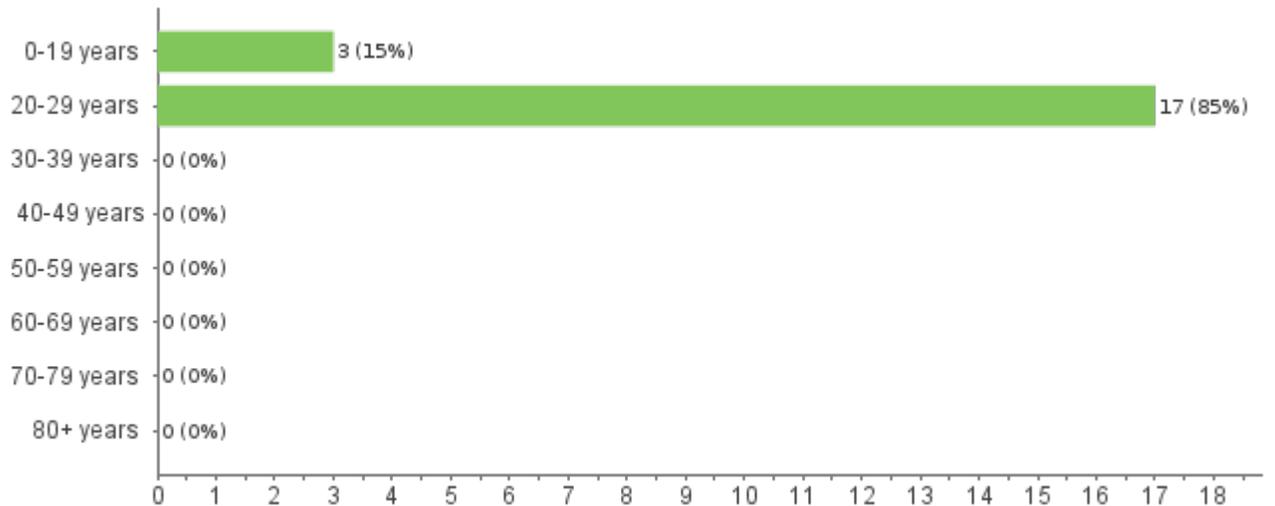
9. Who do you think contributes the most funding to housing and homelessness supports within the City and County of Peterborough?



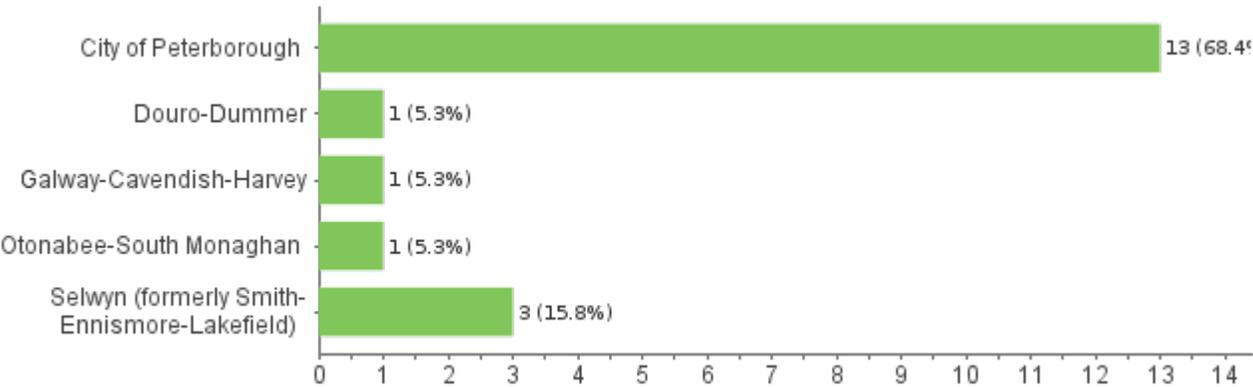
10. Please select your gender:



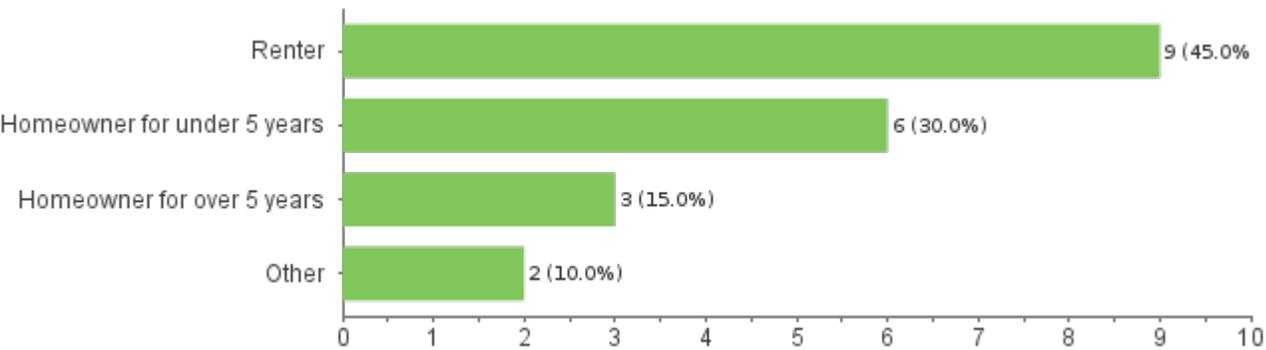
11. Please select your age group:



12. Please select your area of residency within the City or County of Peterborough:



13. Please select the category which best describes your current living arrangements:

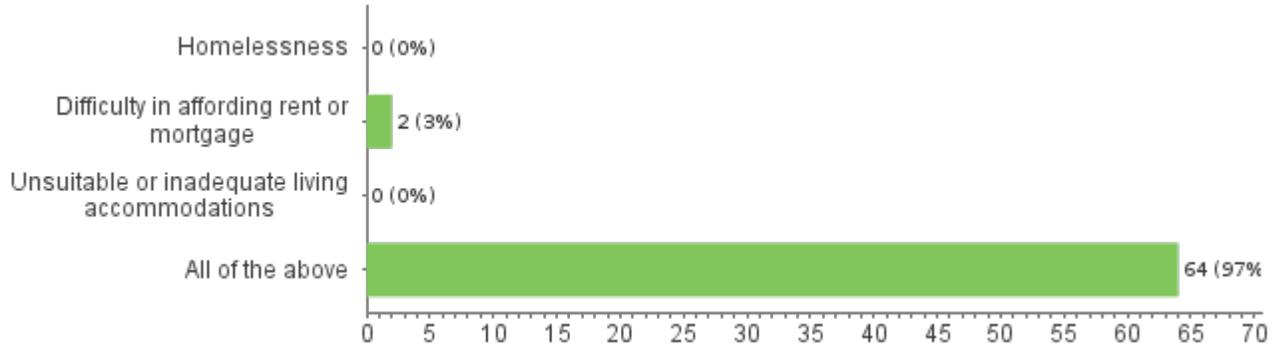


14. Do you have any stories or suggestions that might help us understand housing and homelessness needs and solutions in Peterborough? You may comment about this here, and/or you may provide contact information for the possibility of a personal interview:

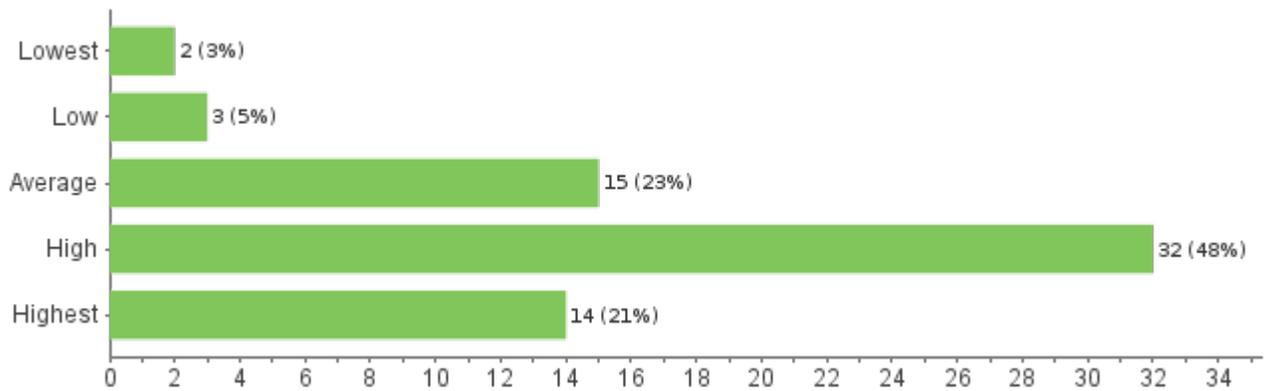
There are 4 responses to this question found in Appendix Section 10.2.6.

10.2.2.2. MIDDLE AGE SURVEY DATA

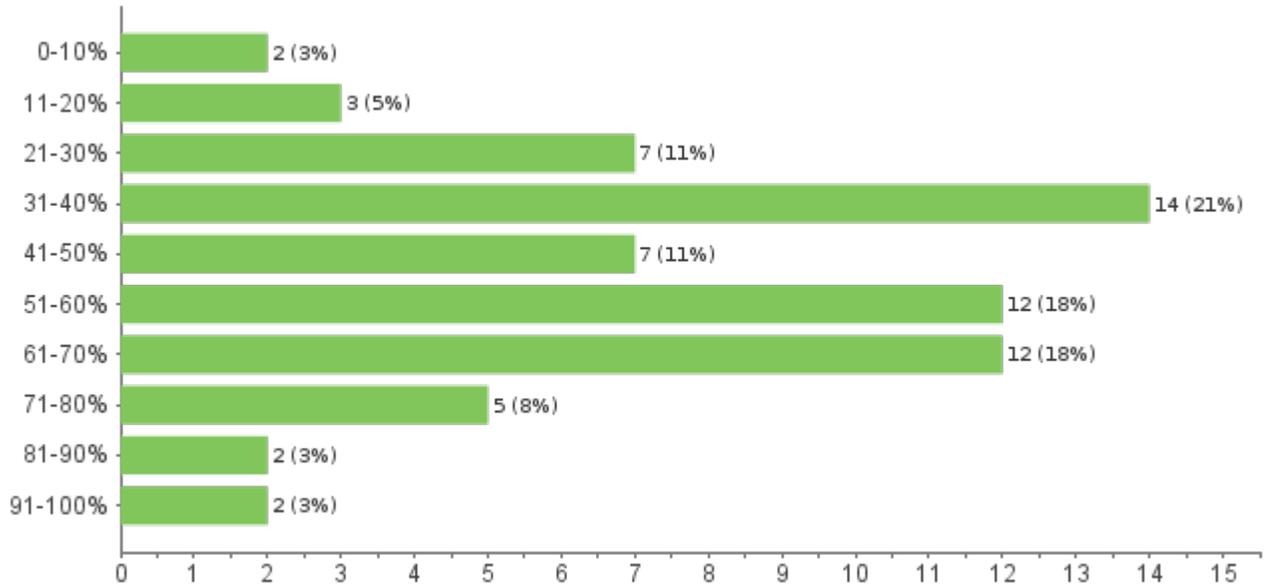
1. What do you think the term 'housing need' may refer to?



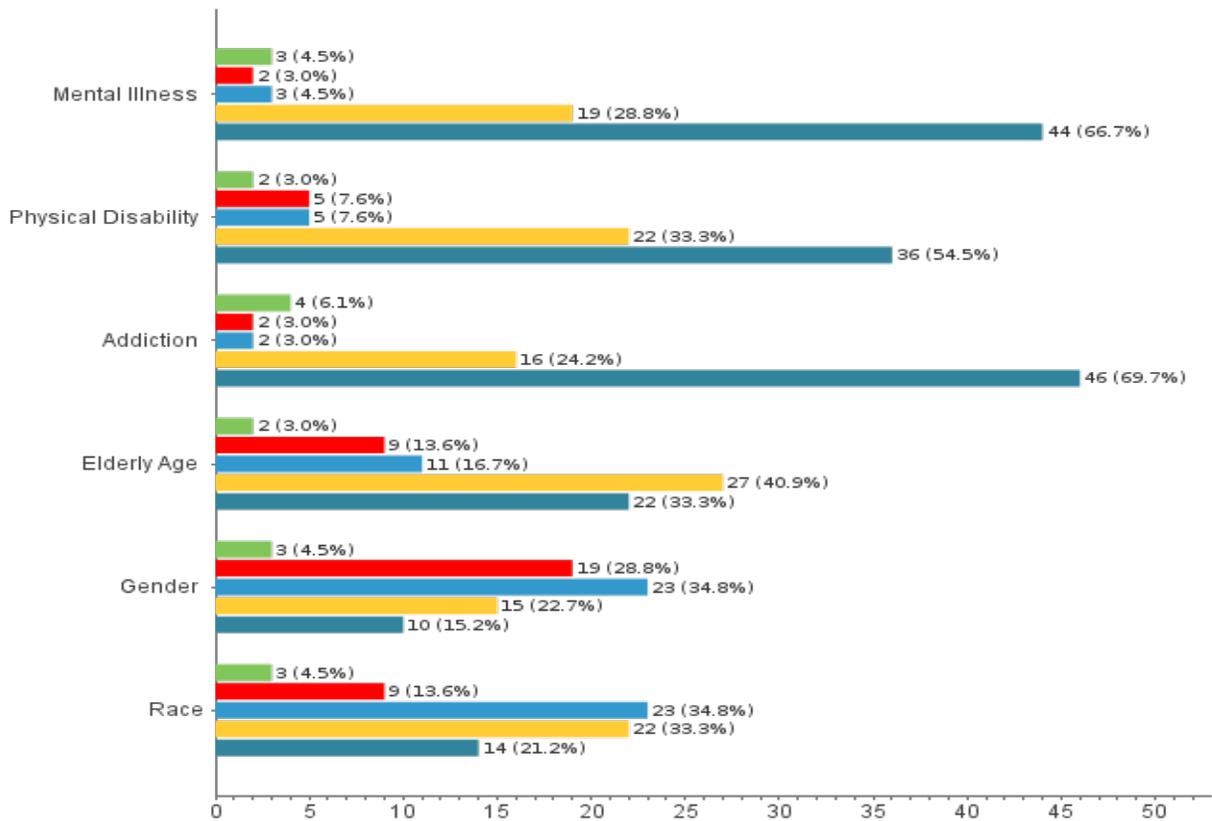
2. Households who spend more than 30% of their total income on rent or mortgage payments are considered to be experiencing what's called 'core housing need'. Compared to other cities across Canada, do you think the share of households experiencing 'core housing need' in Peterborough is:



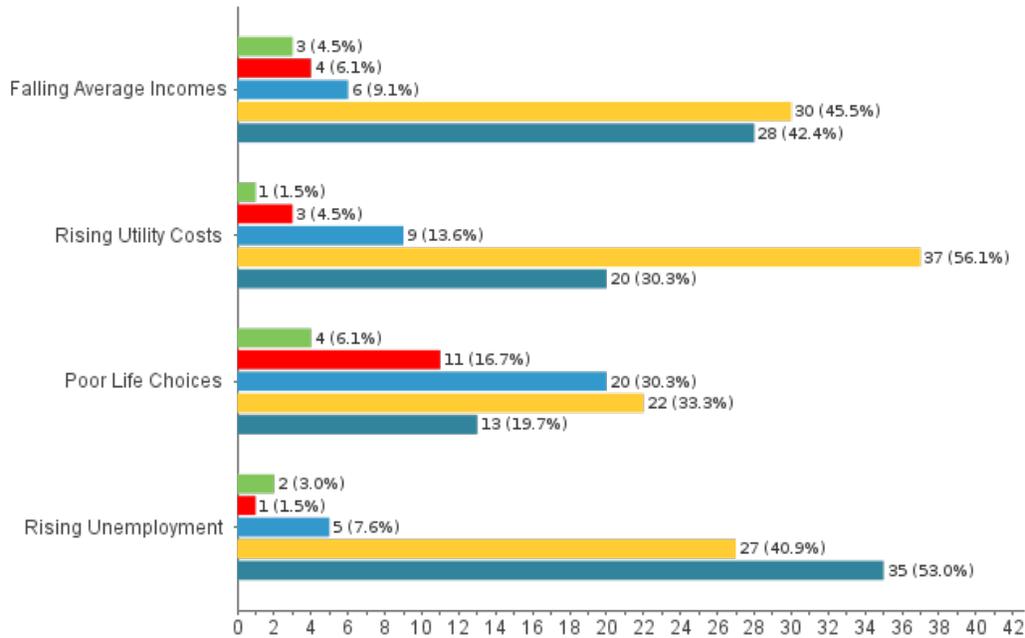
3. What percentage of renter households in the City of Peterborough would you guess spent over half of their household income on housing costs in 2011?



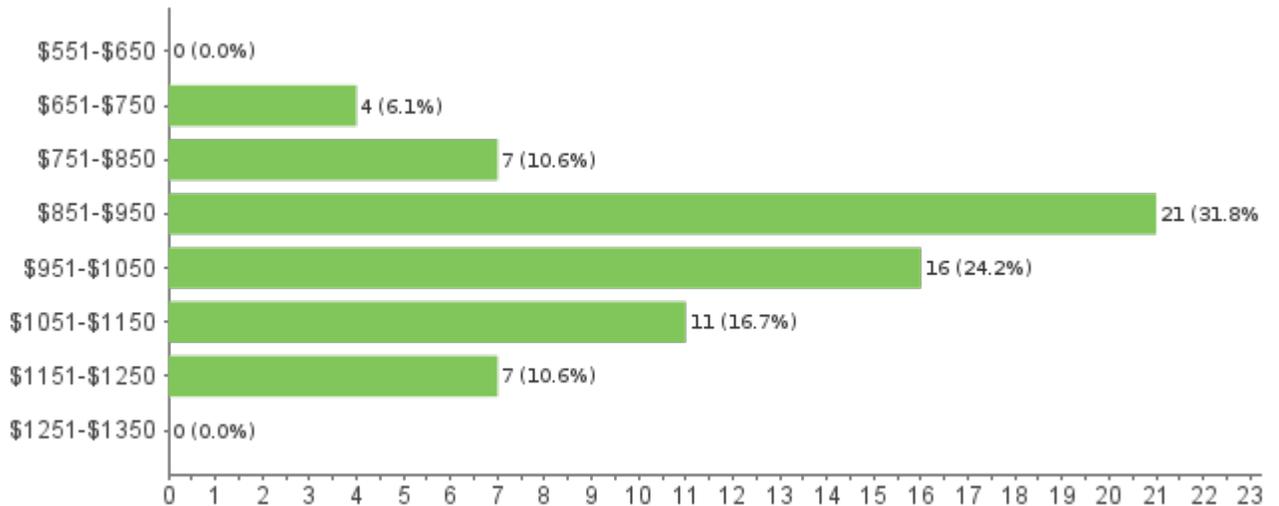
4. In your opinion, which of the following factors enhance the probability that one will face barriers to adequate and affordable housing?



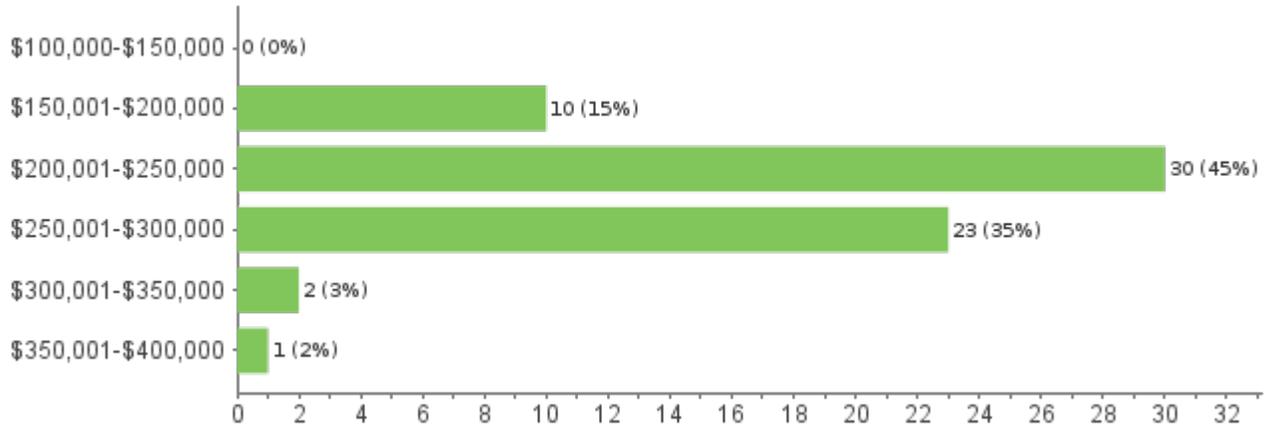
5. In your opinion, which of the following factors are contributing to 'core housing need' in Peterborough?



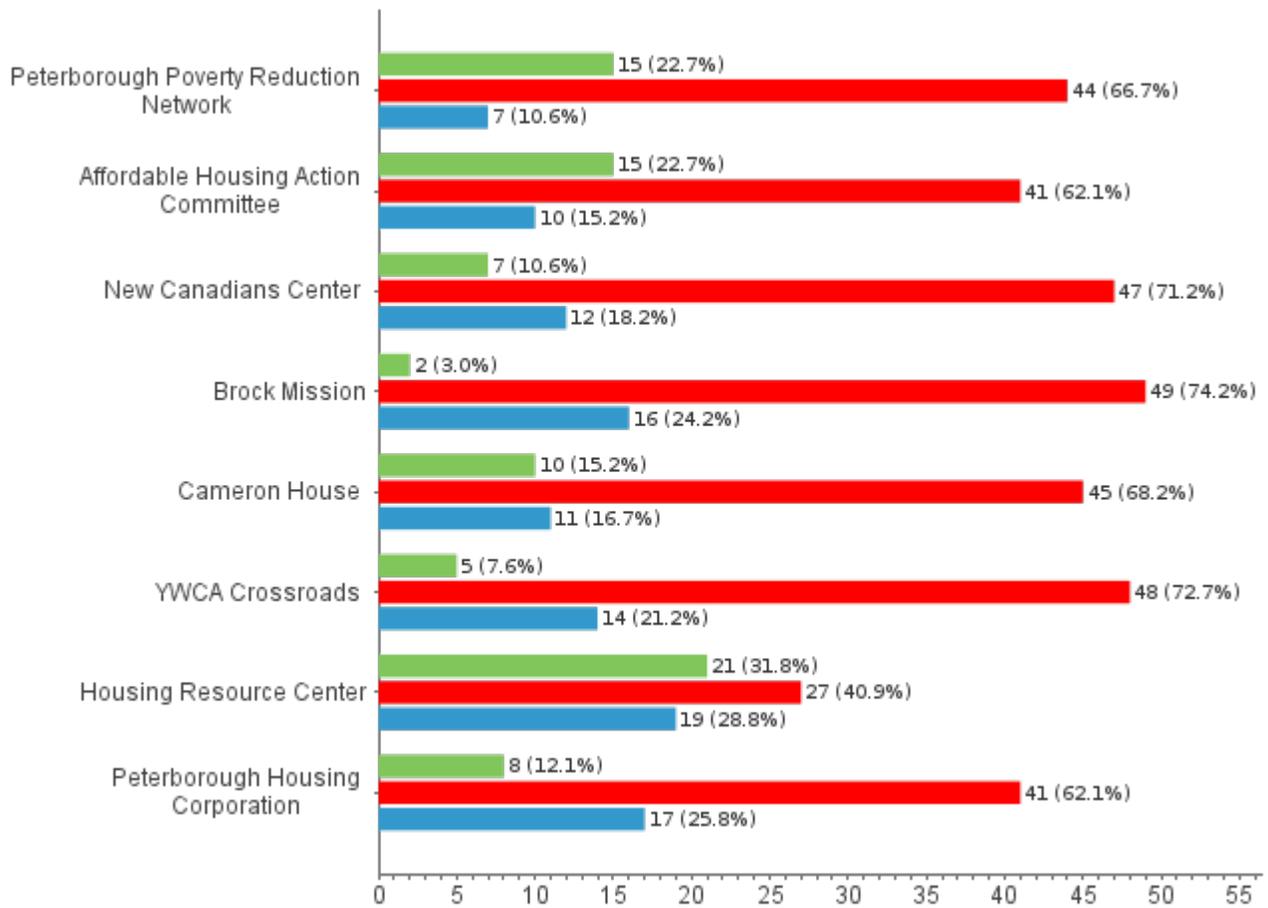
6. What would you guess the average cost of rent was for a two bedroom apartment in the City of Peterborough during 2012 (not including utilities)?



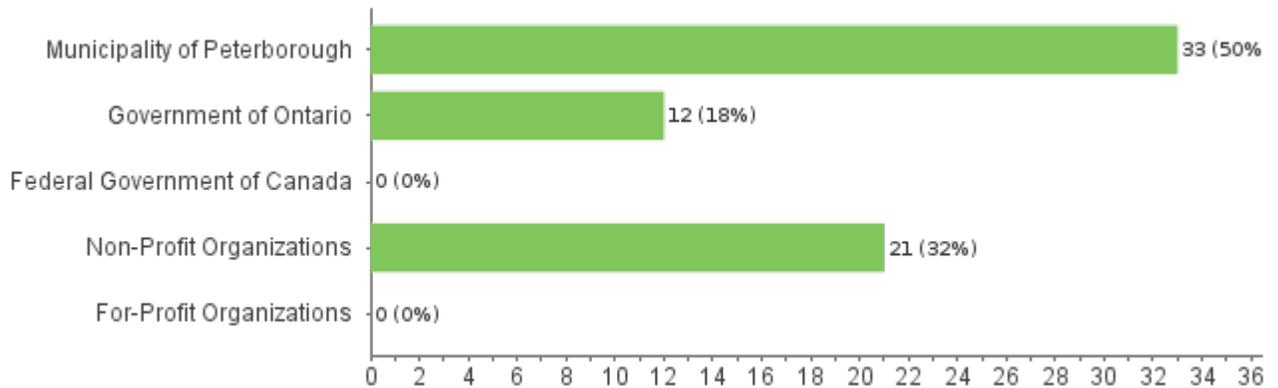
7. What would you guess was the average cost of a house being resold in Peterborough during 2012?



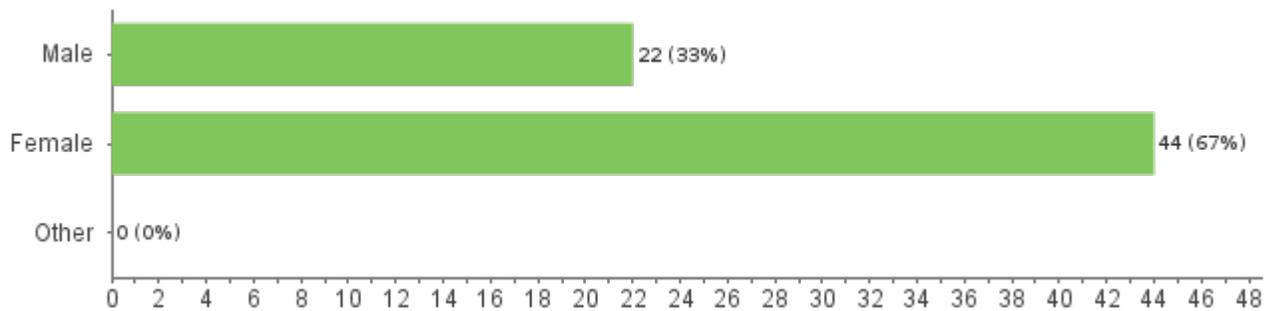
8. Are you are aware of the following organizations that provide housing resources and supports within the City and County of Peterborough?



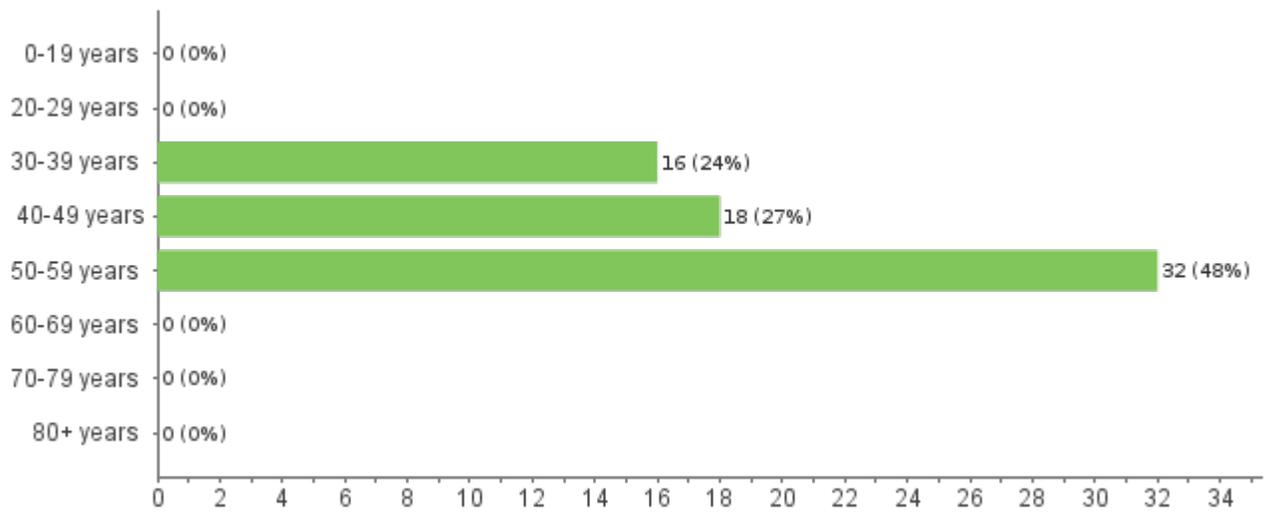
9. Who do you think contributes the most funding to housing and homelessness supports within the City and County of Peterborough?



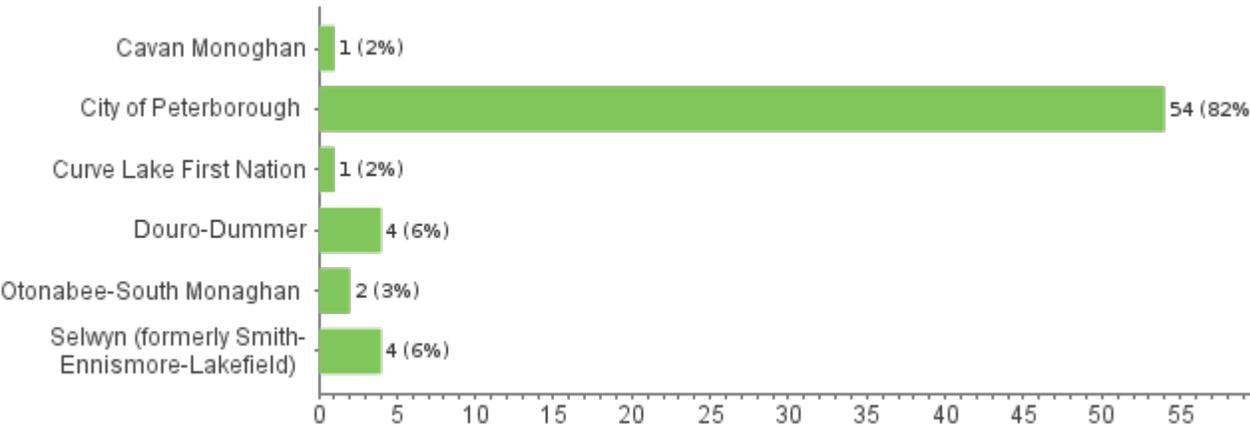
10. Please select your gender:



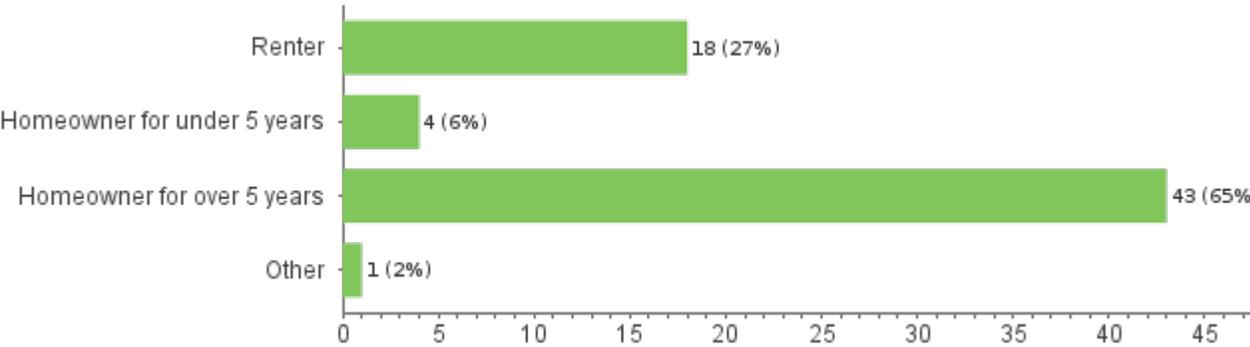
11. Please select your age group:



12. Please select your area of residency within the City or County of Peterborough:



13. Please select the category which best describes your current living arrangements:

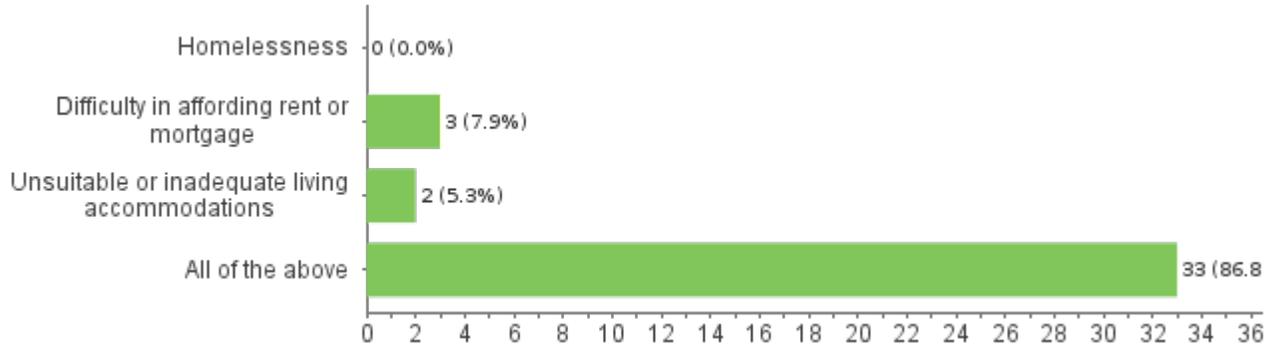


14. Do you have any stories or suggestions that might help us understand housing and homelessness needs and solutions in Peterborough? You may comment about this here, and/or you may provide contact information for the possibility of a personal interview:

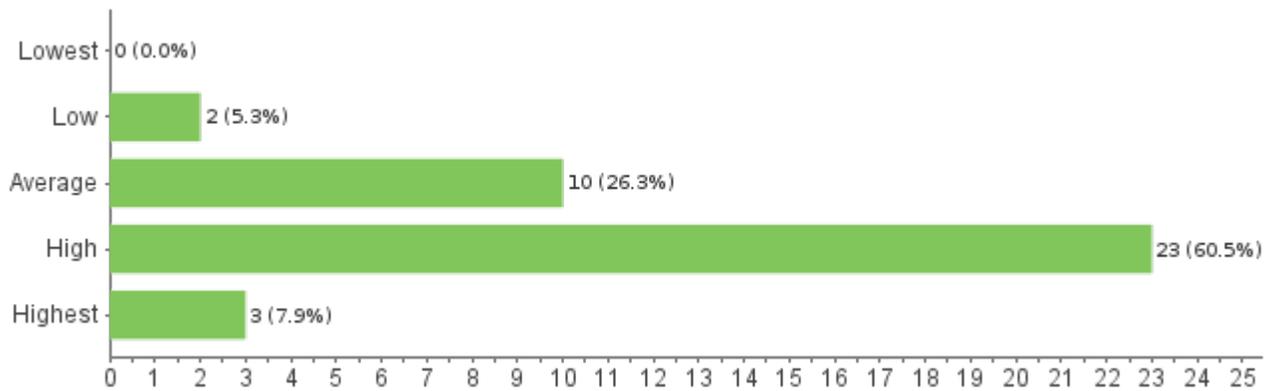
There are 20 response(s) to this question found in Section 10.2.6. of the Appendix.

10.2.2.3. ELDERLY SURVEY DATA

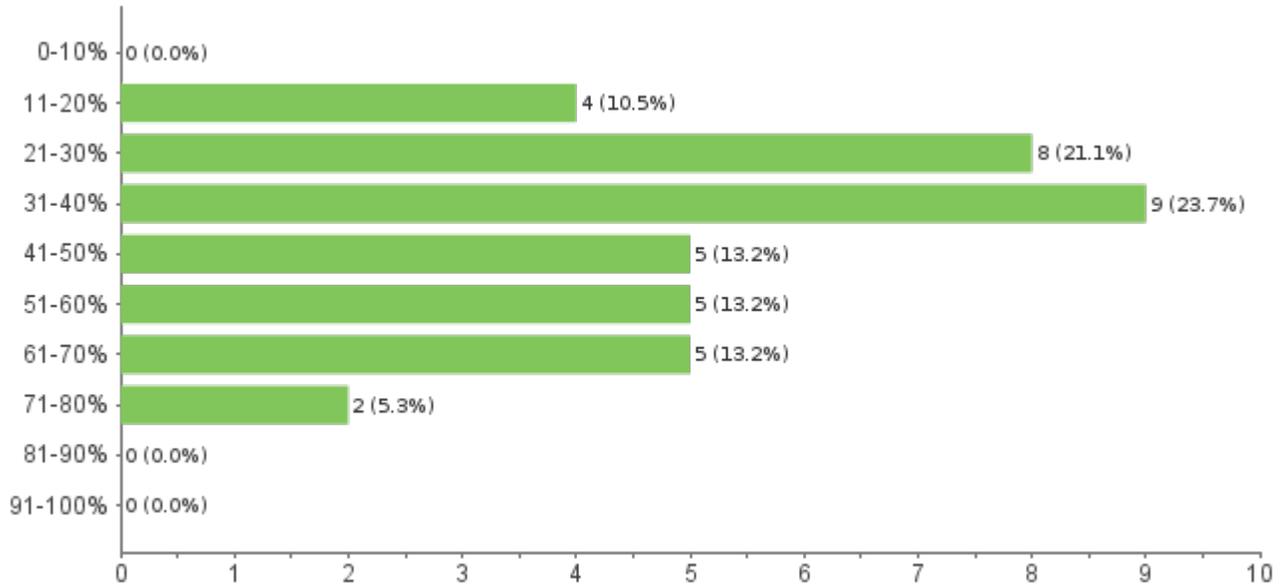
1. What do you think the term 'housing need' may refer to?



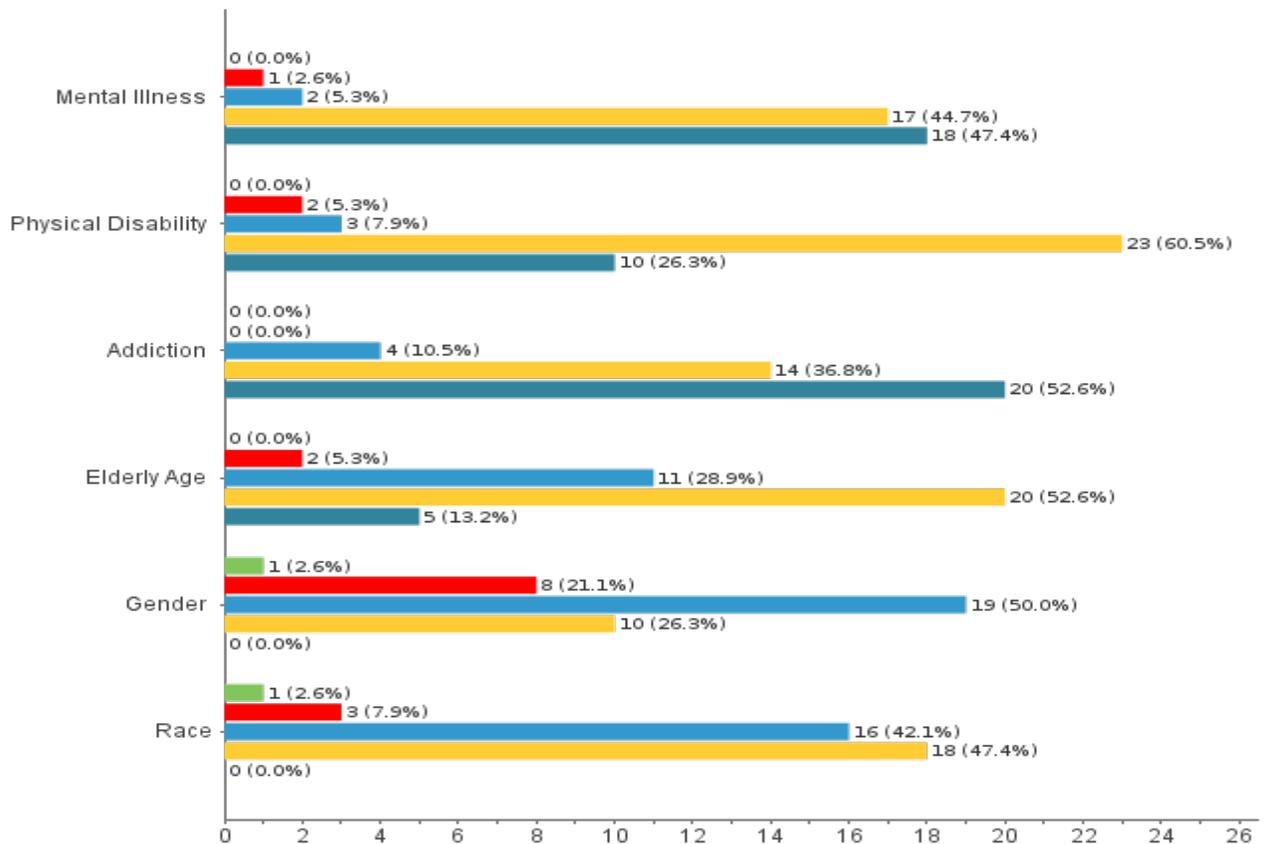
2. Households who spend more than 30% of their total income on rent or mortgage payments are considered to be experiencing what's called 'core housing need'. Compared to other cities across Canada, do you think the share of households experiencing 'core housing need' in Peterborough is:



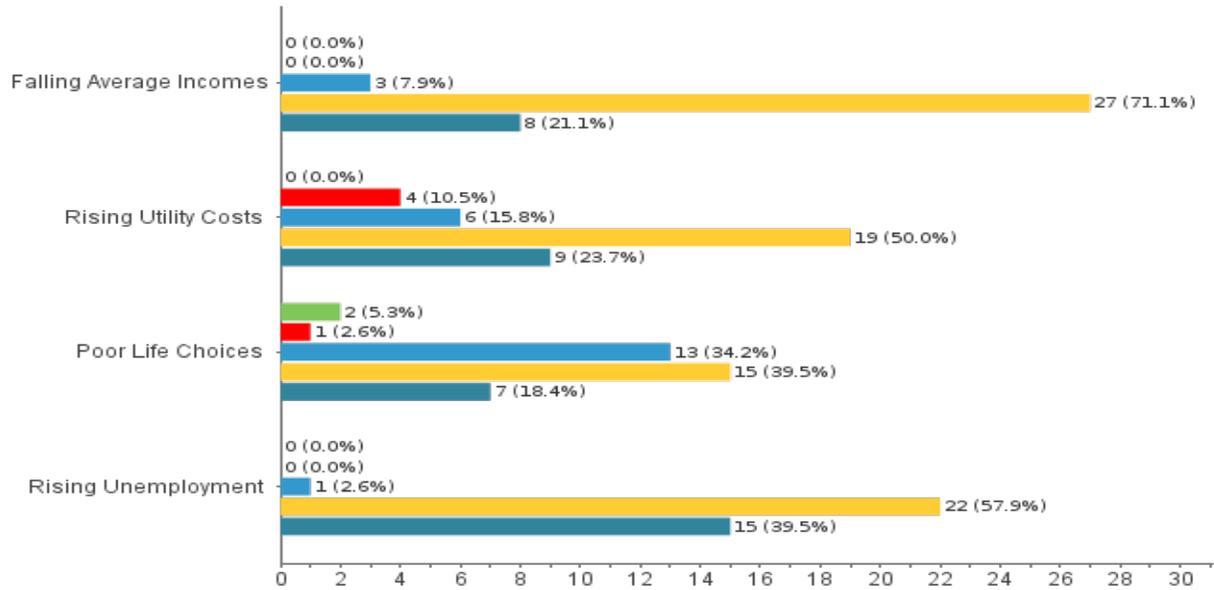
3. What percentage of renter households in the City of Peterborough would you guess spent over half of their household income on housing costs in 2011?



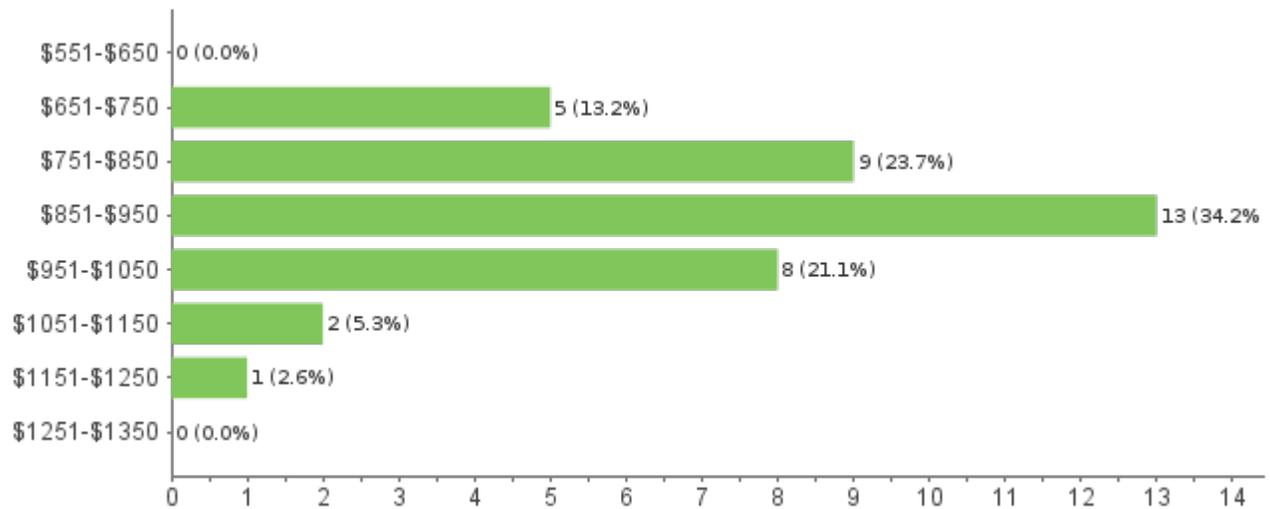
4. In your opinion, which of the following factors enhance the probability that one will face barriers to adequate and affordable housing?



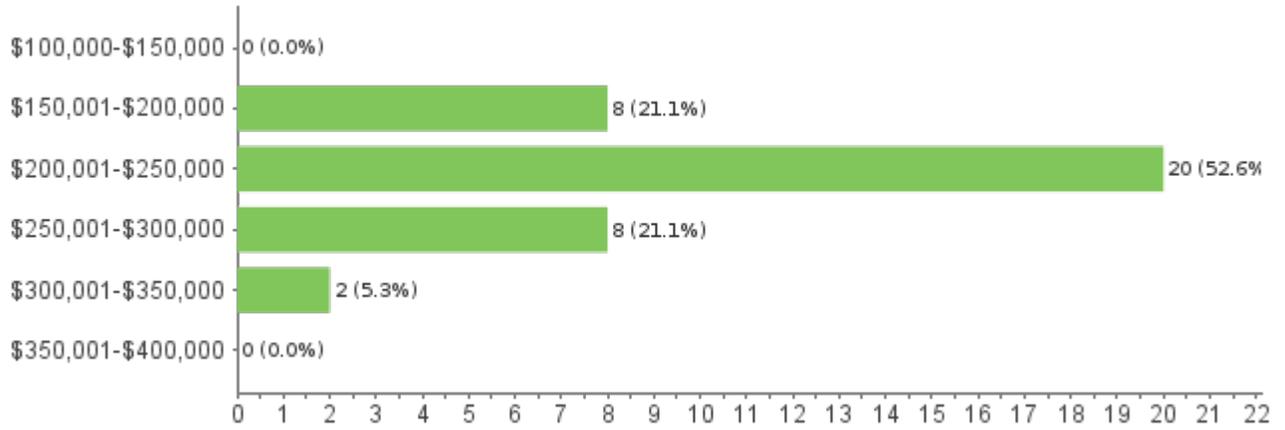
5. In your opinion, which of the following factors are contributing to 'core housing need' in Peterborough?



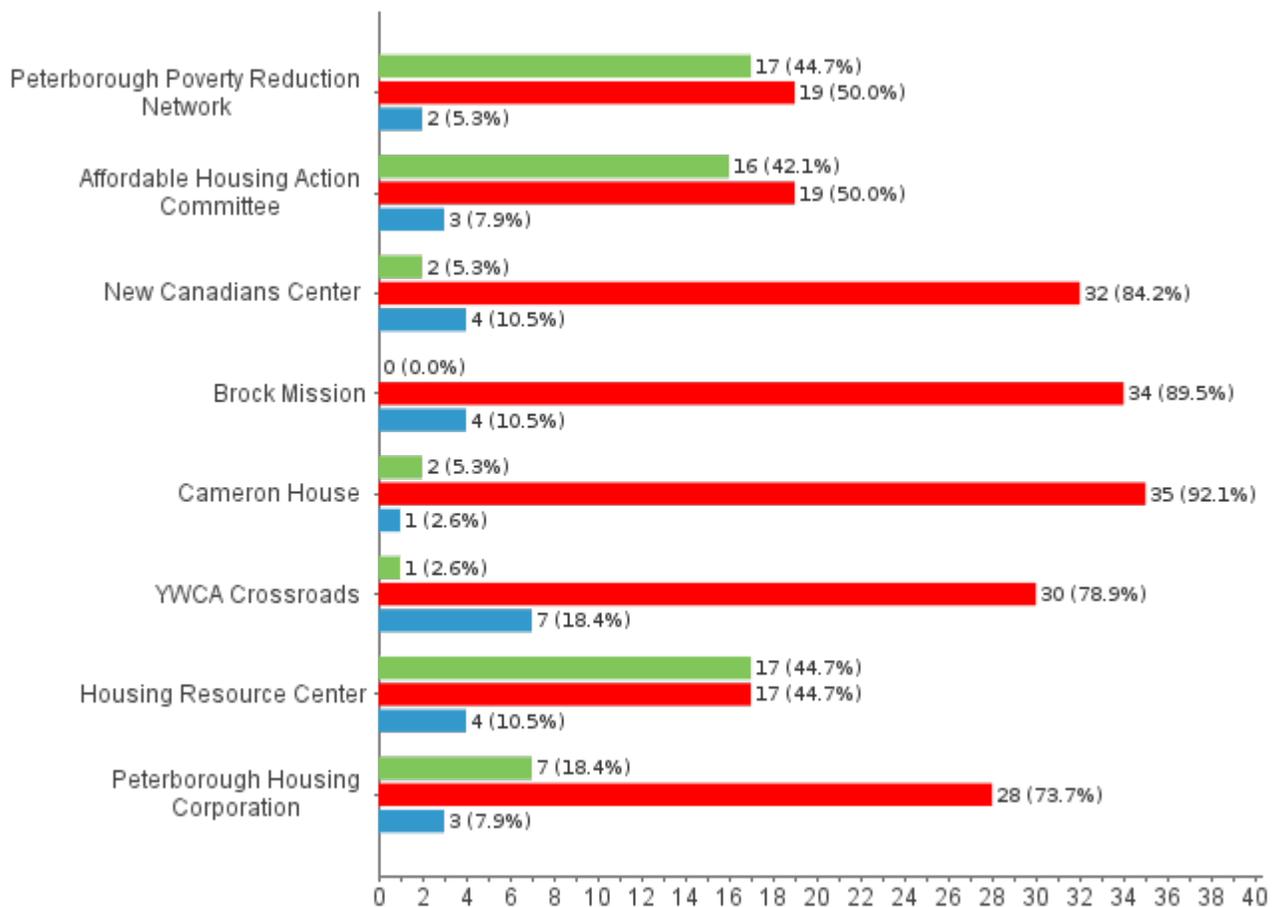
6. What would you guess the average cost of rent was for a two bedroom apartment in the City of Peterborough during 2012 (not including utilities)?



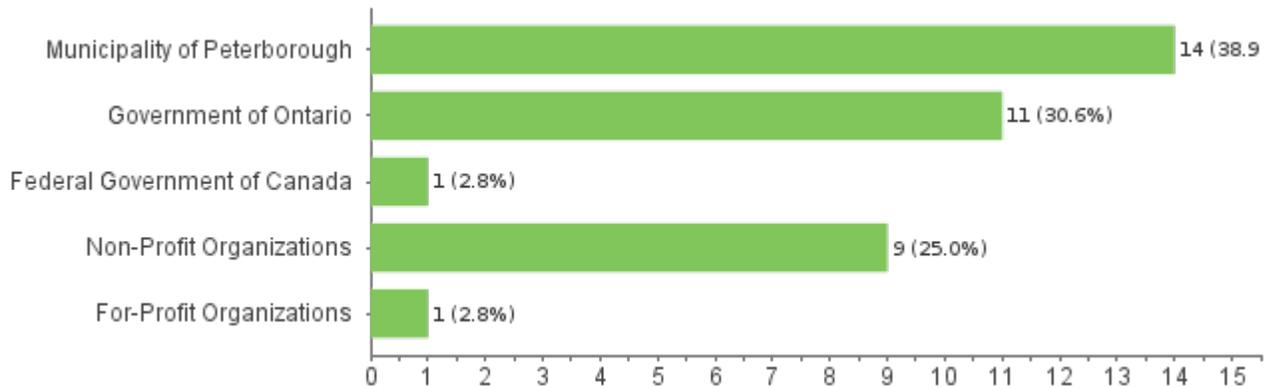
7. What would you guess was the average cost of a house being resold in Peterborough during 2012?



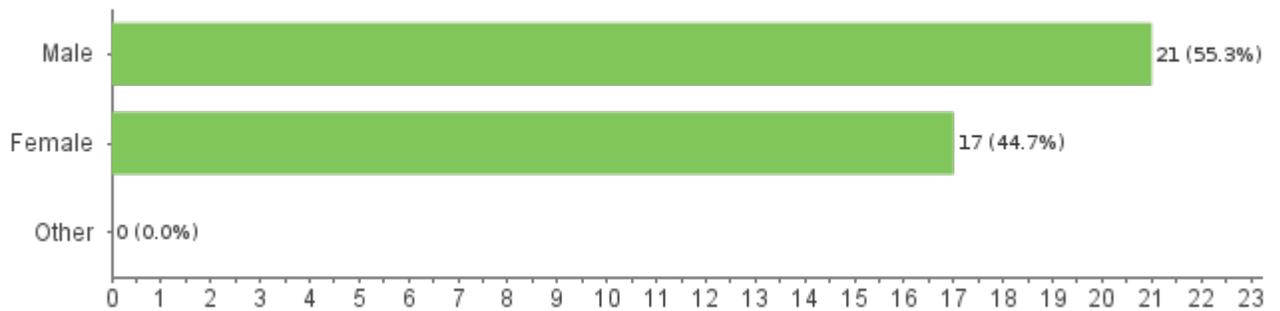
8. Are you are aware of the following organizations that provide housing resources and supports within the City and County of Peterborough?



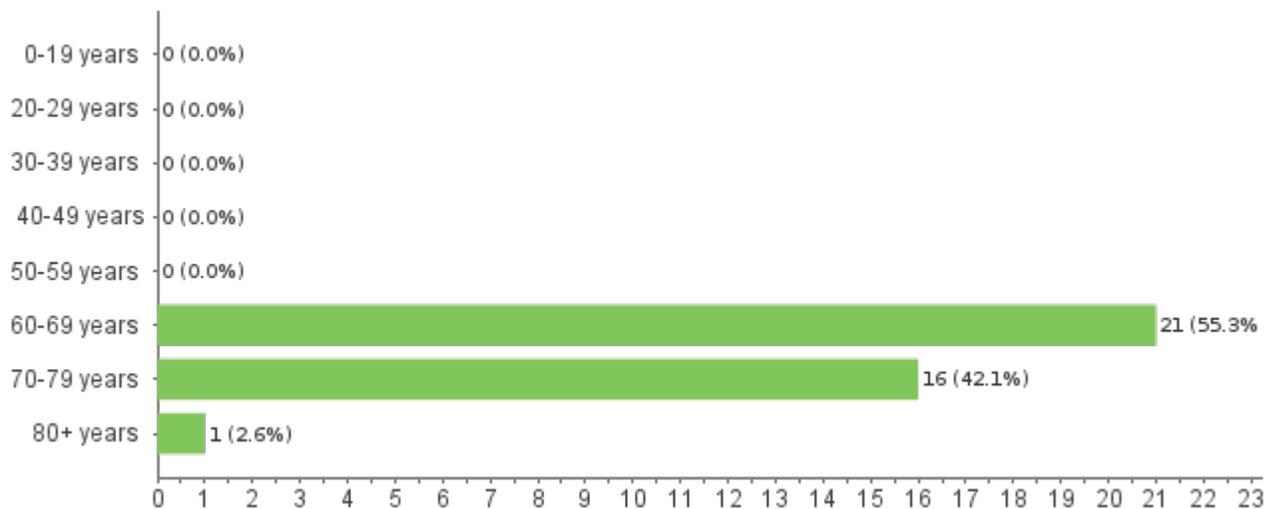
9. Who do you think contributes the most funding to housing and homelessness supports within the City and County of Peterborough?



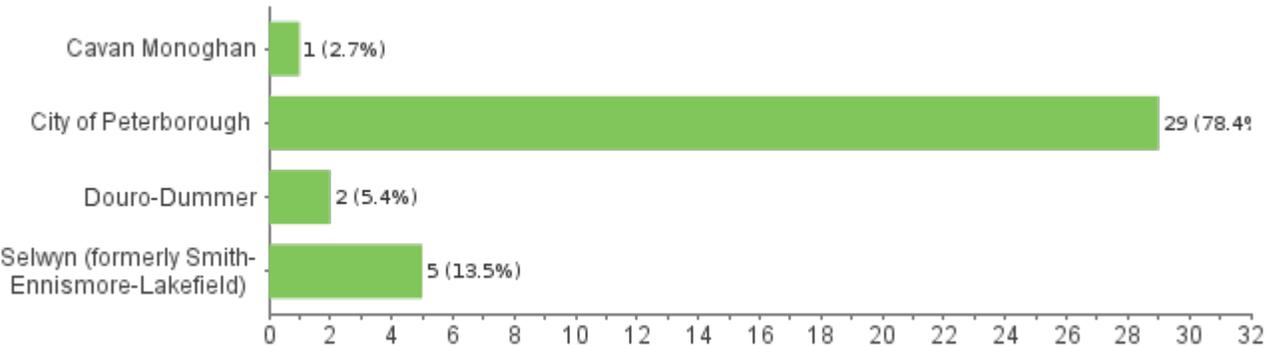
10. Please select your gender:



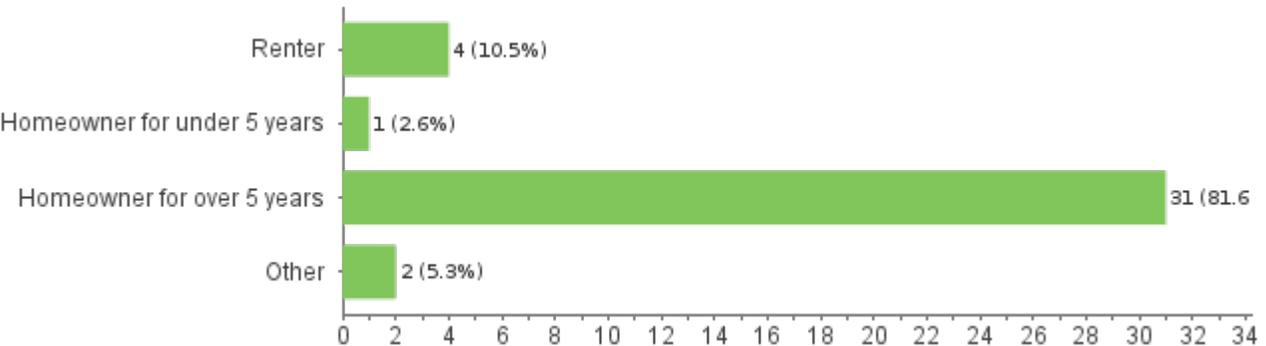
11. Please select your age group:



12. Please select your area of residency within the City or County of Peterborough:



13. Please select the category which best describes your current living arrangements:



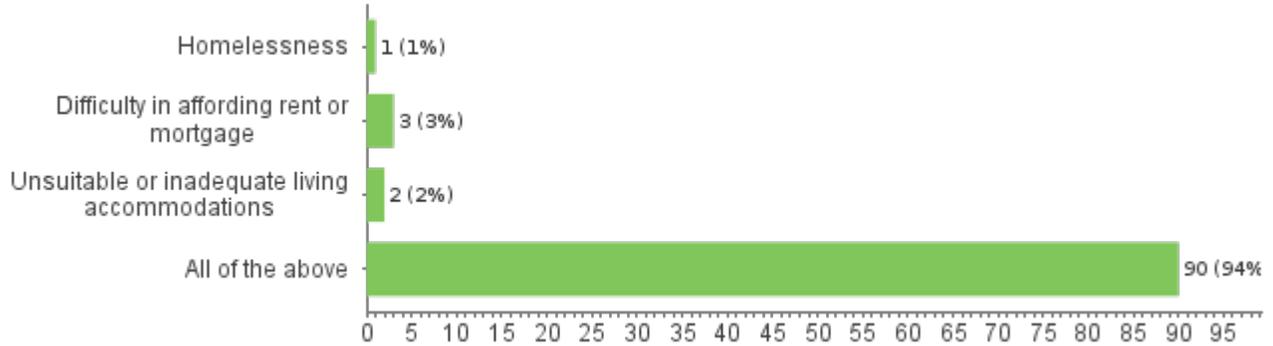
14. Do you have any stories or suggestions that might help us understand housing and homelessness needs and solutions in Peterborough? You may comment about this here, and/or you may provide contact information for the possibility of a personal interview:

There are 7 response(s) to this question found in Section 10.2.6. of the Appendix.

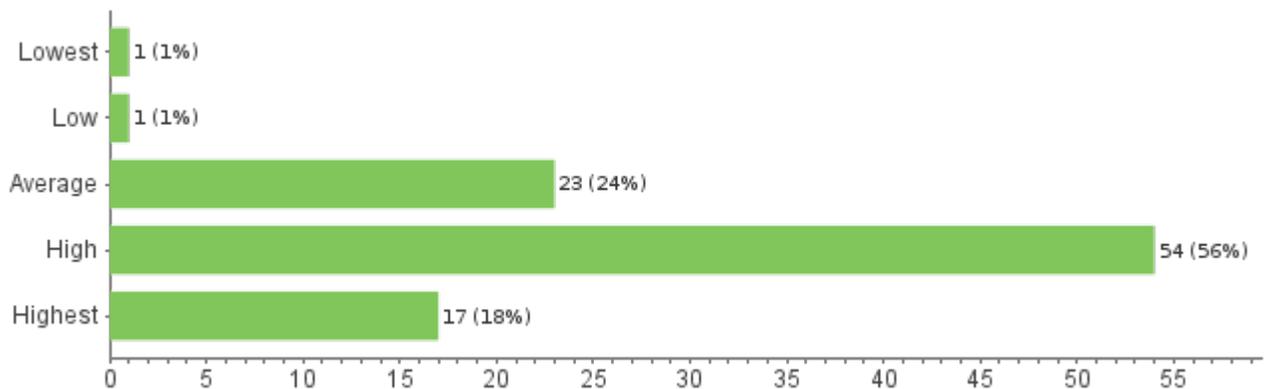
10.2.3.RESIDENT SURVEY DATA

10.2.3.1. CITY RESIDENT SURVEY DATA

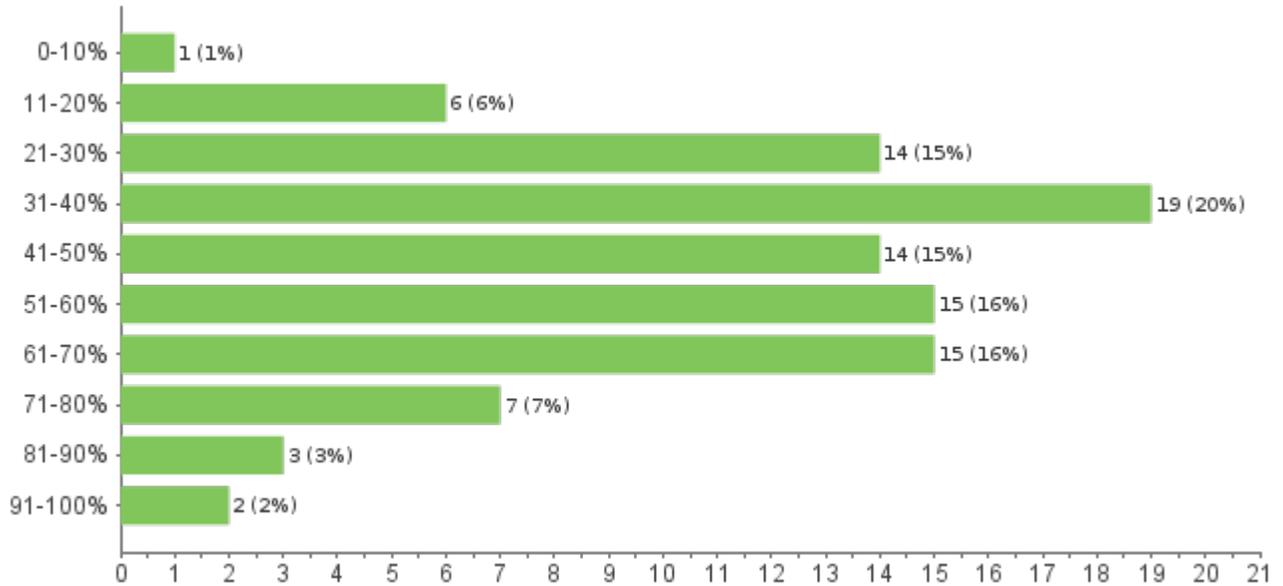
1. What do you think the term 'housing need' may refer to?



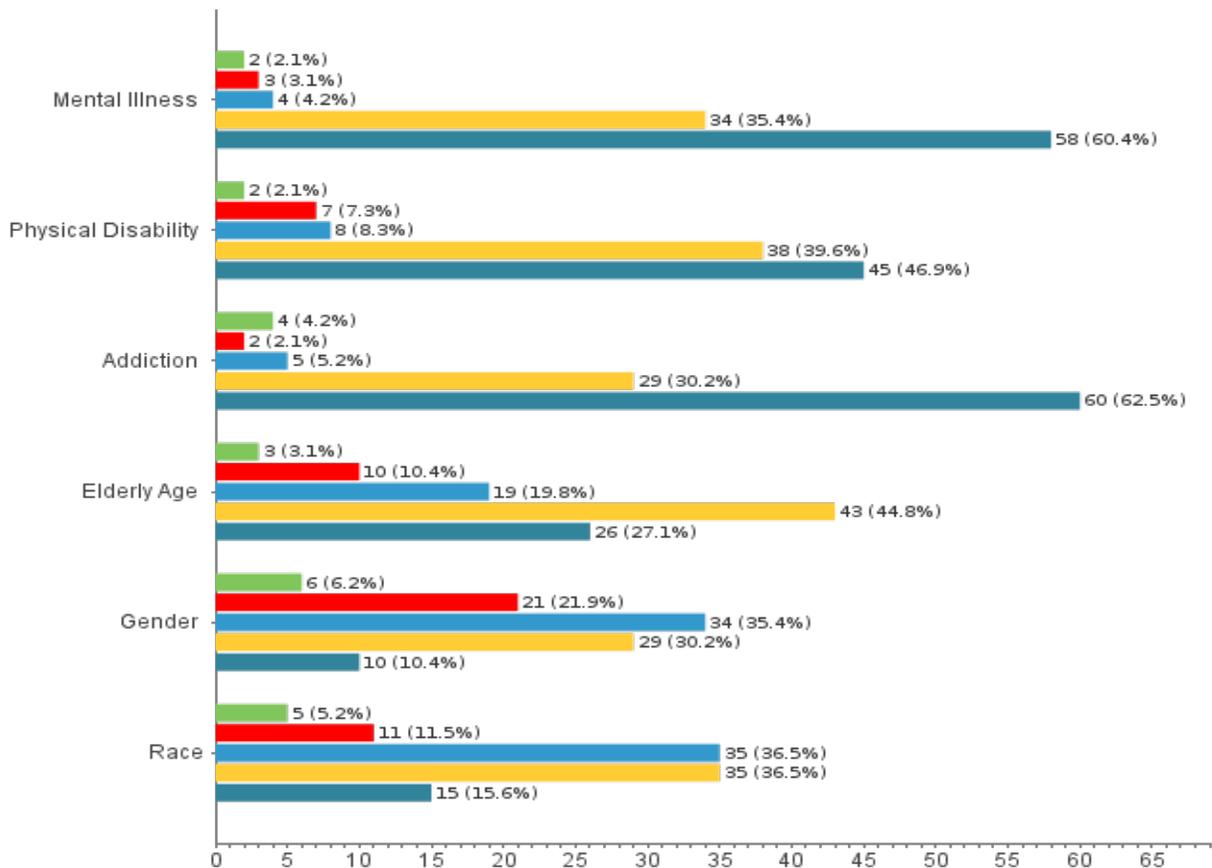
2. Households who spend more than 30% of their total income on rent or mortgage payments are considered to be experiencing what's called 'core housing need'. Compared to other cities across Canada, do you think the share of households experiencing 'core housing need' in Peterborough is:



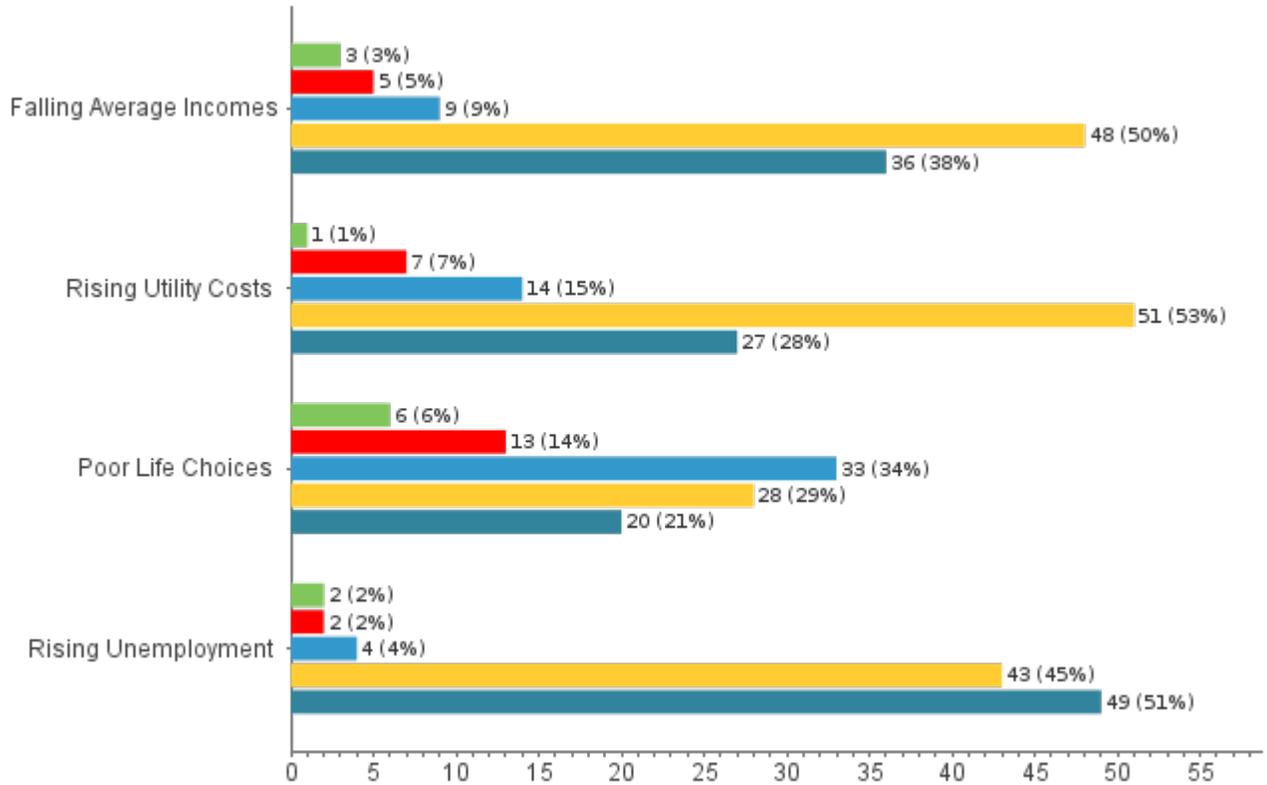
3. What percentage of renter households in the City of Peterborough would you guess spent over half of their household income on housing costs in 2011?



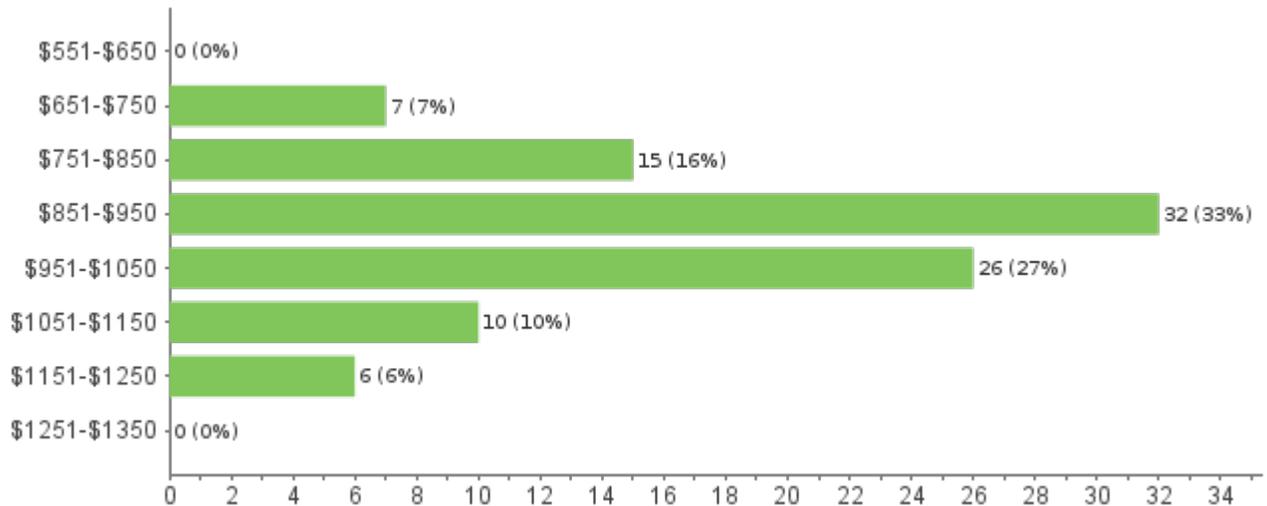
4. In your opinion, which of the following factors enhance the probability that one will face barriers to adequate and affordable housing?



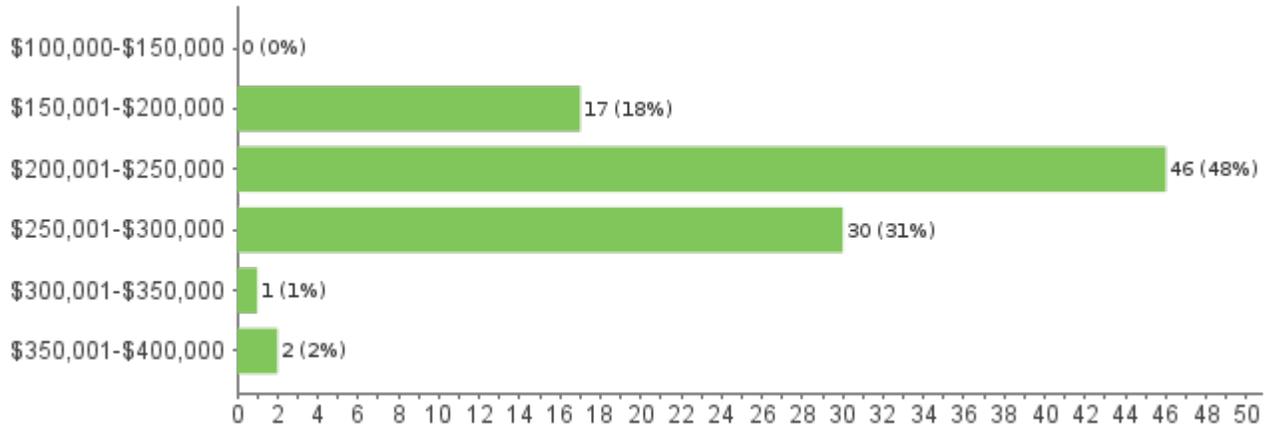
5. In your opinion, which of the following factors are contributing to 'core housing need' in Peterborough?



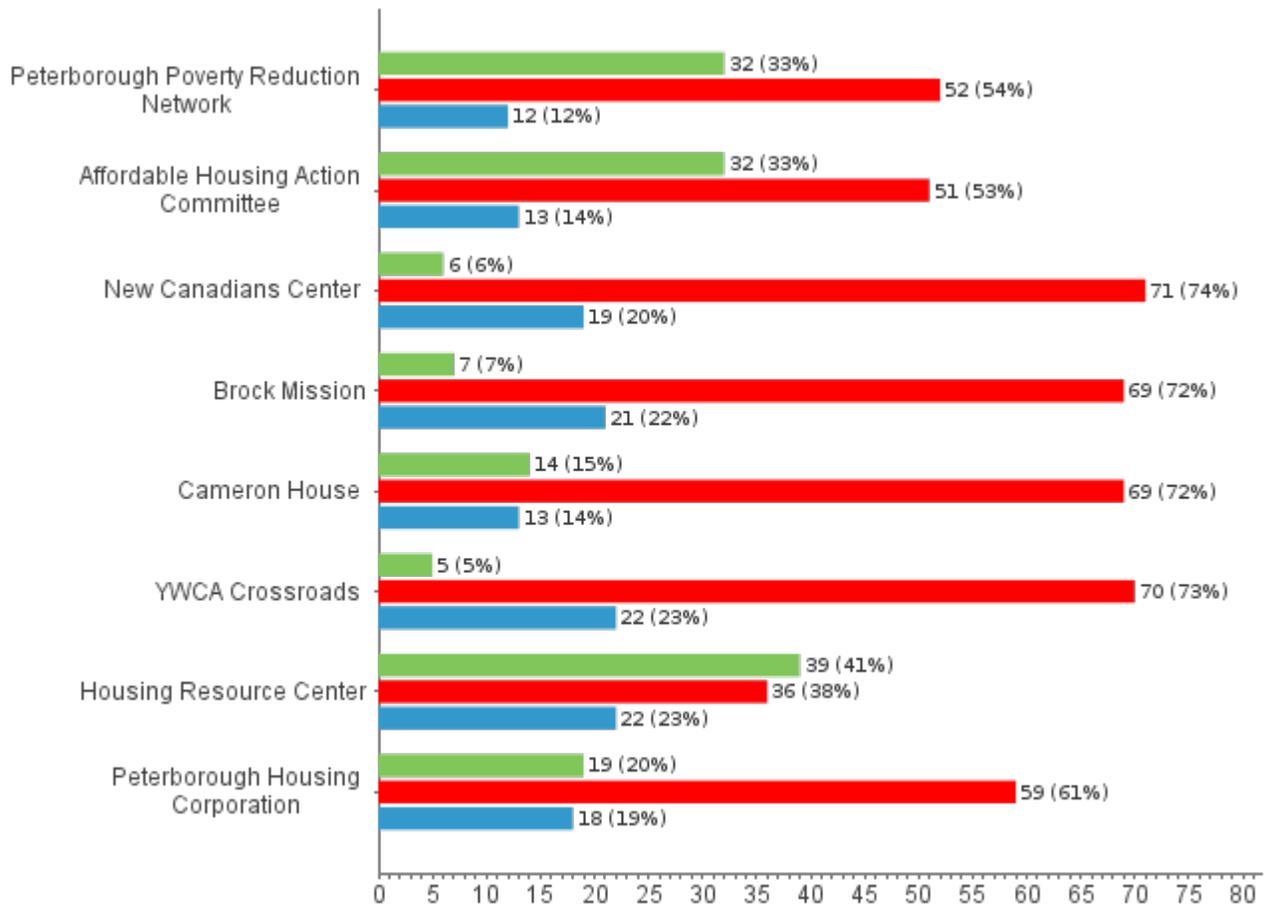
6. What would you guess the average cost of rent was for a two bedroom apartment in the City of Peterborough during 2012 (not including utilities)?



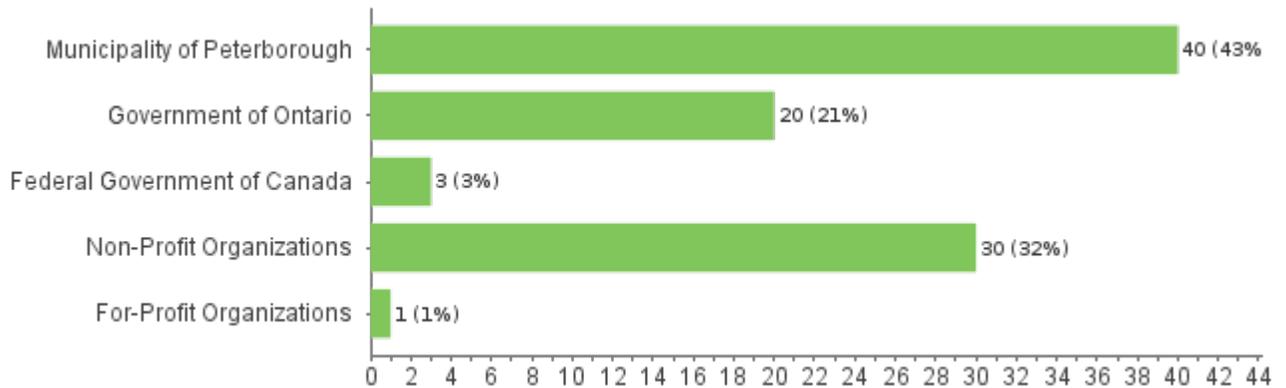
7. What would you guess was the average cost of a house being resold in Peterborough during 2012?



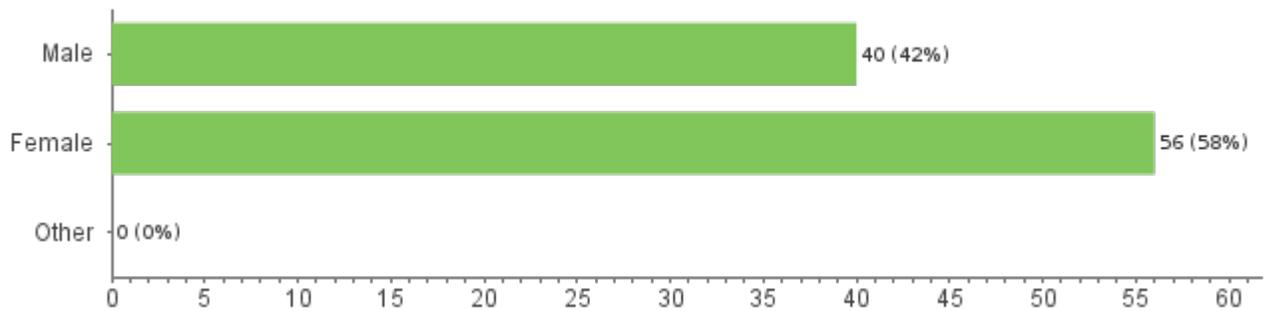
8. Are you are aware of the following organizations that provide housing resources and supports within the City and County of Peterborough?



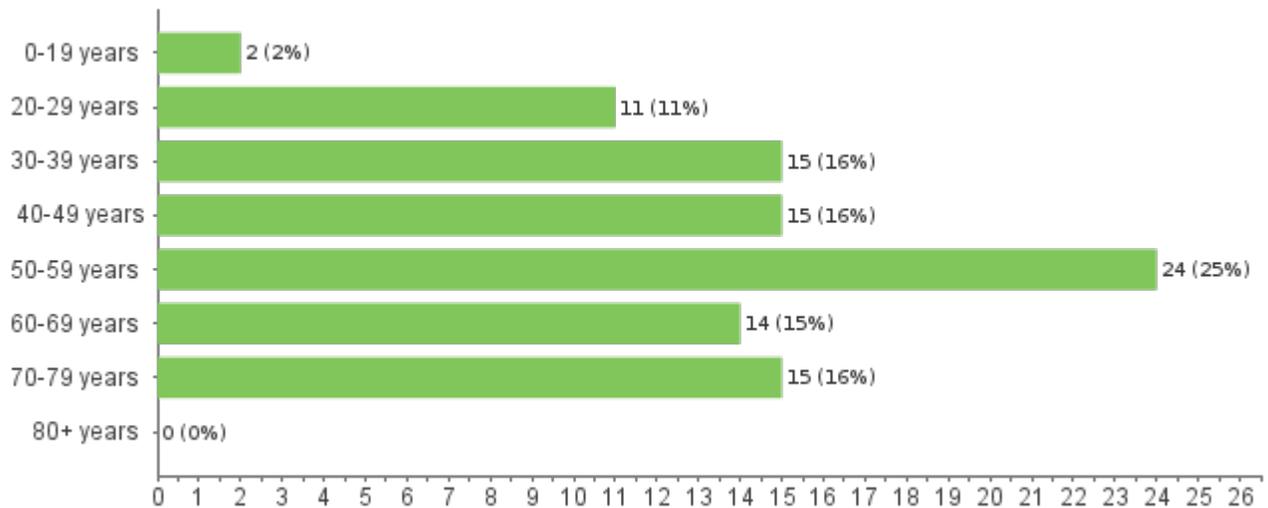
9. Who do you think contributes the most funding to housing and homelessness supports within the City and County of Peterborough?



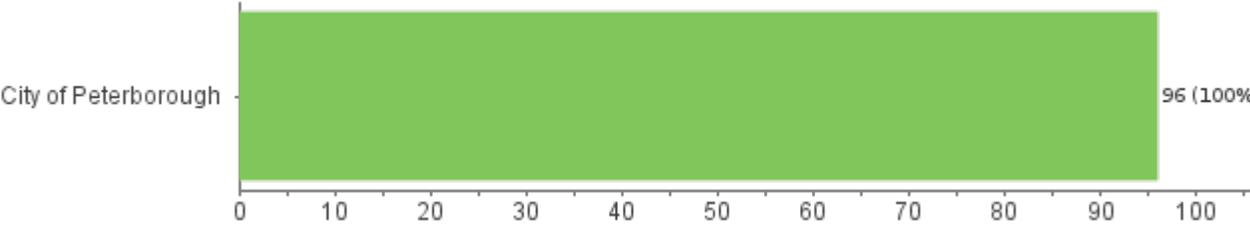
10. Please select your gender:



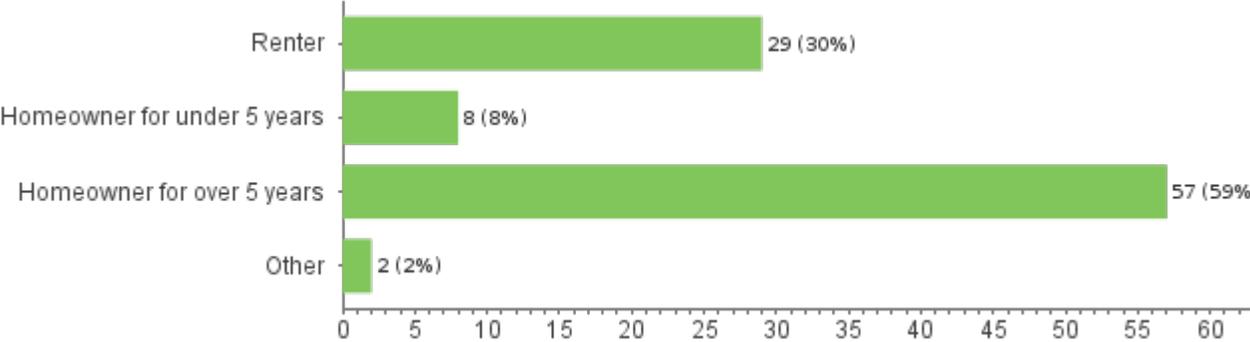
11. Please select your age group:



12. Please select your area of residency within the City or County of Peterborough:



13. Please select the category which best describes your current living arrangements:

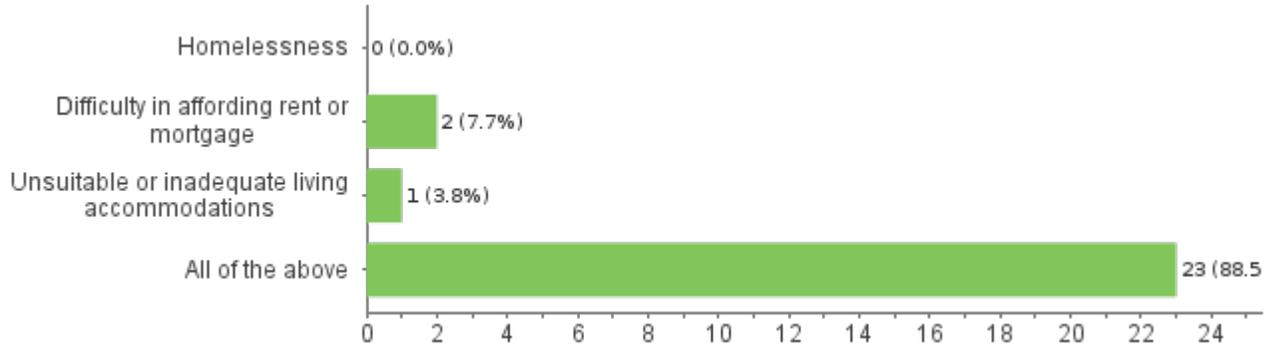


14. Do you have any stories or suggestions that might help us understand housing and homelessness needs and solutions in Peterborough? You may comment about this here, and/or you may provide contact information for the possibility of a personal interview:

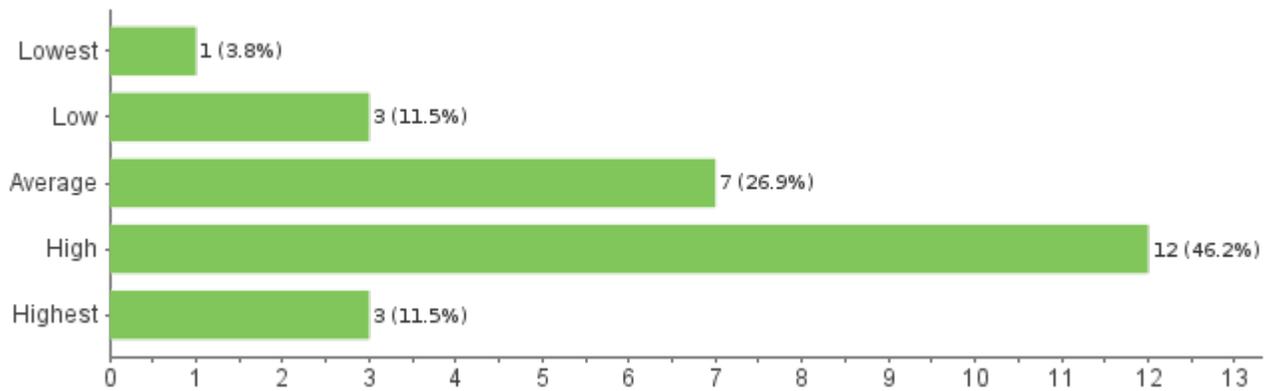
There are 26 responses to this question found in Section 10.2.6. of the Appendix.

10.2.3.2. TOWNSHIP RESIDENT SURVEY DATA

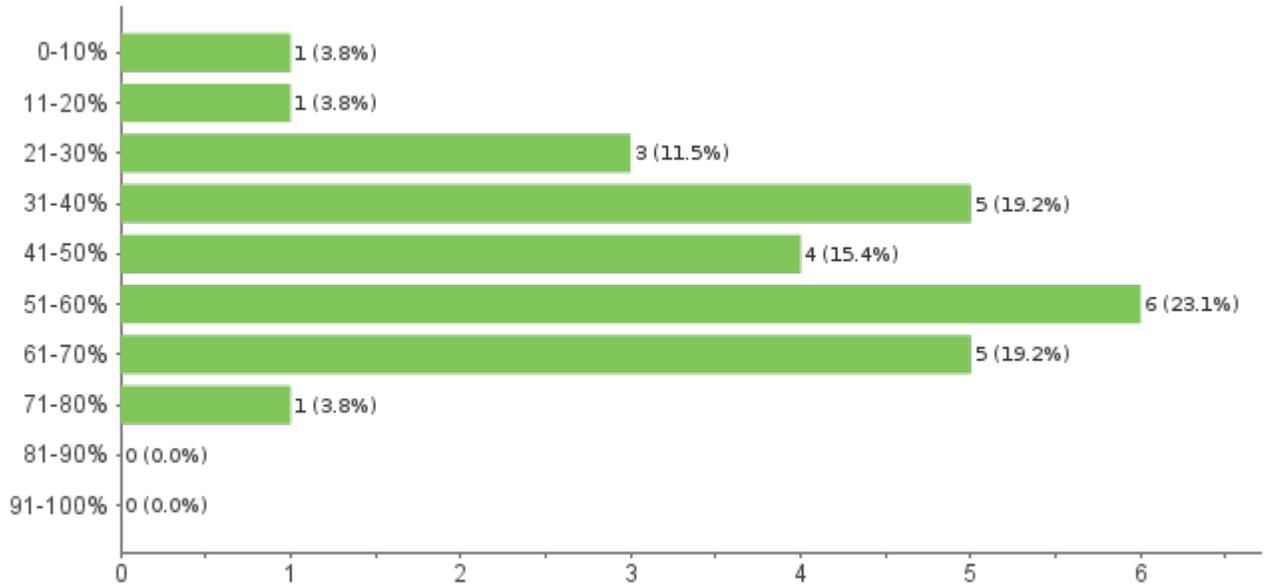
1. What do you think the term 'housing need' may refer to?



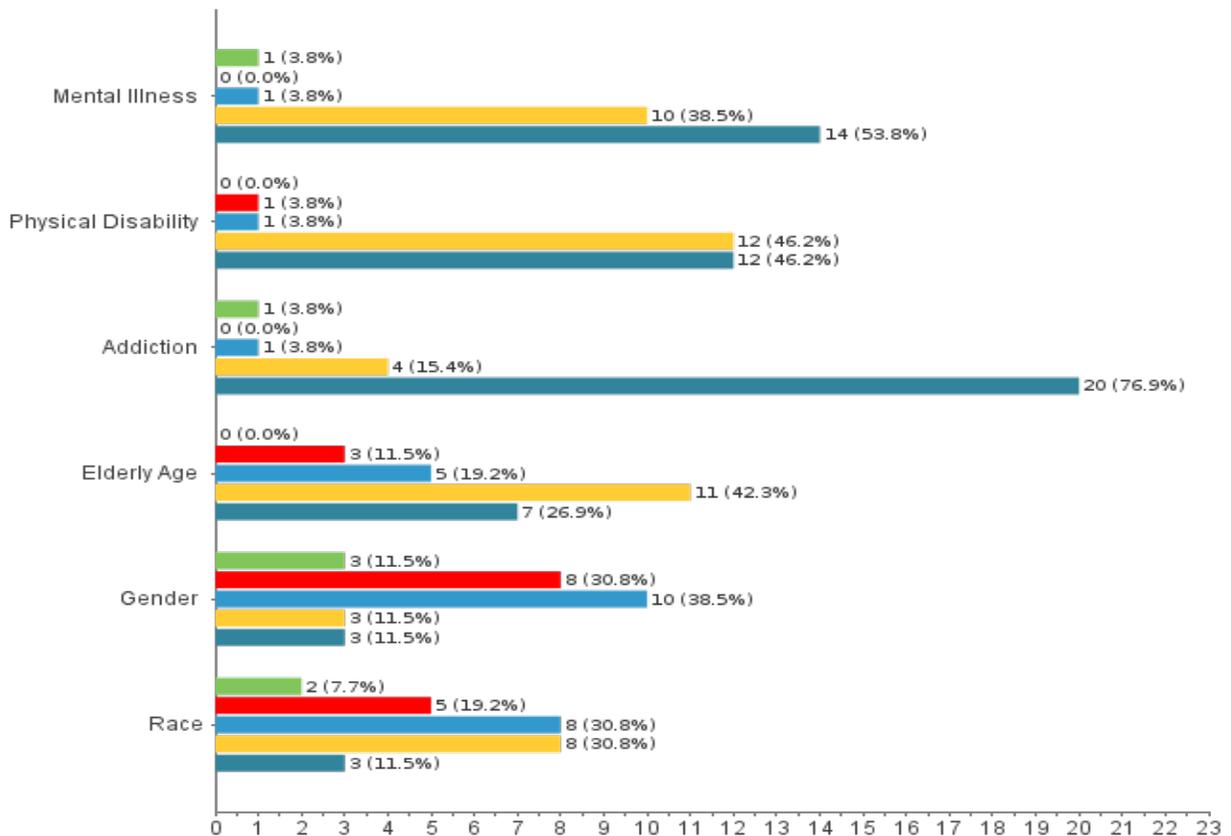
2. Households who spend more than 30% of their total income on rent or mortgage payments are considered to be experiencing what's called 'core housing need'. Compared to other cities across Canada, do you think the share of households experiencing 'core housing need' in Peterborough is:



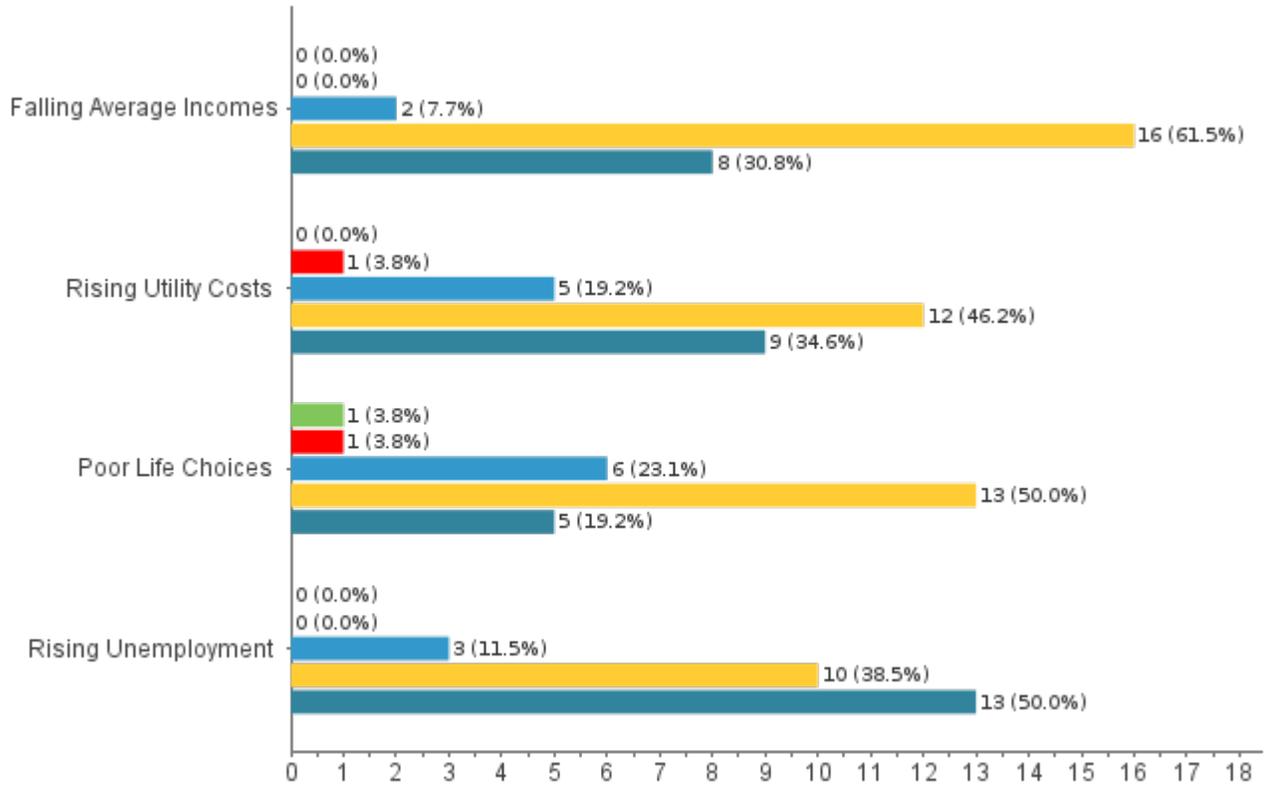
3. What percentage of renter households in the City of Peterborough would you guess spent over half of their household income on housing costs in 2011?



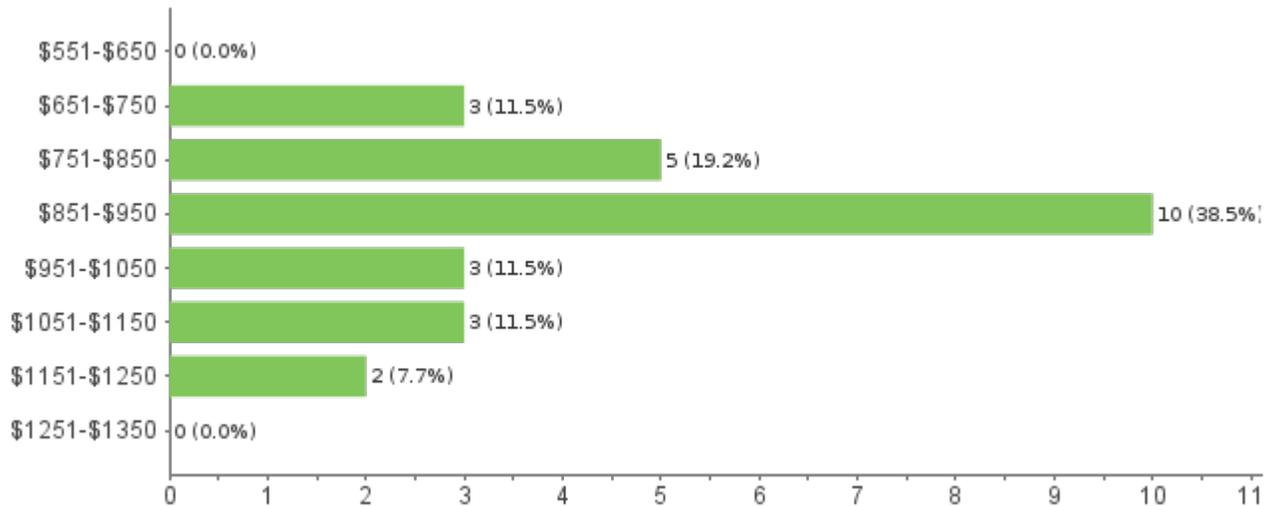
4. In your opinion, which of the following factors enhance the probability that one will face barriers to adequate and affordable housing?



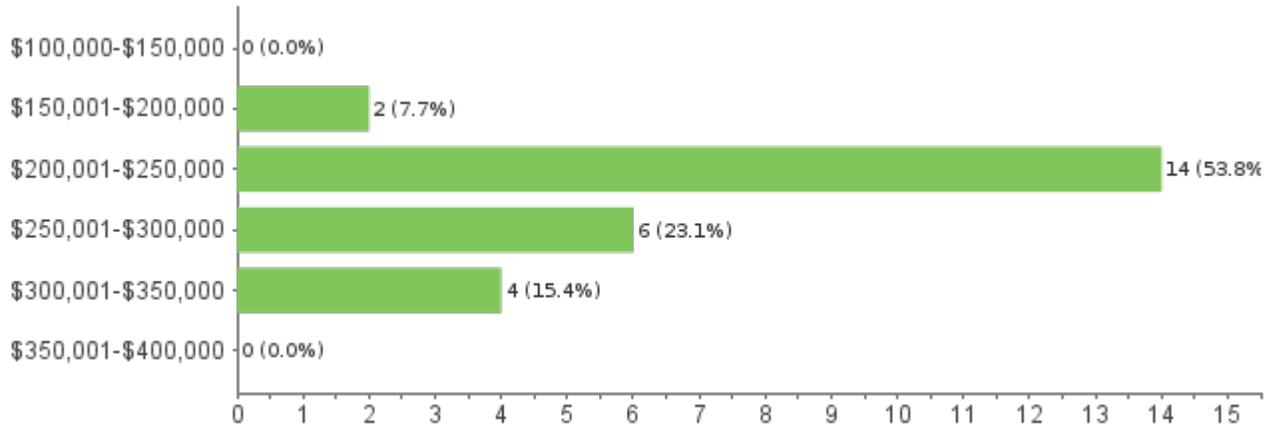
5. In your opinion, which of the following factors are contributing to 'core housing need' in Peterborough?



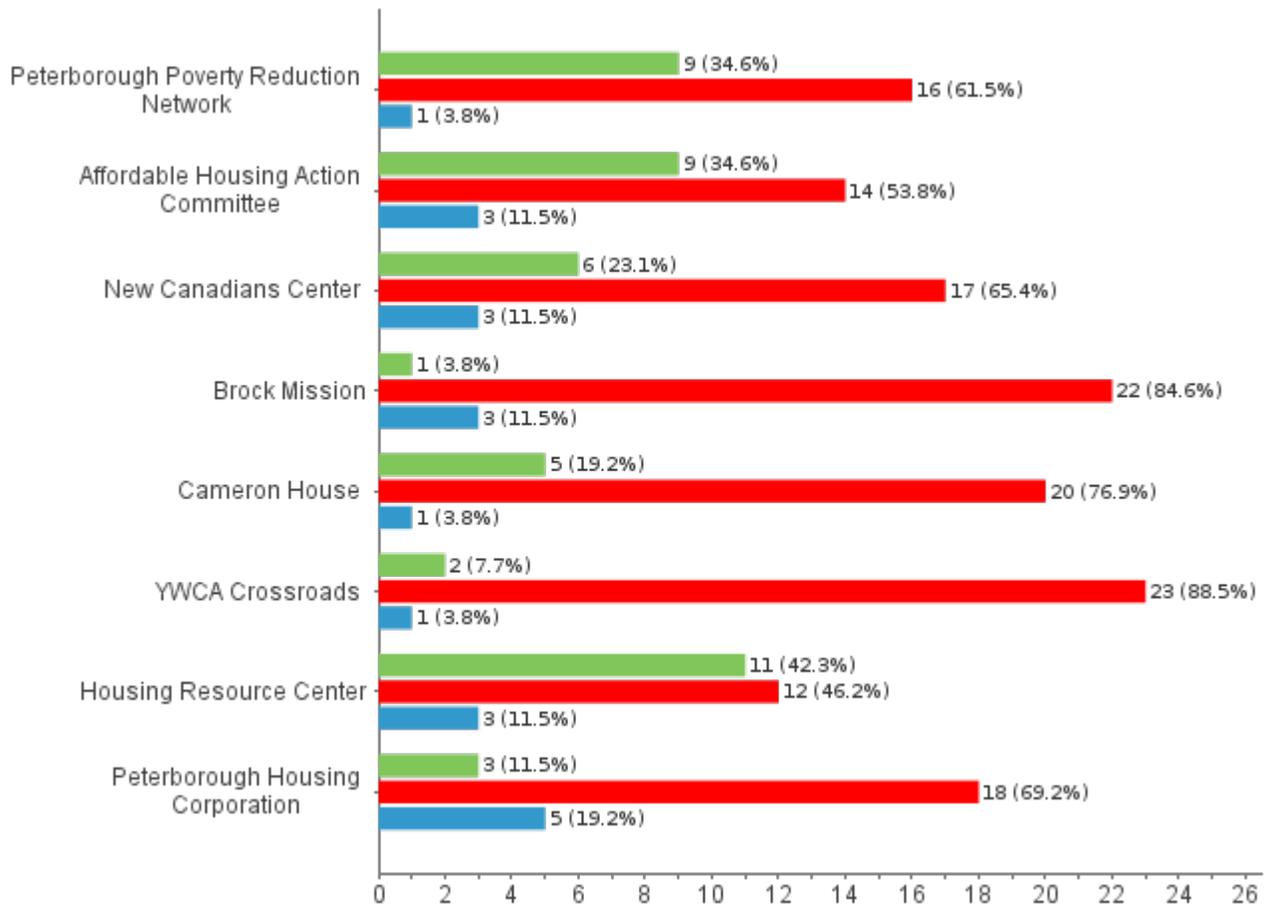
6. What would you guess the average cost of rent was for a two bedroom apartment in the City of Peterborough during 2012 (not including utilities)?



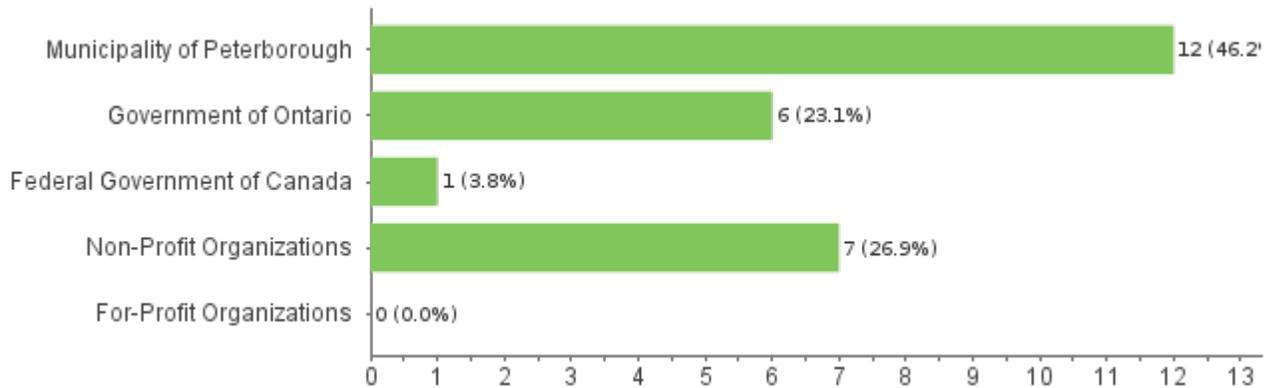
7. What would you guess was the average cost of a house being resold in Peterborough during 2012?



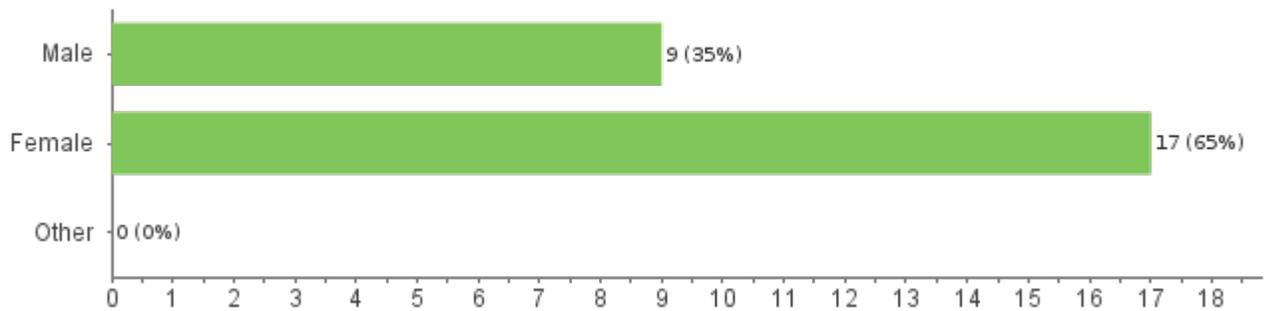
8. Are you are aware of the following organizations that provide housing resources and supports within the City and County of Peterborough?



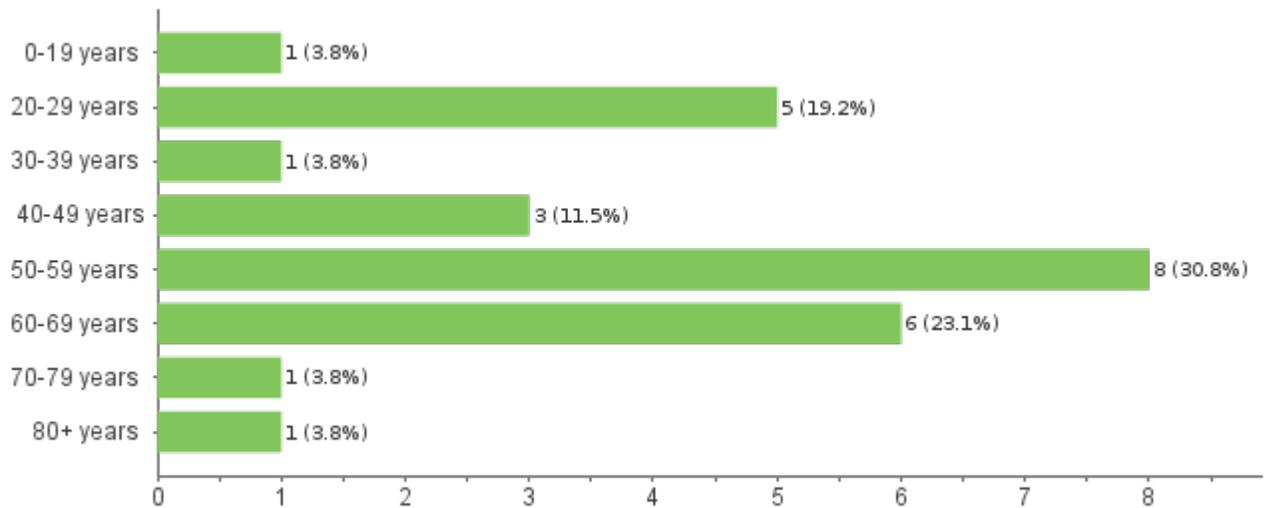
9. Who do you think contributes the most funding to housing and homelessness supports within the City and County of Peterborough?



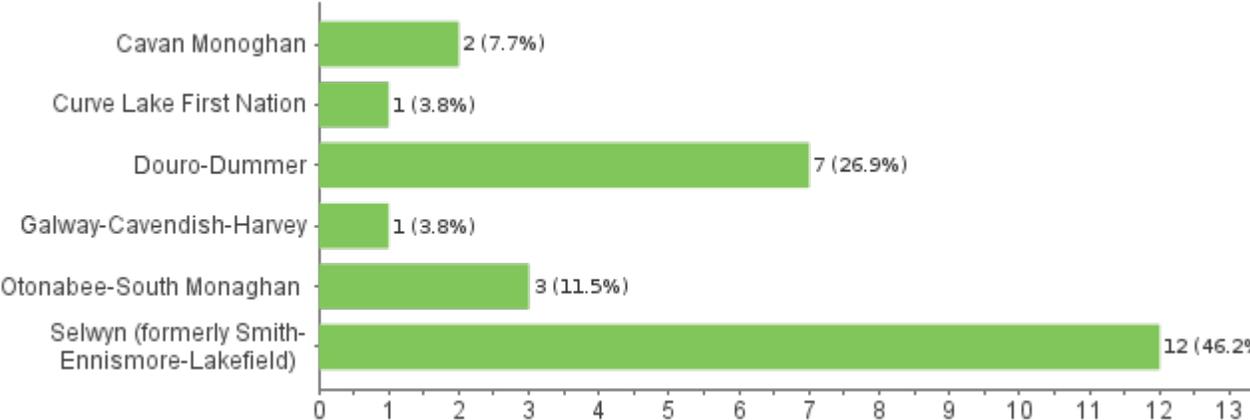
10. Please select your gender:



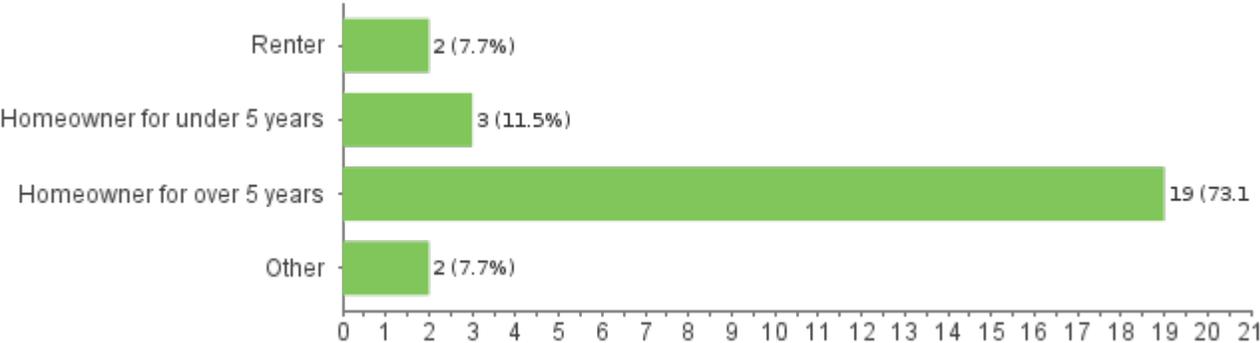
11. Please select your age group:



12. Please select your area of residency within the City or County of Peterborough:



13. Please select the category which best describes your current living arrangements:



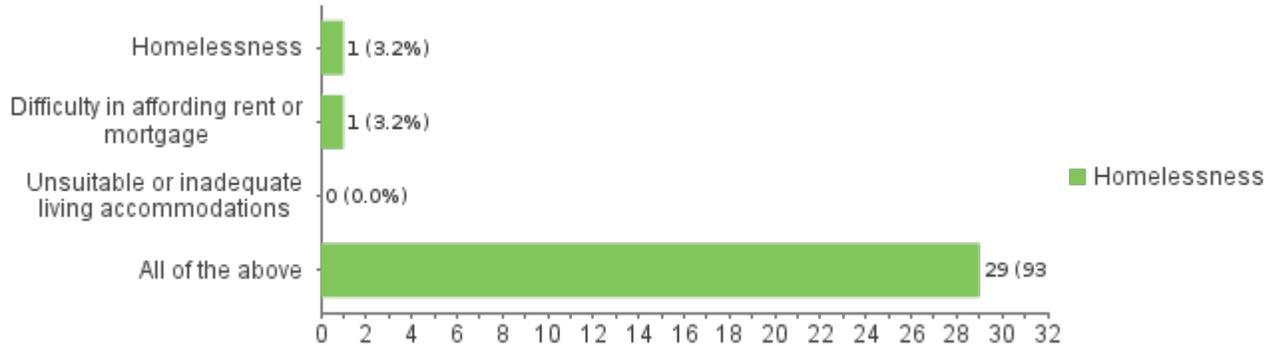
14. Do you have any stories or suggestions that might help us understand housing and homelessness needs and solutions in Peterborough? You may comment about this here, and/or you may provide contact information for the possibility of a personal interview:

There are 4 responses to this question found in Section 10.2.6. of the Appendix.

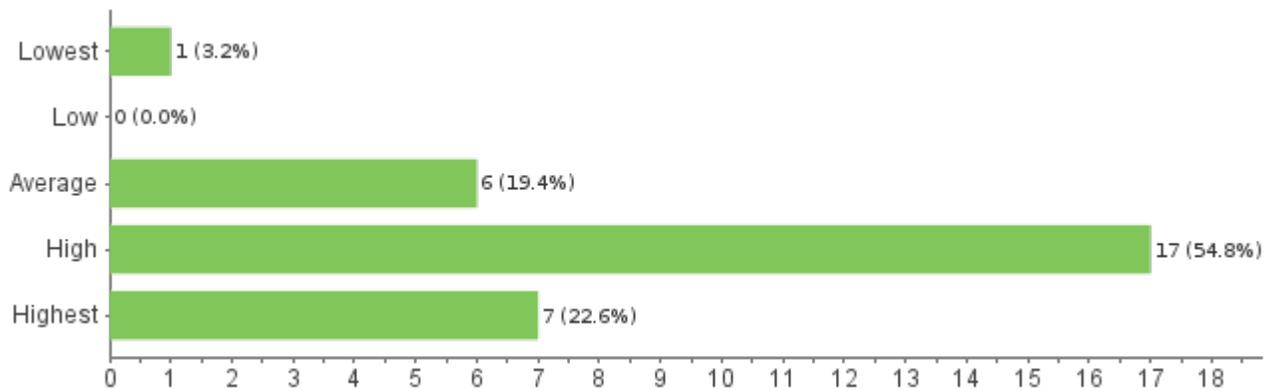
10.2.4.HOUSING TYPE SURVEY DATA

10.2.4.1. RENTER SURVEY DATA

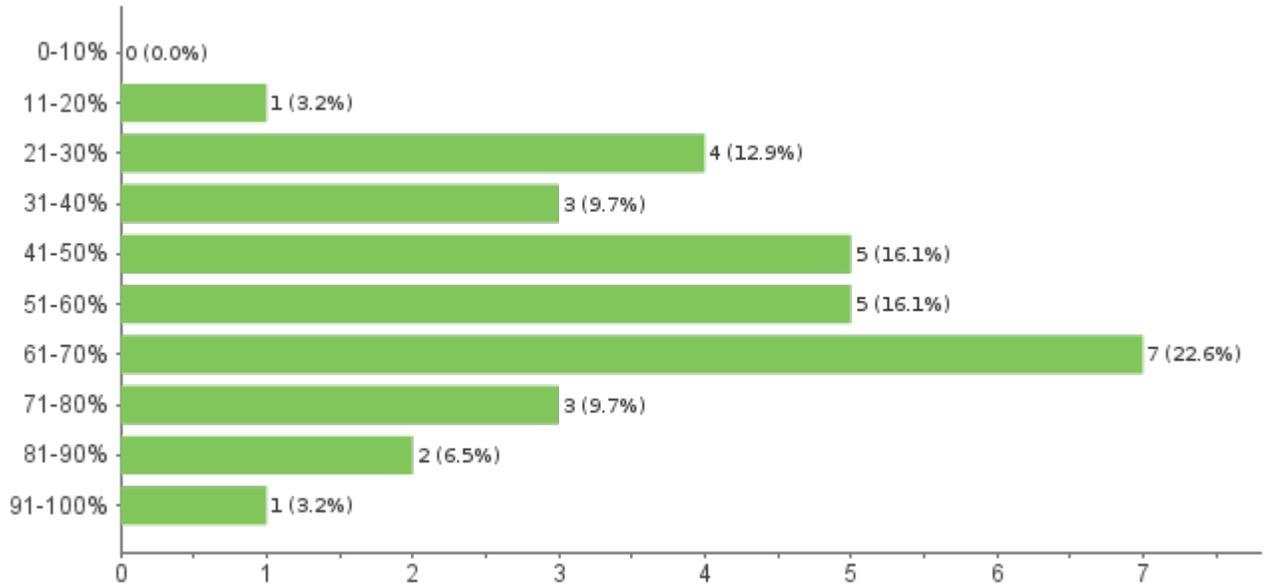
1. What do you think the term 'housing need' may refer to?



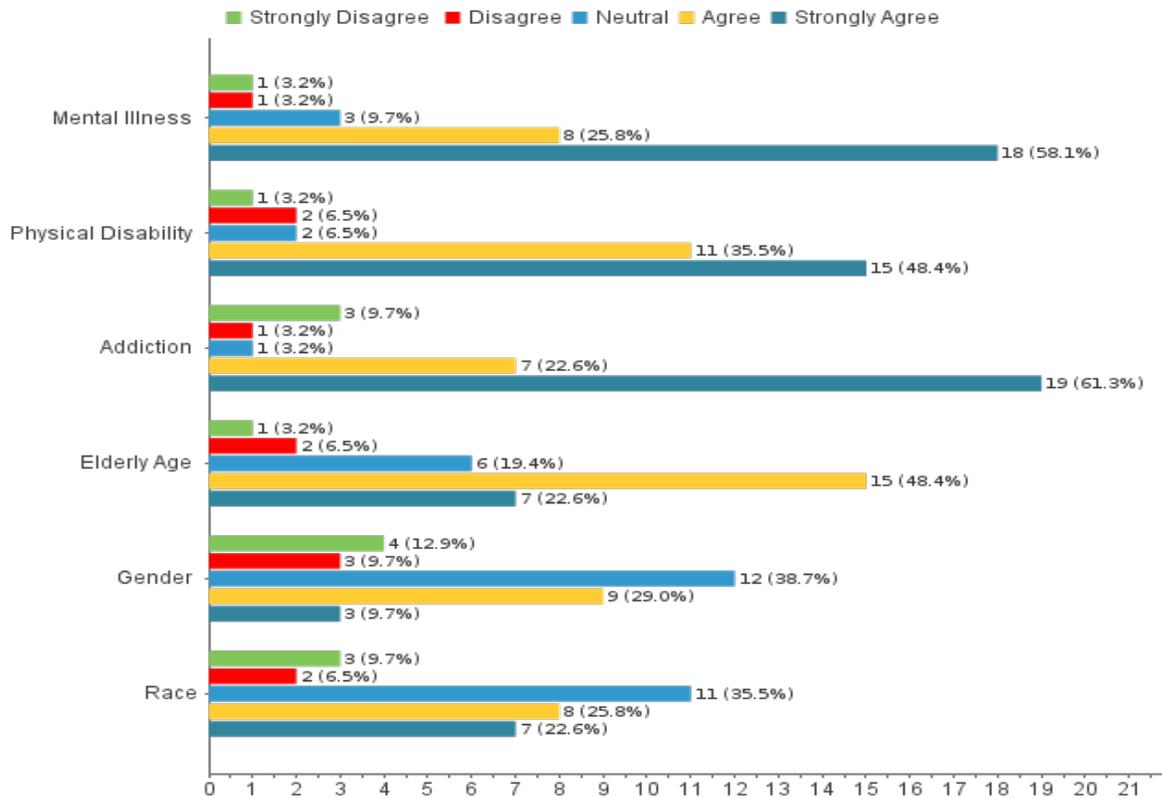
2. Households who spend more than 30% of their total income on rent or mortgage payments are considered to be experiencing what's called 'core housing need'. Compared to other cities across Canada, do you think the share of households experiencing 'core housing need' in Peterborough is:



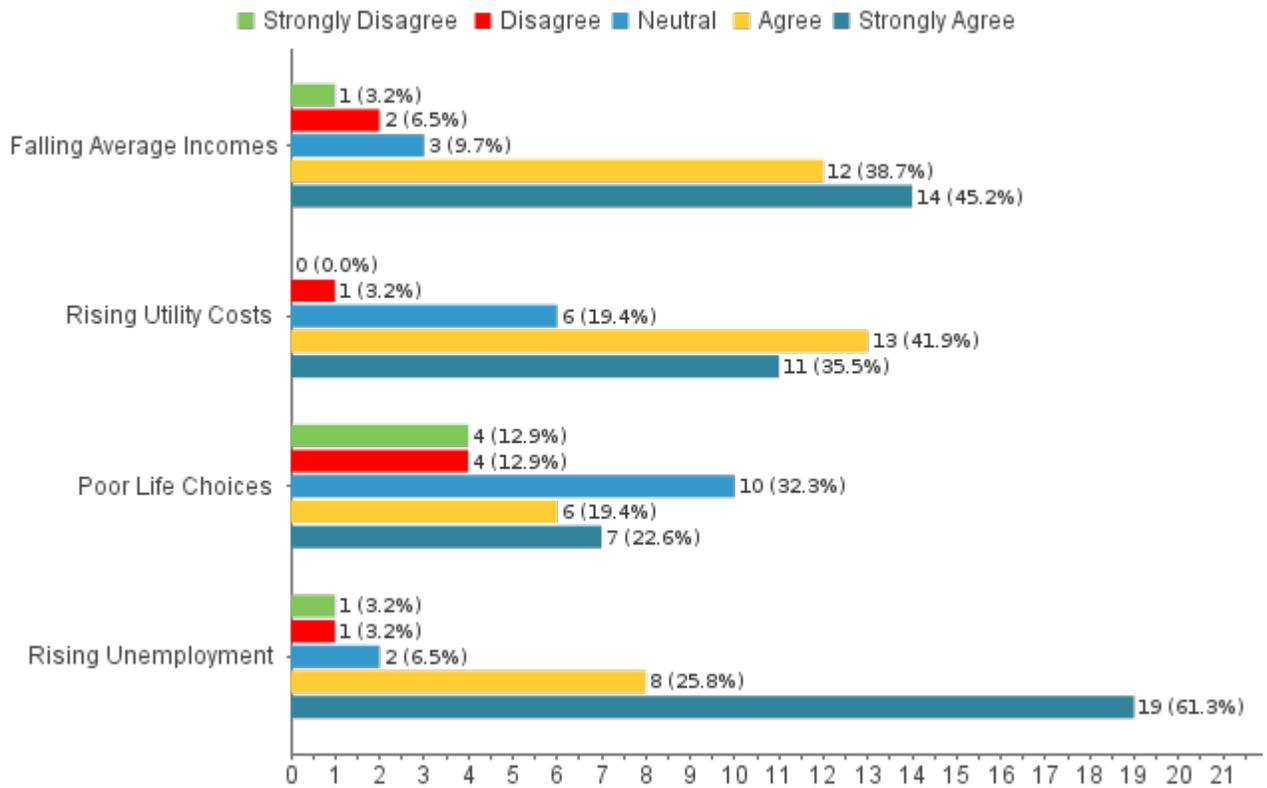
3. What percentage of renter households in the City of Peterborough would you guess spent over half of their household income on housing costs in 2011?



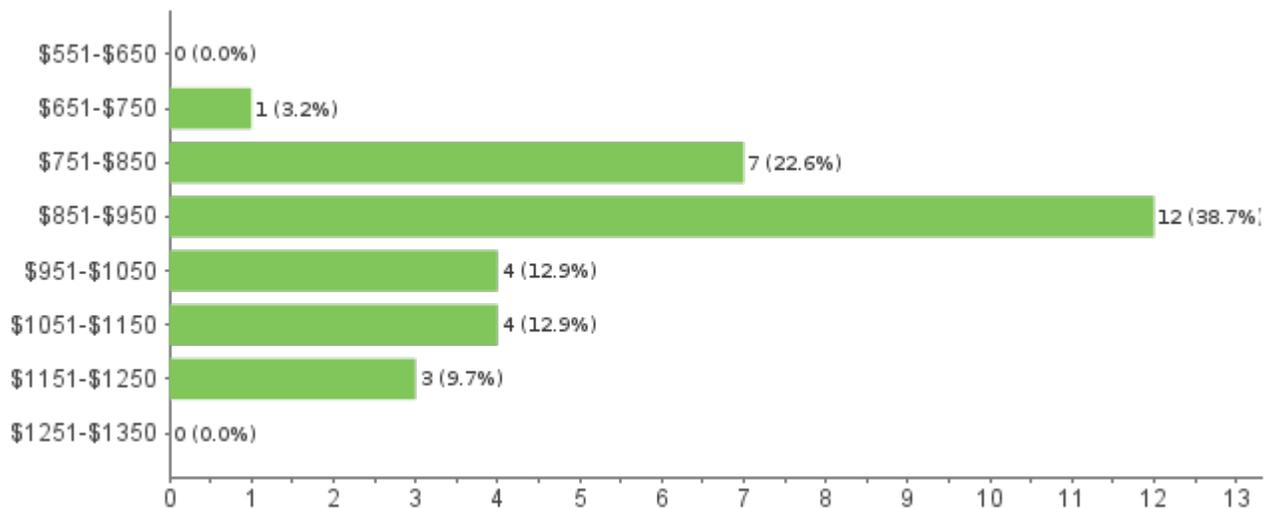
4. In your opinion, which of the following factors enhance the probability that one will face barriers to adequate and affordable housing?



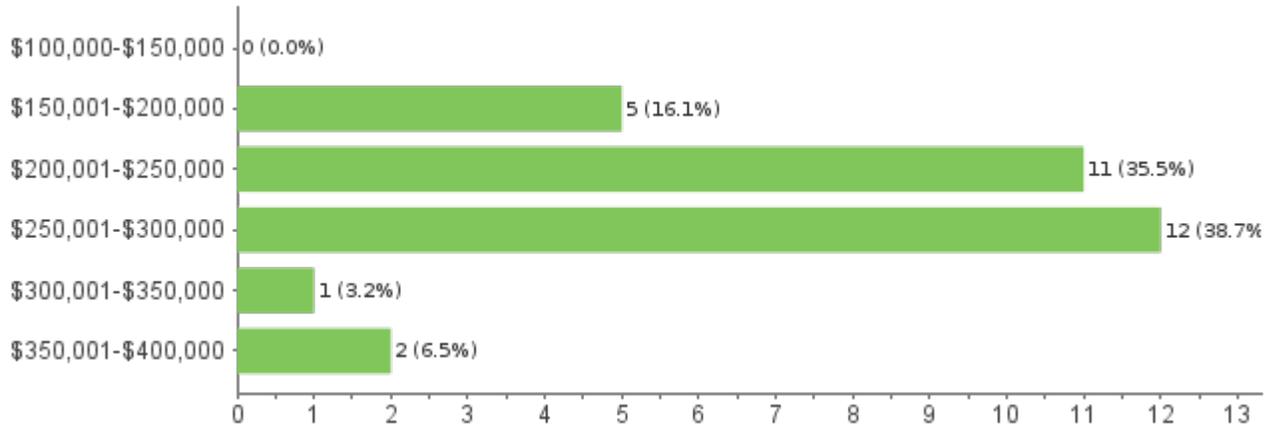
5. In your opinion, which of the following factors are contributing to 'core housing need' in Peterborough?



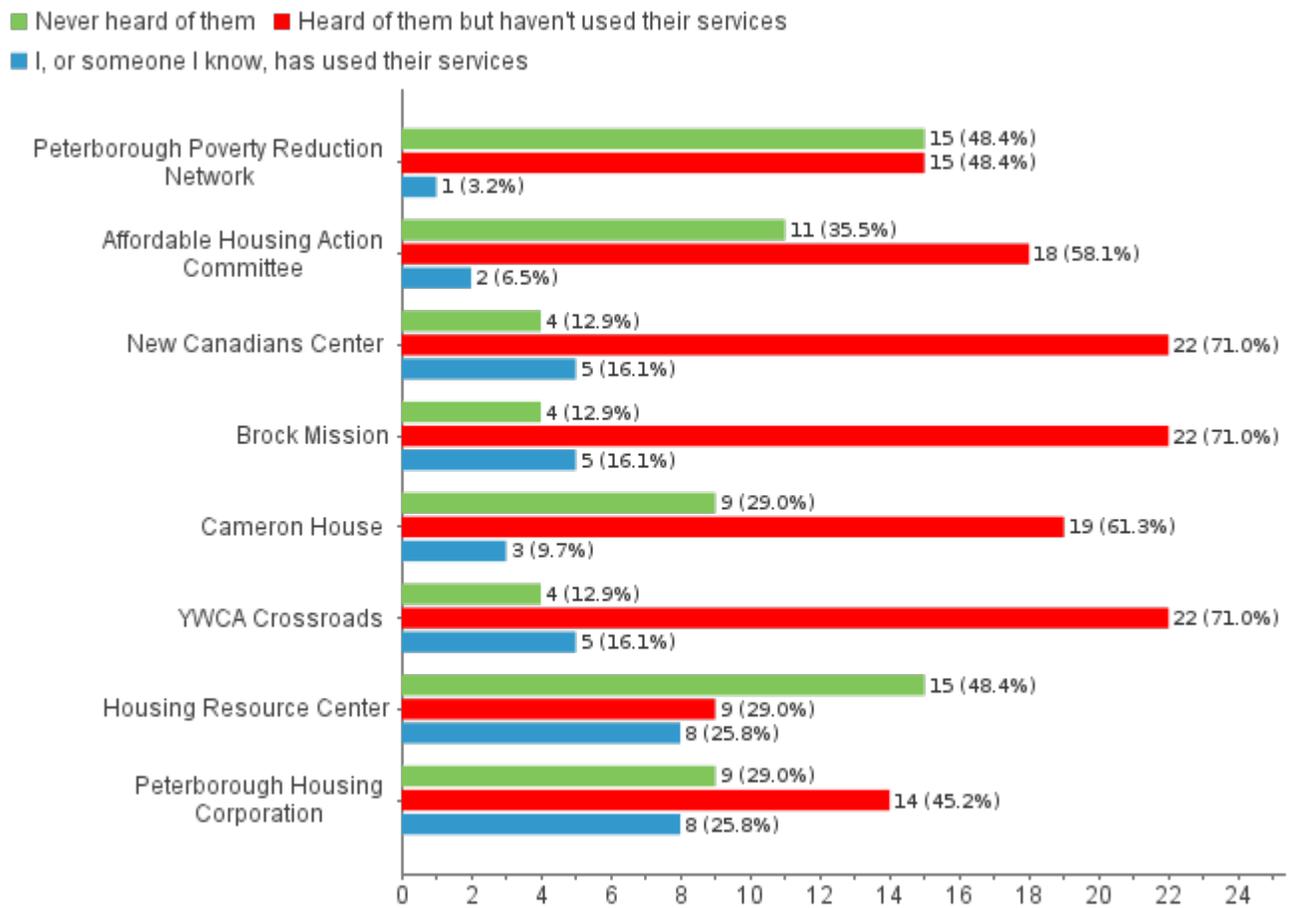
6. What would you guess the average cost of rent was for a two bedroom apartment in the City of Peterborough during 2012 (not including utilities)?



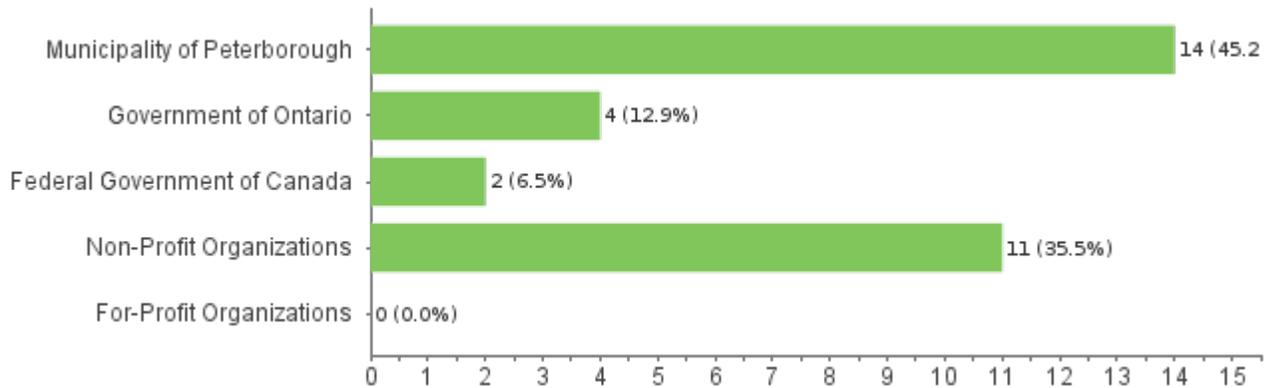
7. What would you guess was the average cost of a house being resold in Peterborough during 2012?



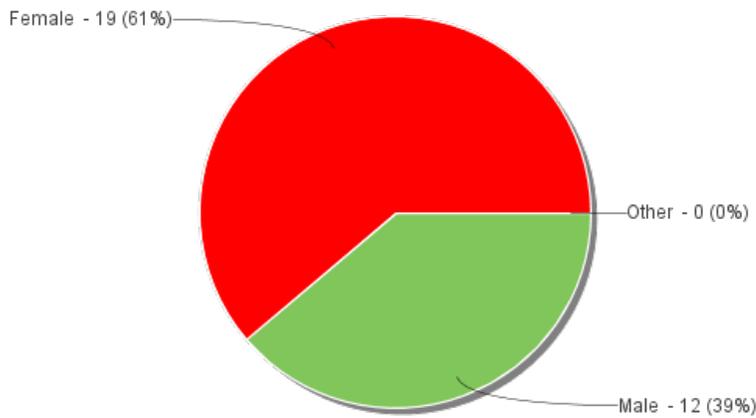
8. Are you are aware of the following organizations that provide housing resources and supports within the City and County of Peterborough?



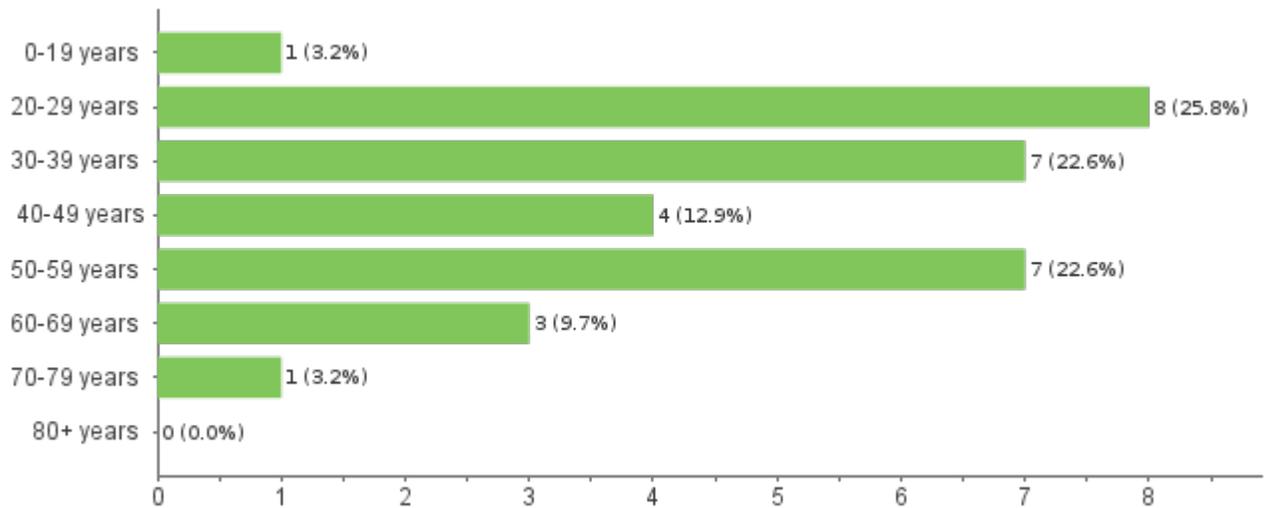
9. Who do you think contributes the most funding to housing and homelessness supports within the City and County of Peterborough?



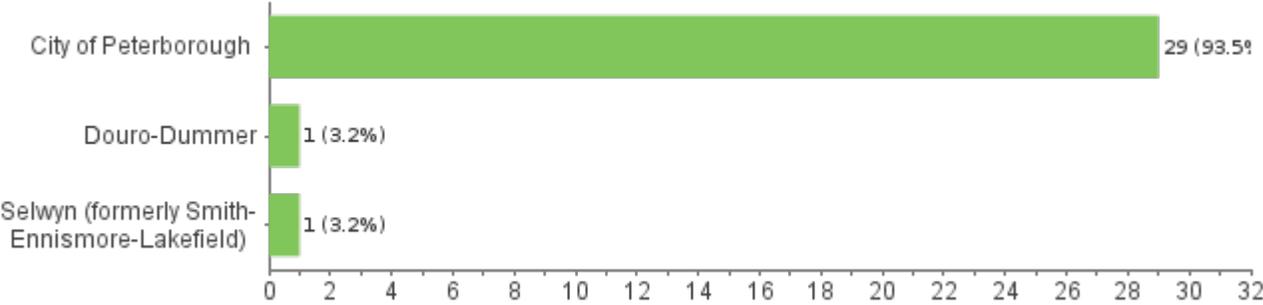
10. Please select your gender:



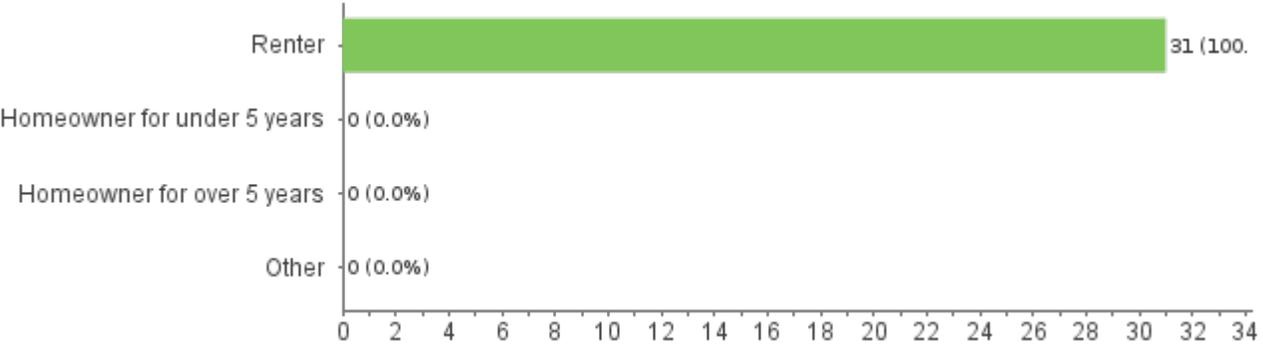
11. Please select your age group:



12. Please select your area of residency within the City or County of Peterborough:



13. Please select the category which best describes your current living arrangements:

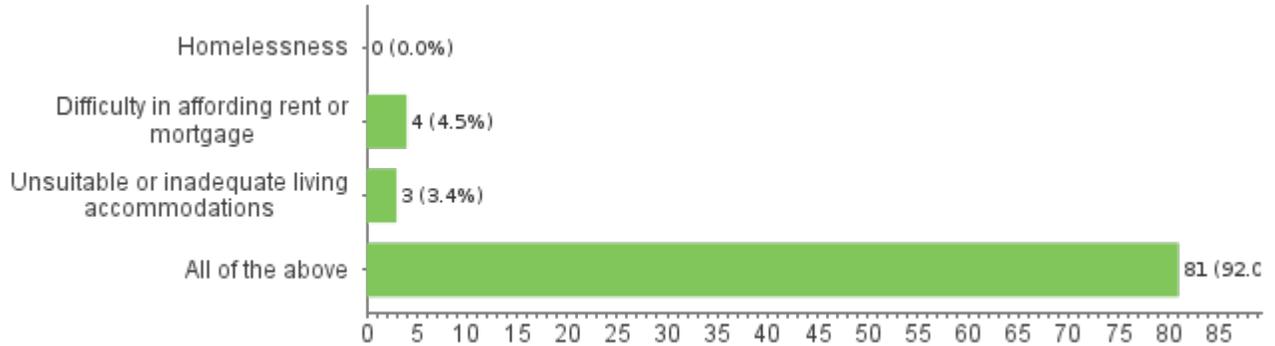


14. Do you have any stories or suggestions that might help us understand housing and homelessness needs and solutions in Peterborough? You may comment about this here, and/or you may provide contact information for the possibility of a personal interview:

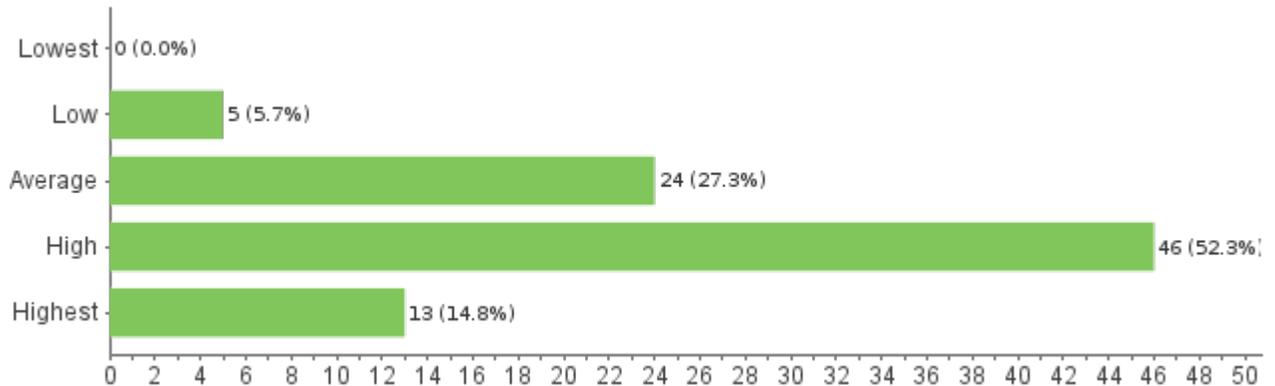
There are 15 responses to this question found in Section 10.2.6. of the Appendix.

10.2.4.2. HOMEOWNER SURVEY DATA

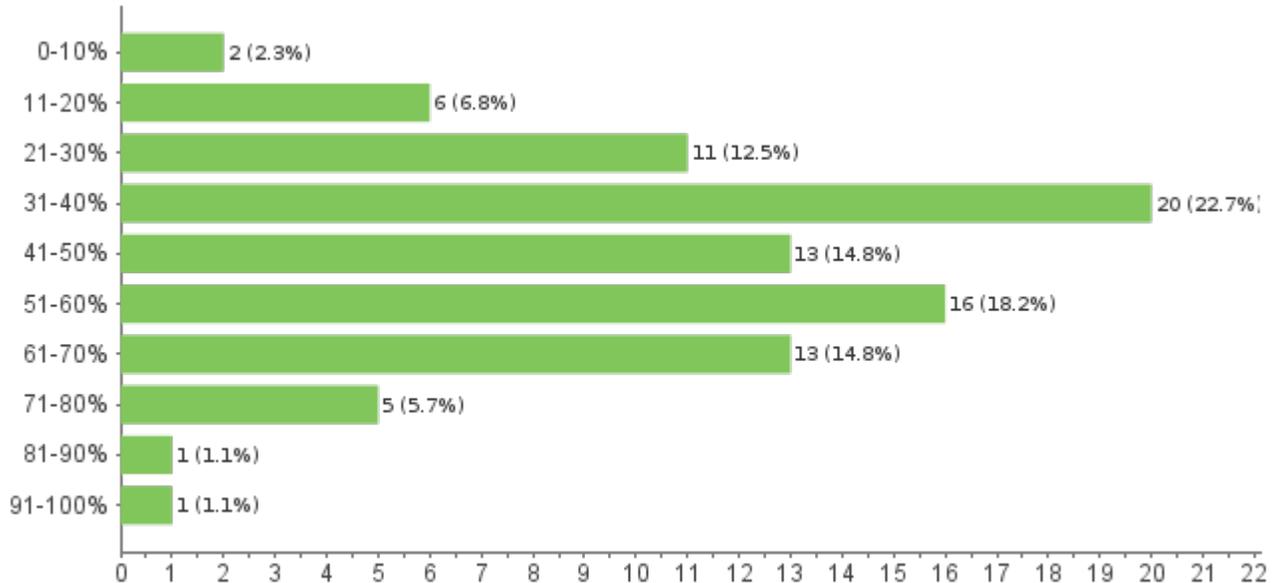
1. What do you think the term 'housing need' may refer to?



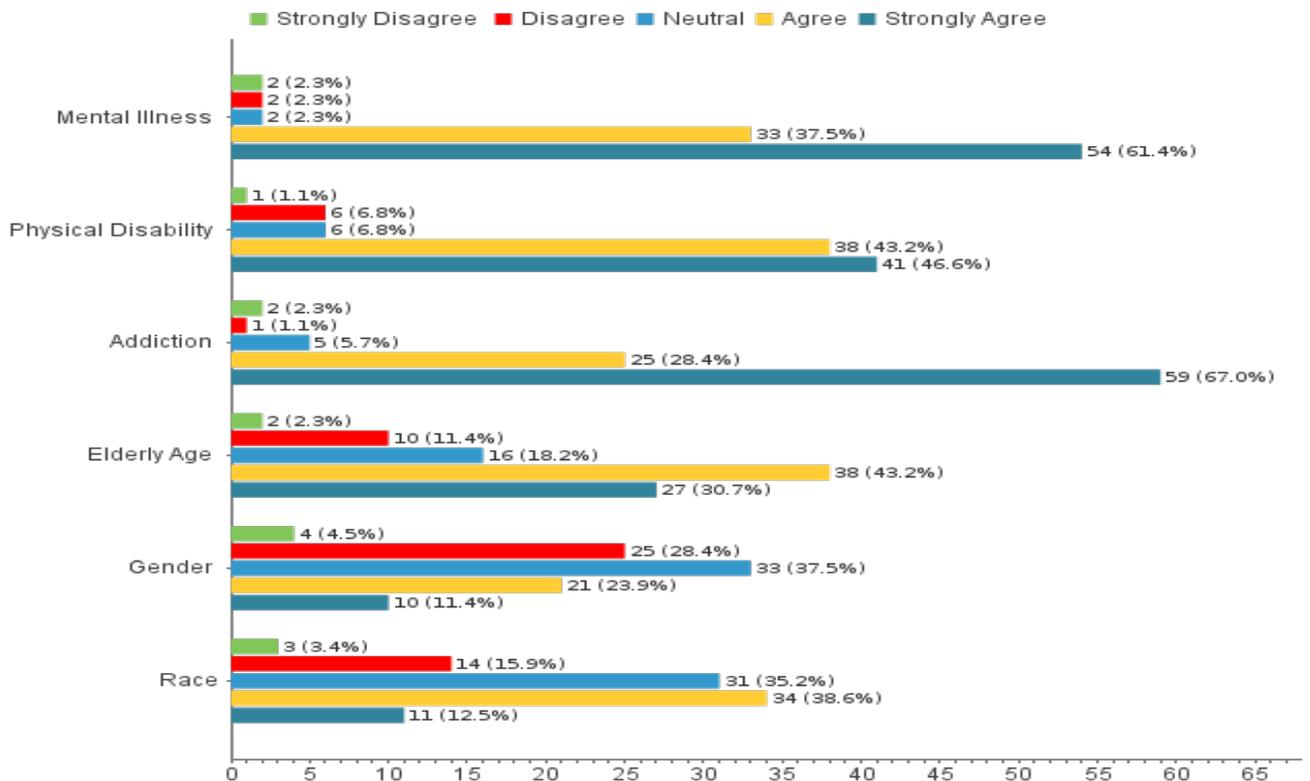
2. Households who spend more than 30% of their total income on rent or mortgage payments are considered to be experiencing what's called 'core housing need'. Compared to other cities across Canada, do you think the share of households experiencing 'core housing need' in Peterborough is:



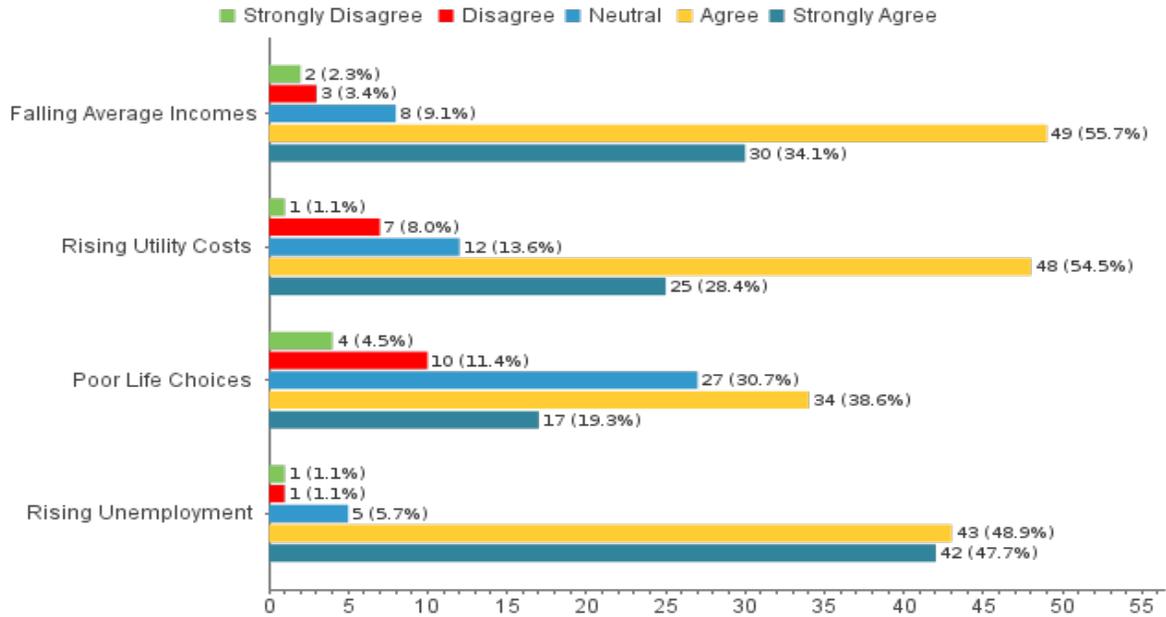
3. What percentage of renter households in the City of Peterborough would you guess spent over half of their household income on housing costs in 2011?



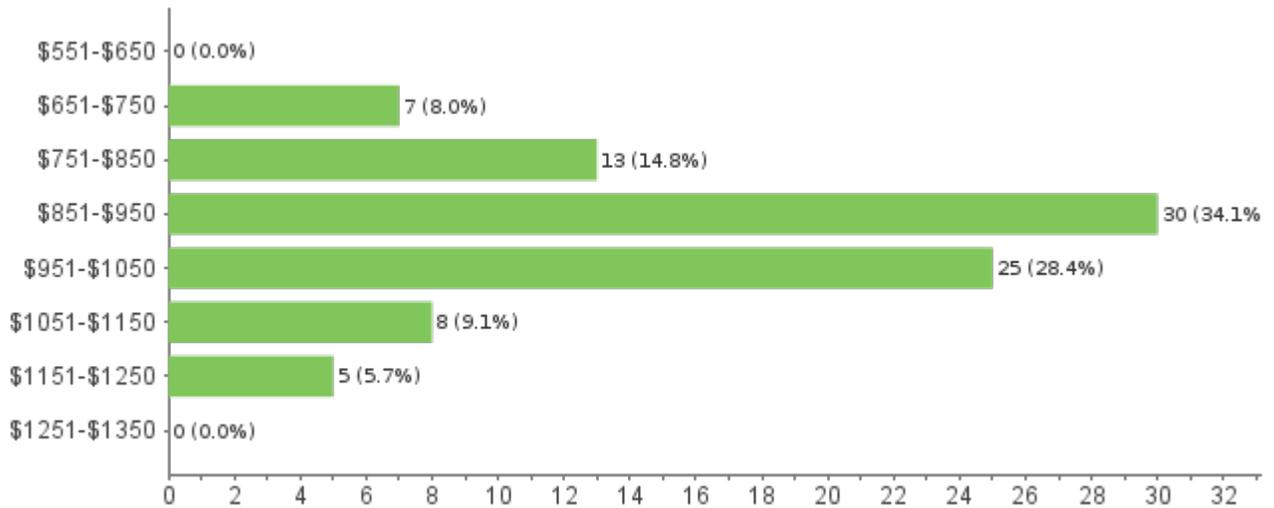
4. In your opinion, which of the following factors enhance the probability that one will face barriers to adequate and affordable housing?



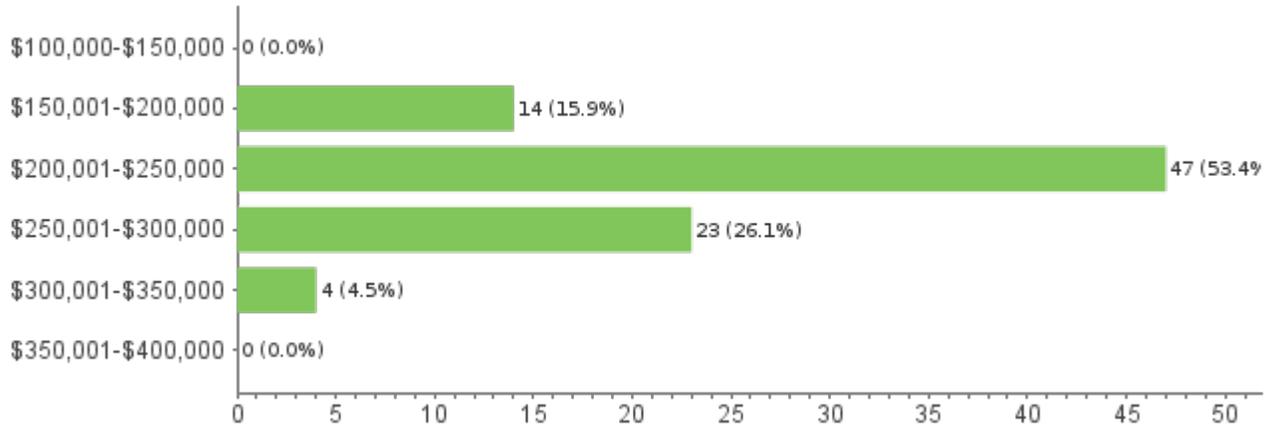
5. In your opinion, which of the following factors are contributing to 'core housing need' in Peterborough?



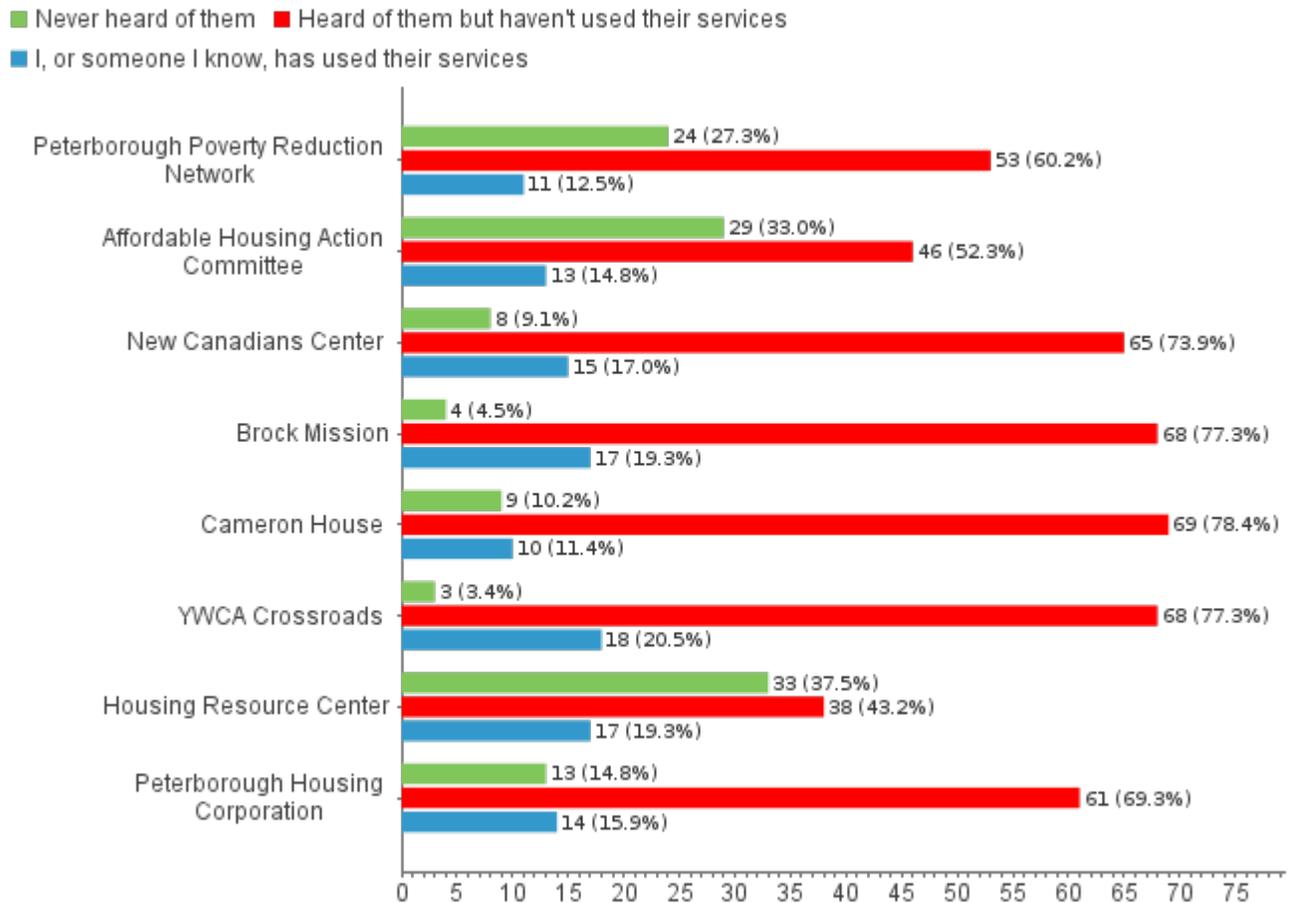
6. What would you guess the average cost of rent was for a two bedroom apartment in the City of Peterborough during 2012 (not including utilities)?



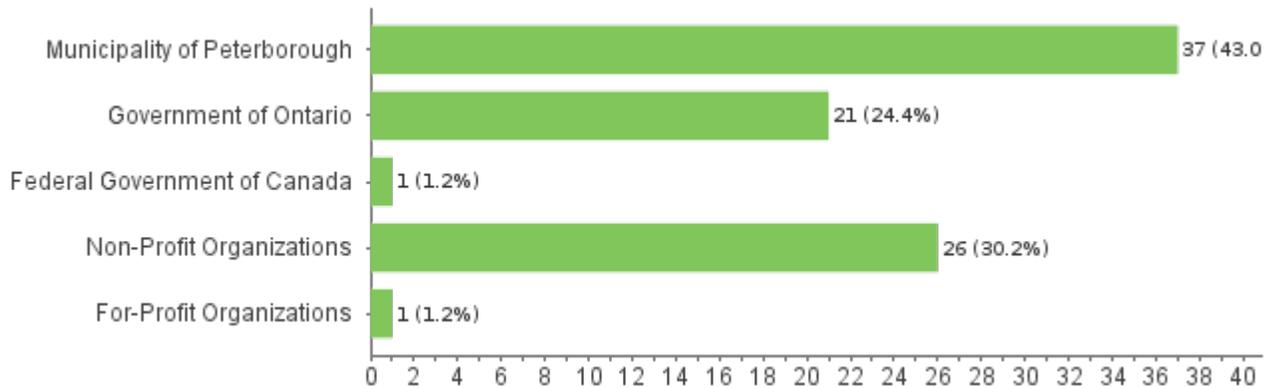
7. What would you guess was the average cost of a house being resold in Peterborough during 2012?



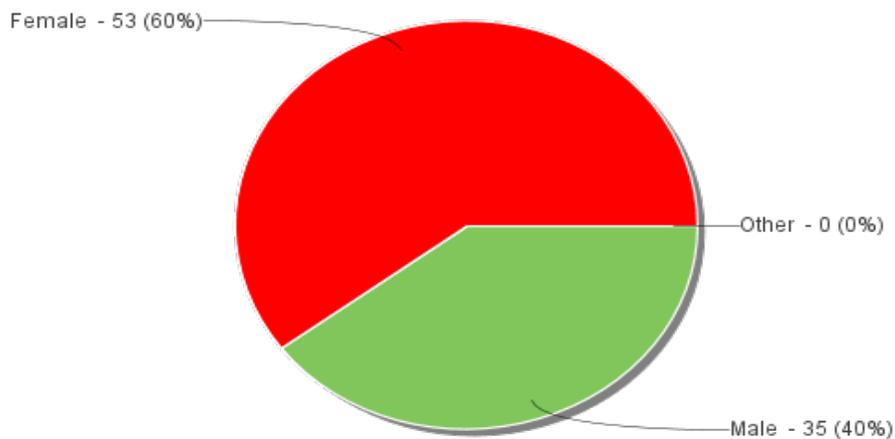
8. Are you are aware of the following organizations that provide housing resources and supports within the City and County of Peterborough?



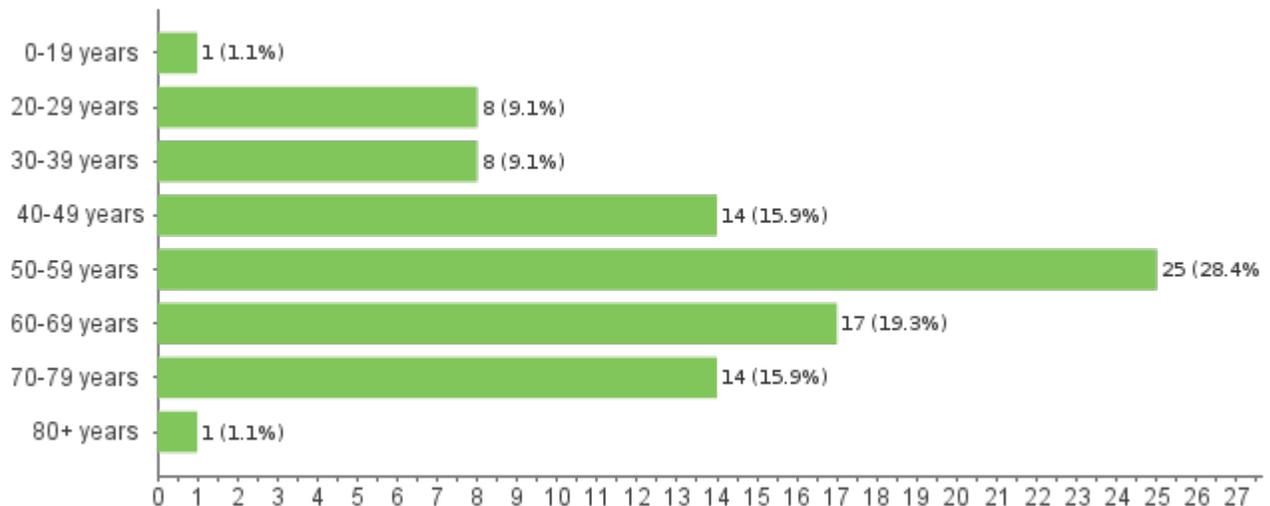
9. Who do you think contributes the most funding to housing and homelessness supports within the City and County of Peterborough?



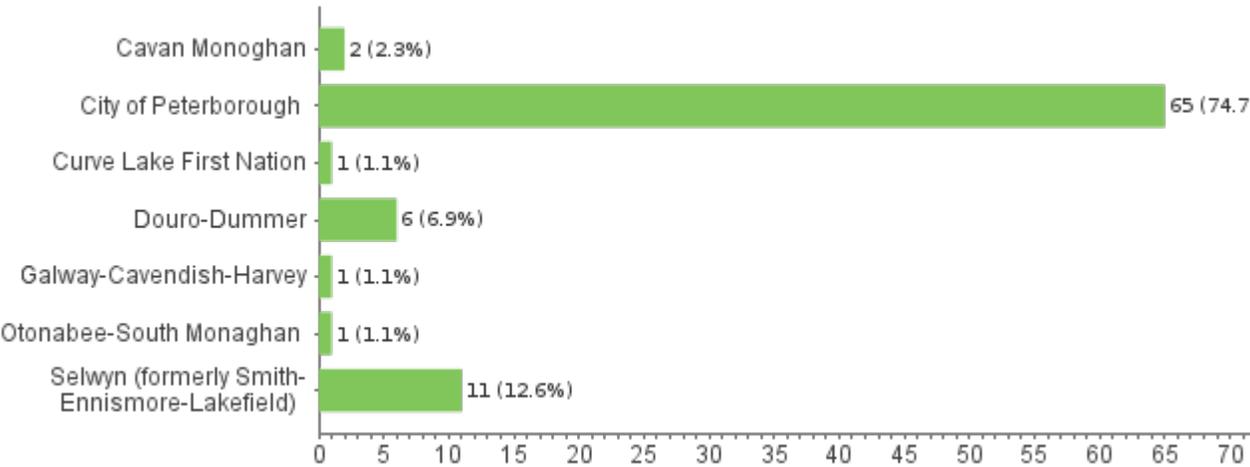
10. Please select your gender:



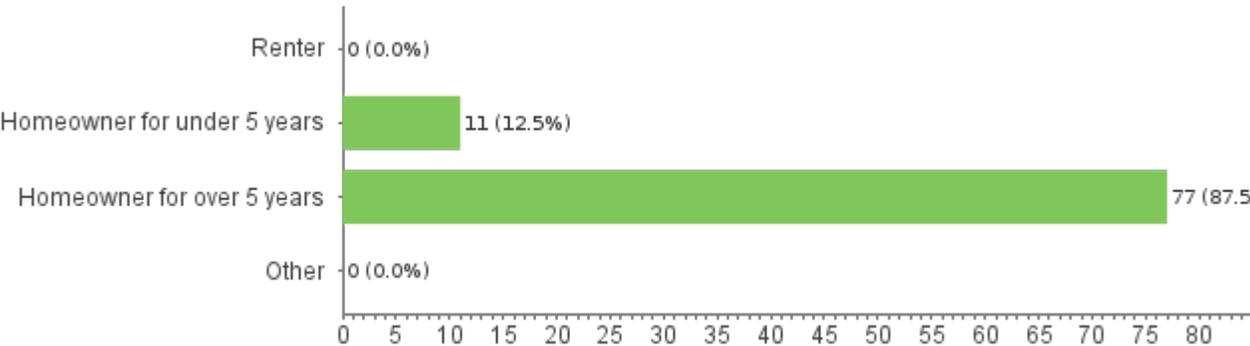
11. Please select your age group:



12. Please select your area of residency within the City or County of Peterborough:



13. Please select the category which best describes your current living arrangements:



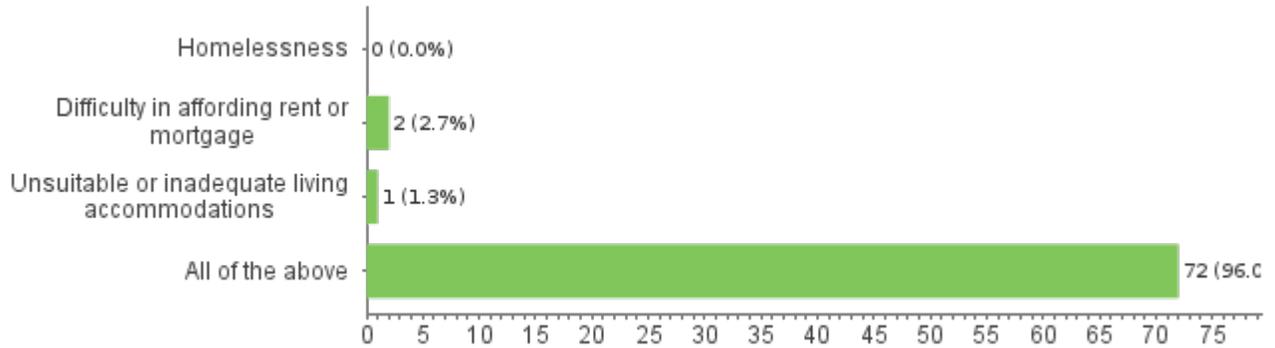
14. Do you have any stories or suggestions that might help us understand housing and homelessness needs and solutions in Peterborough? You may comment about this here, and/or you may provide contact information for the possibility of a personal interview:

There are 14 responses to this question found in Section 10.2.6. of the Appendix.

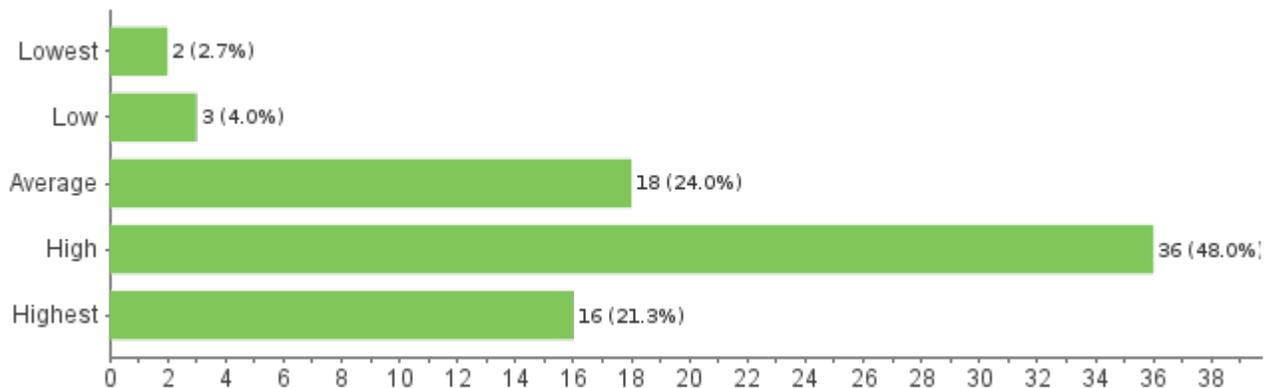
10.2.5.GENDER SURVEY DATA

10.2.5.1. FEMALE SURVEY DATA

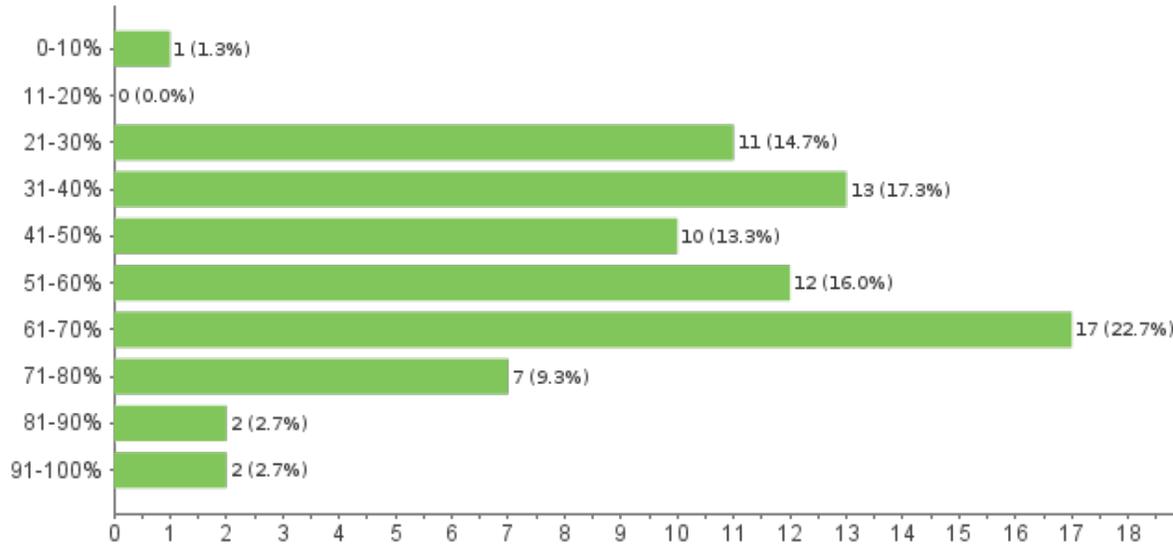
1. What do you think the term 'housing need' may refer to?



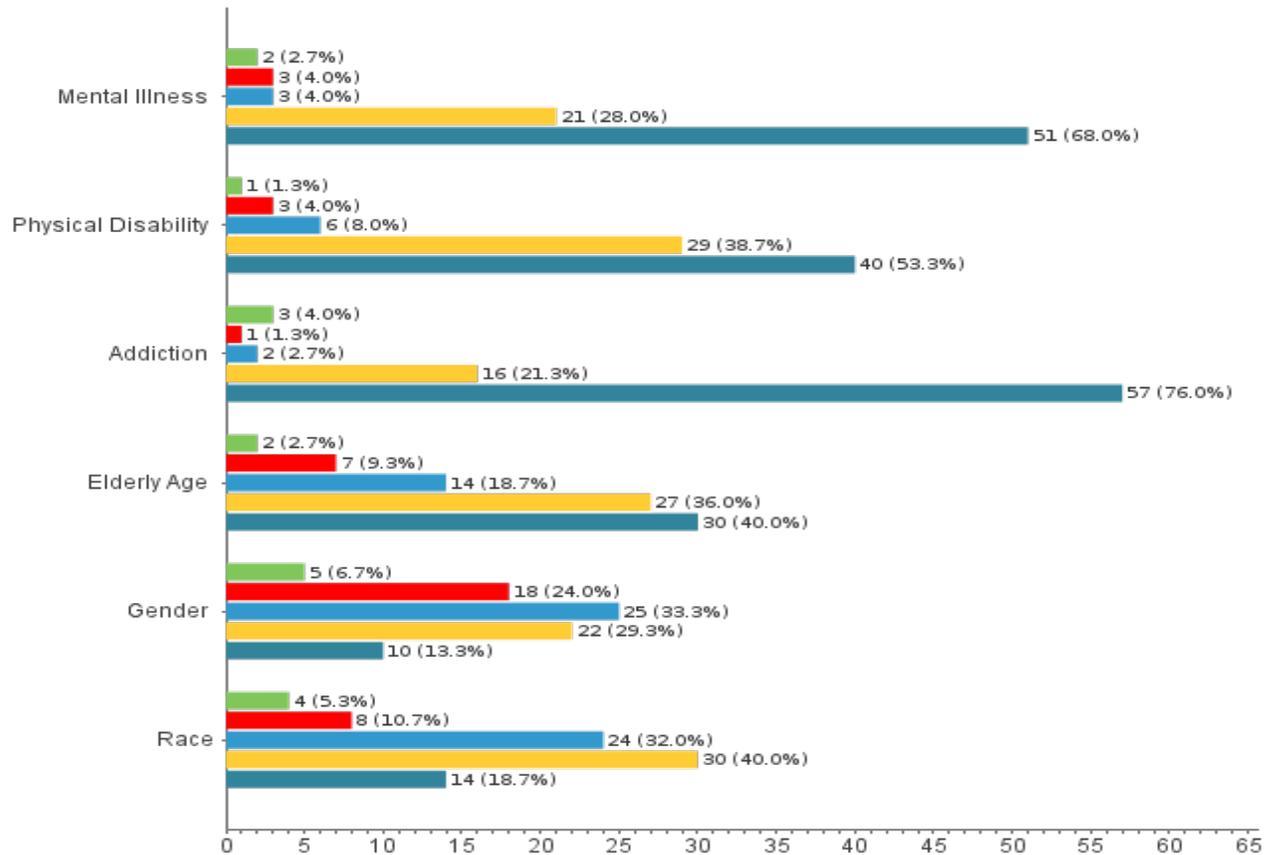
2. Households who spend more than 30% of their total income on rent or mortgage payments are considered to be experiencing what's called 'core housing need'. Compared to other cities across Canada, do you think the share of households experiencing 'core housing need' in Peterborough is:



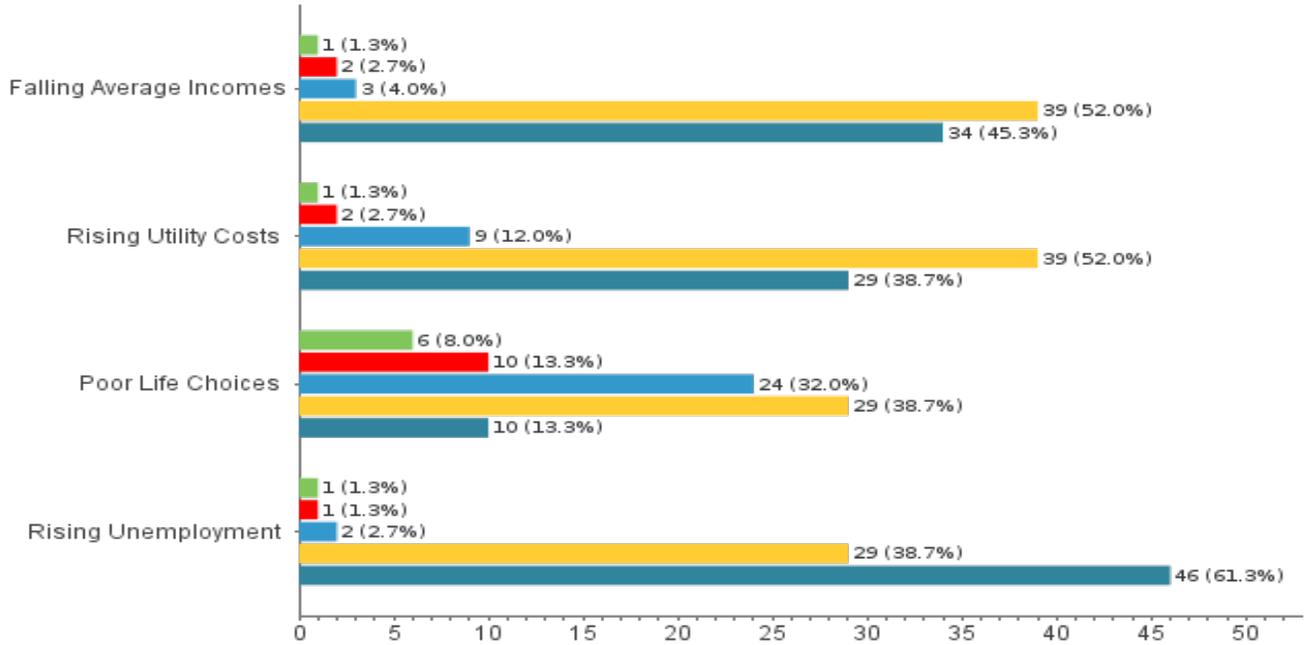
3. What percentage of renter households in the City of Peterborough would you guess spent over half of their household income on housing costs in 2011?



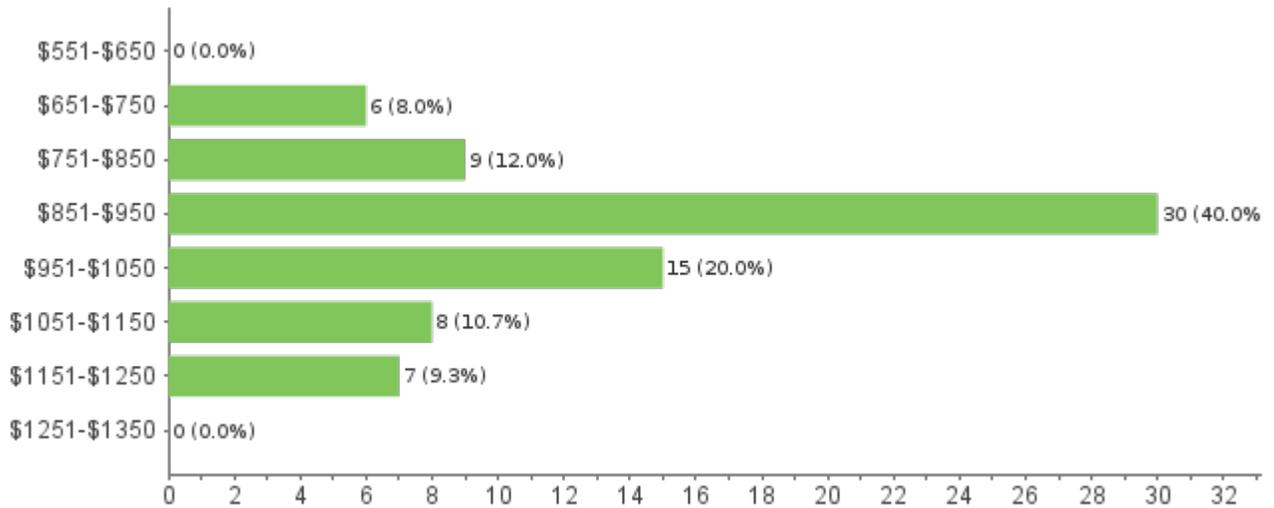
4. In your opinion, which of the following factors enhance the probability that one will face barriers to adequate and affordable housing?



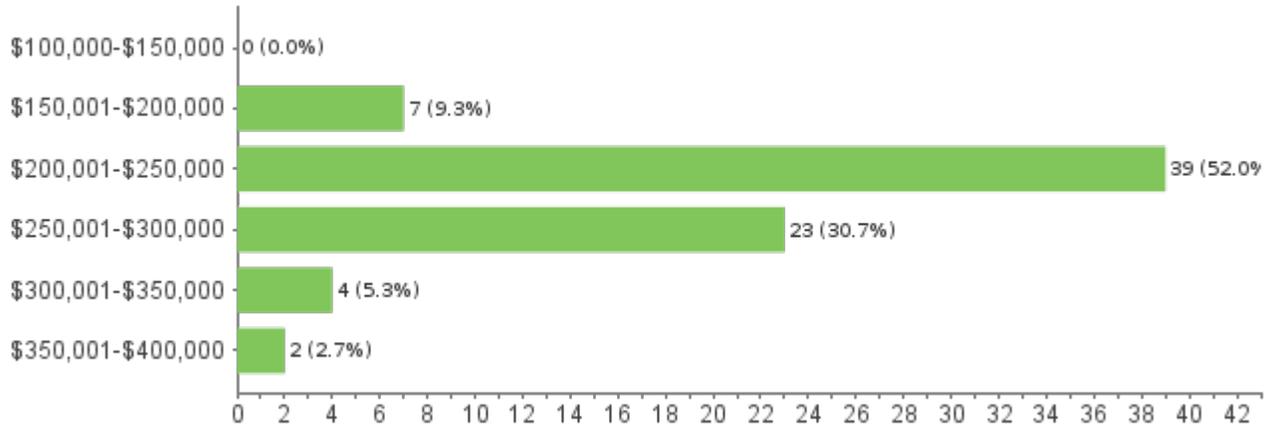
5. In your opinion, which of the following factors are contributing to 'core housing need' in Peterborough?



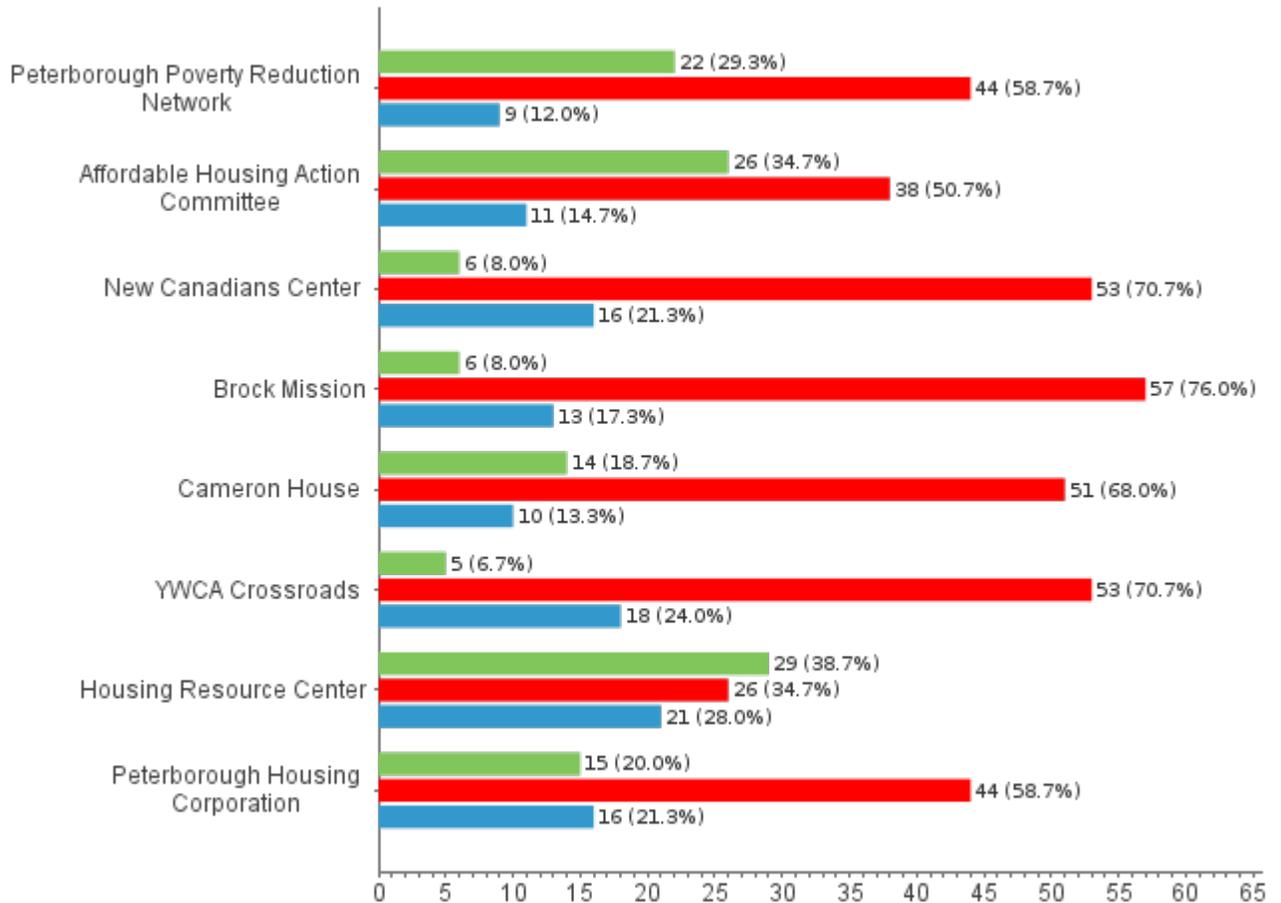
6. What would you guess the average cost of rent was for a two bedroom apartment in the City of Peterborough during 2012 (not including utilities)?



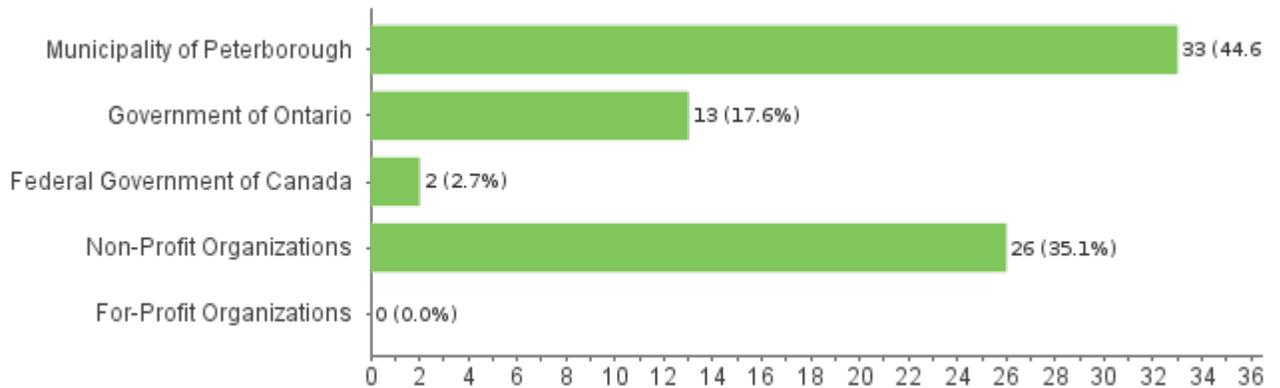
7. What would you guess was the average cost of a house being resold in Peterborough during 2012?



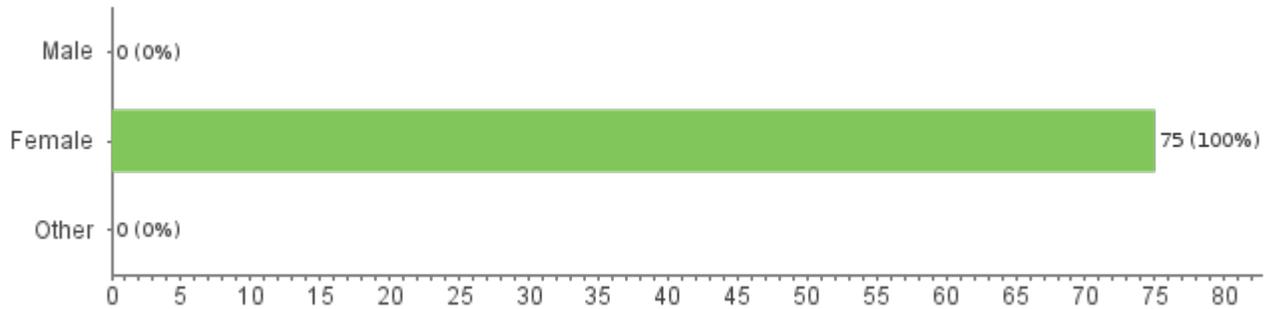
8. Are you are aware of the following organizations that provide housing resources and supports within the City and County of Peterborough?



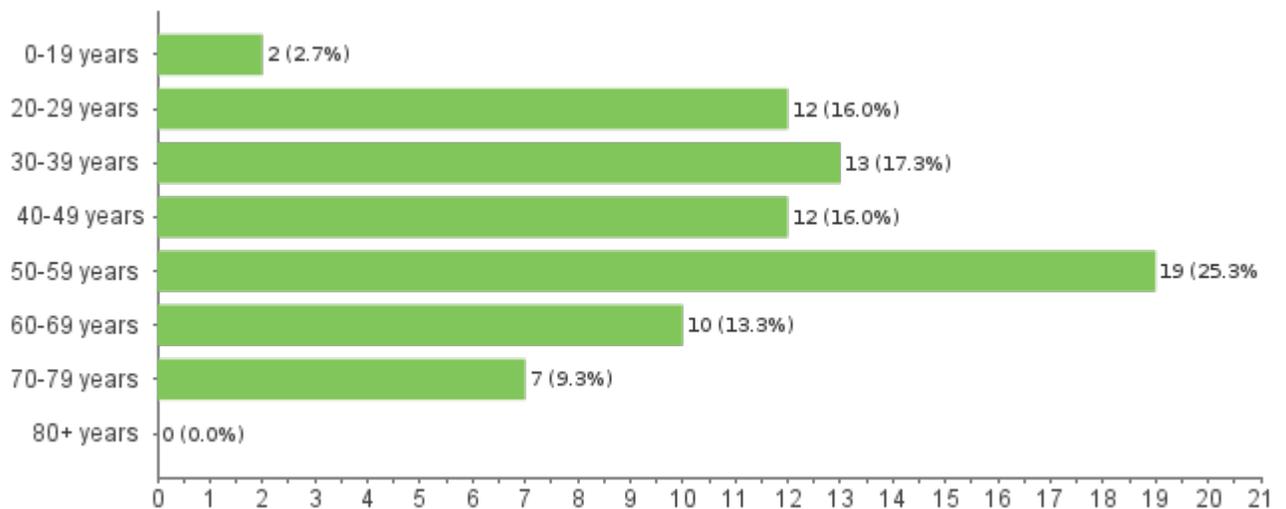
9. Who do you think contributes the most funding to housing and homelessness supports within the City and County of Peterborough?



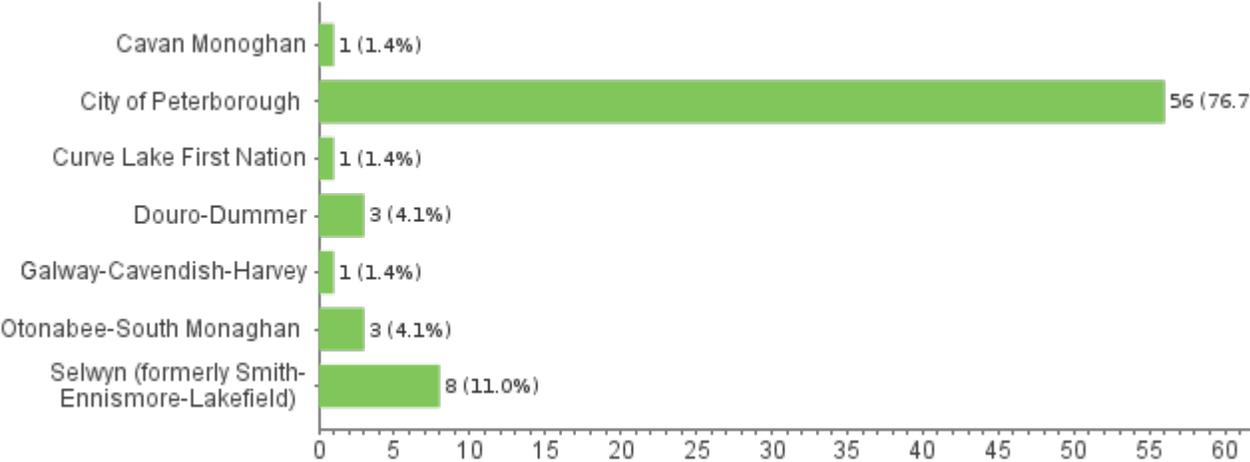
10. Please select your gender:



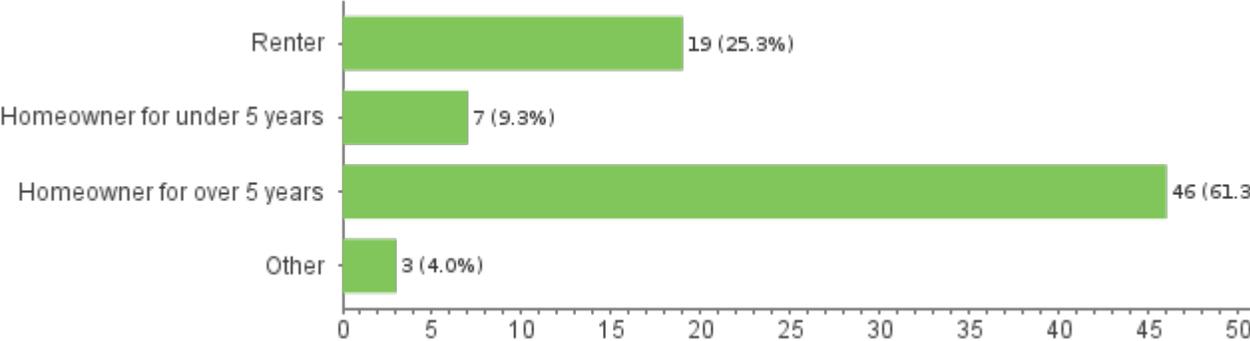
11. Please select your age group:



12. Please select your area of residency within the City or County of Peterborough:



13. Please select the category which best describes your current living arrangements:

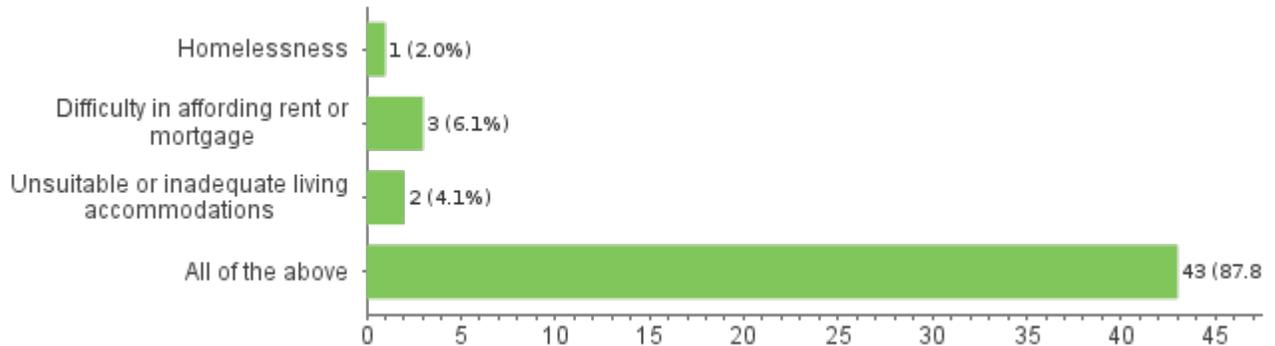


14. Do you have any stories or suggestions that might help us understand housing and homelessness needs and solutions in Peterborough? You may comment about this here, and/or you may provide contact information for the possibility of a personal interview:

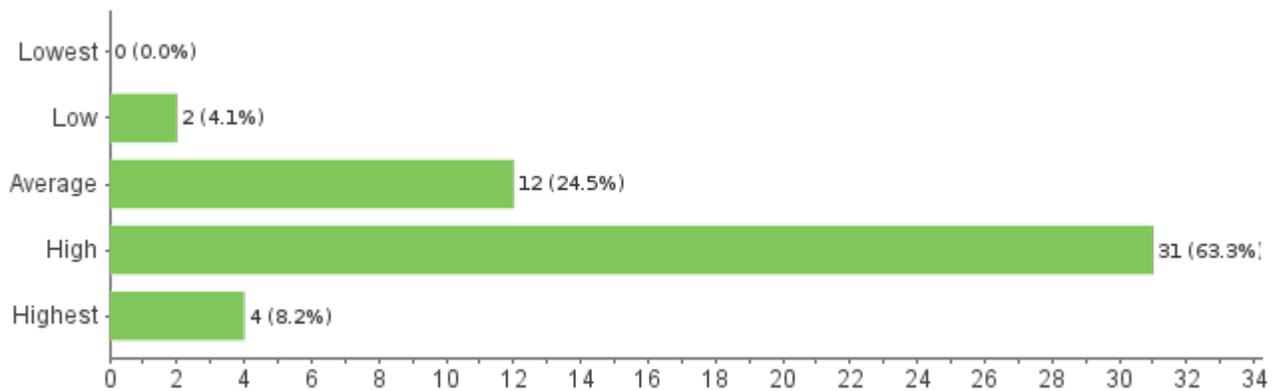
There are 22 responses to this question found in Section 10.2.6. of the Appendix.

10.2.5.2. MALE SURVEY DATA

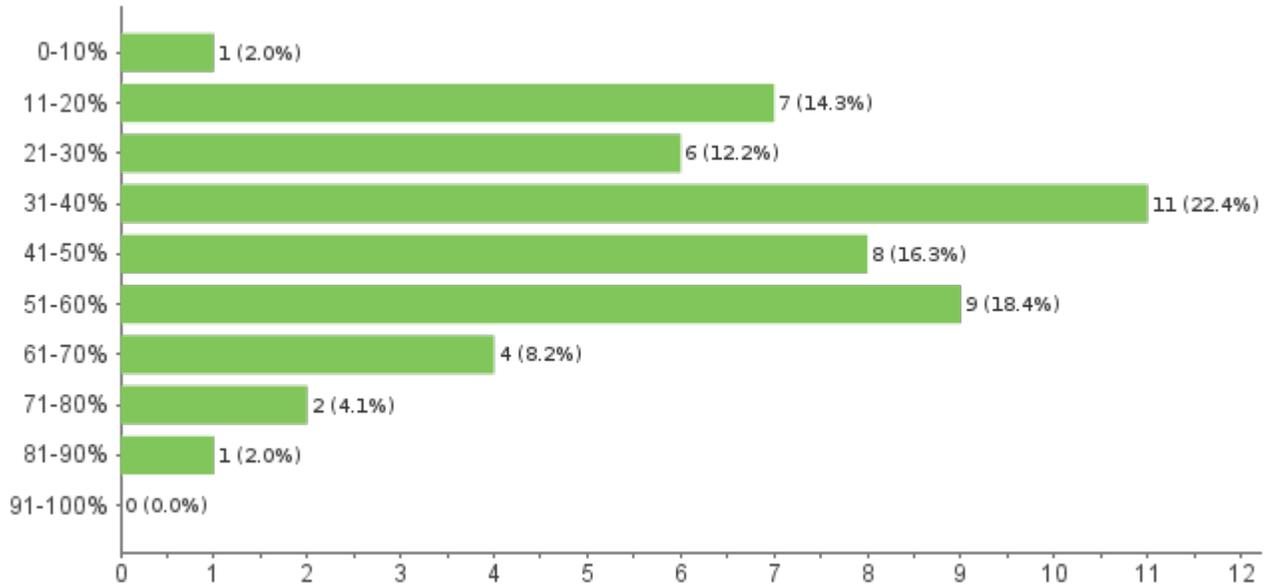
1. What do you think the term 'housing need' may refer to?



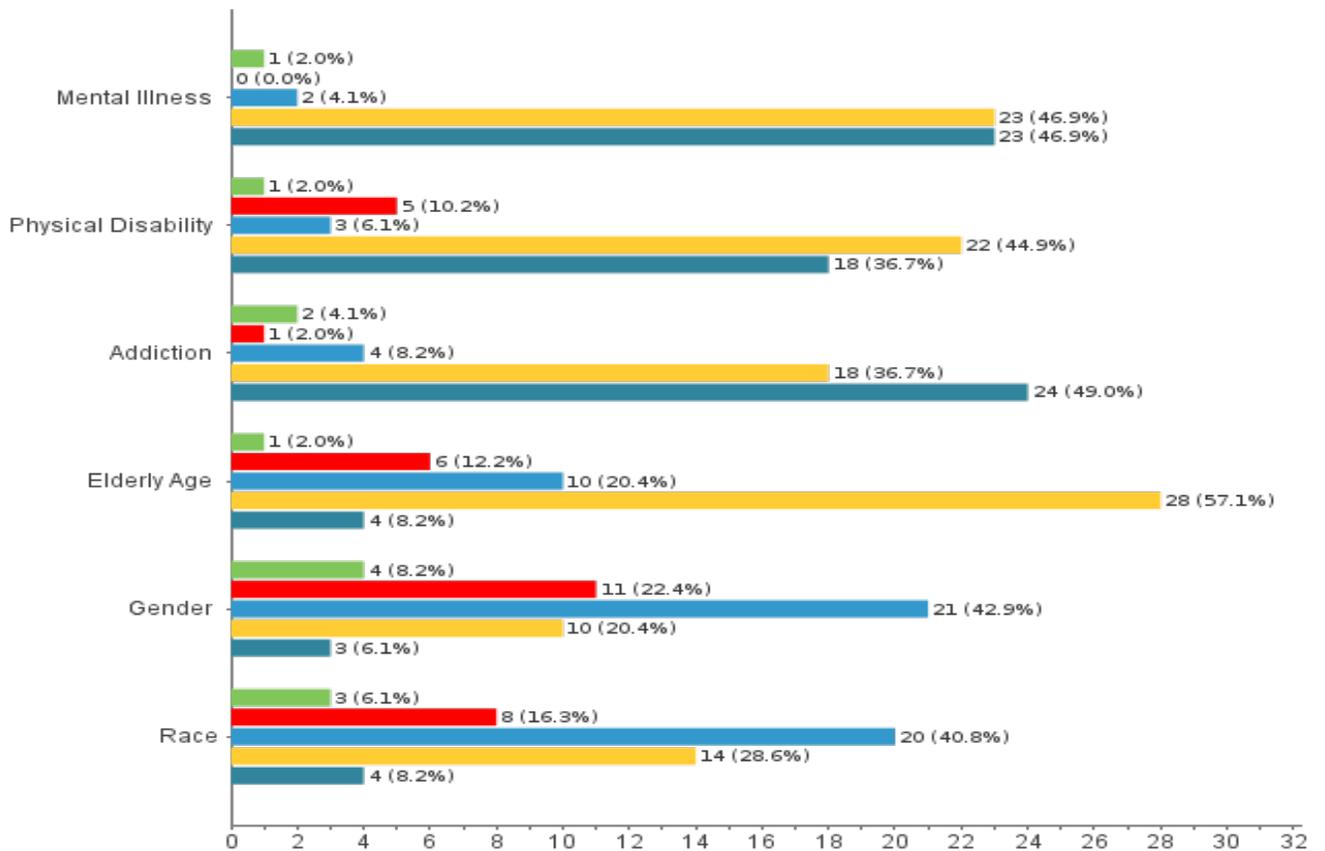
2. Households who spend more than 30% of their total income on rent or mortgage payments are considered to be experiencing what's called 'core housing need'. Compared to other cities across Canada, do you think the share of households experiencing 'core housing need' in Peterborough is:



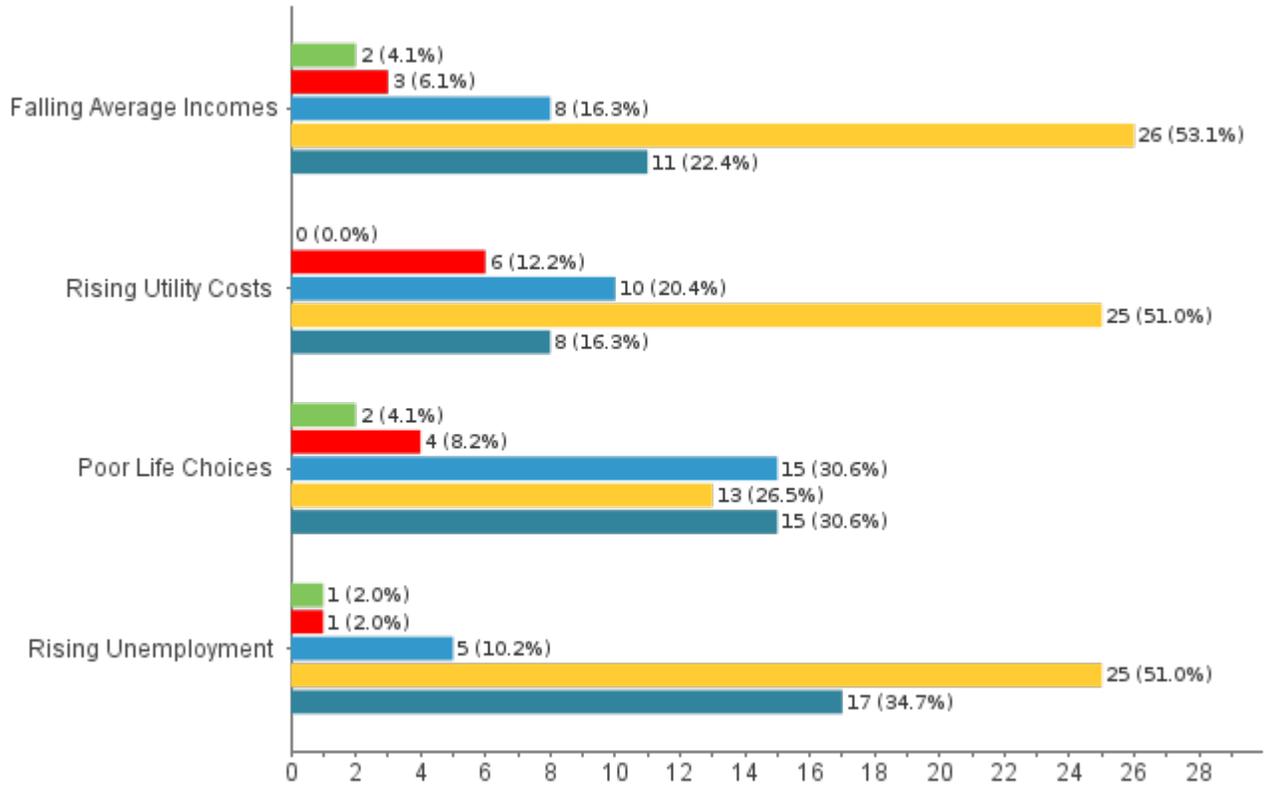
3. What percentage of renter households in the City of Peterborough would you guess spent over half of their household income on housing costs in 2011?



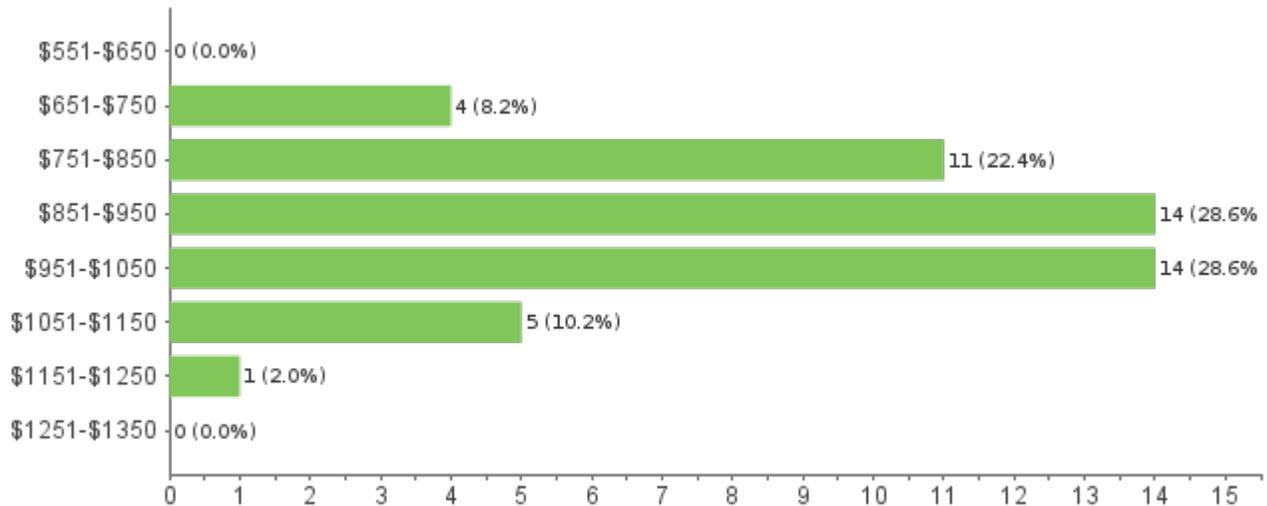
4. In your opinion, which of the following factors enhance the probability that one will face barriers to adequate and affordable housing?



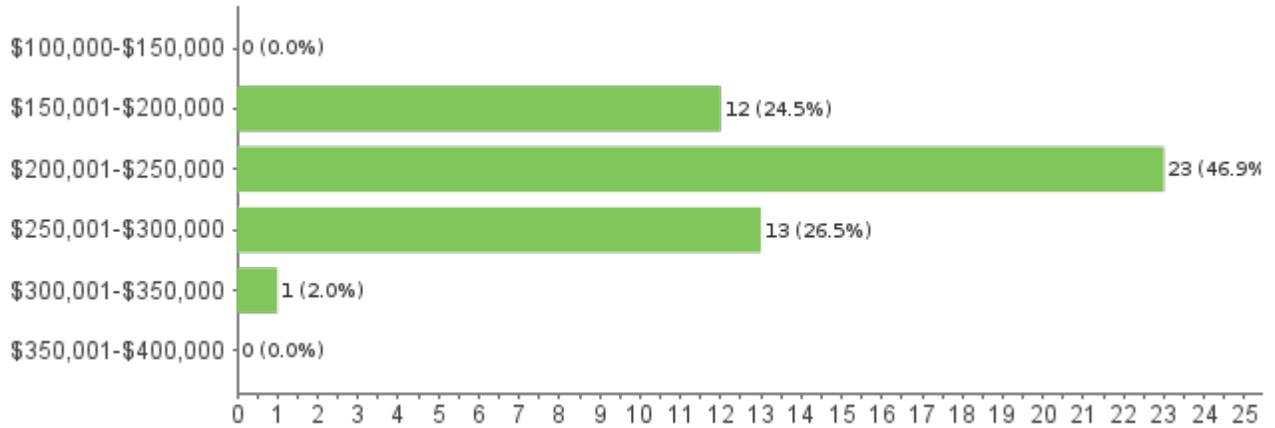
5. In your opinion, which of the following factors are contributing to 'core housing need' in Peterborough?



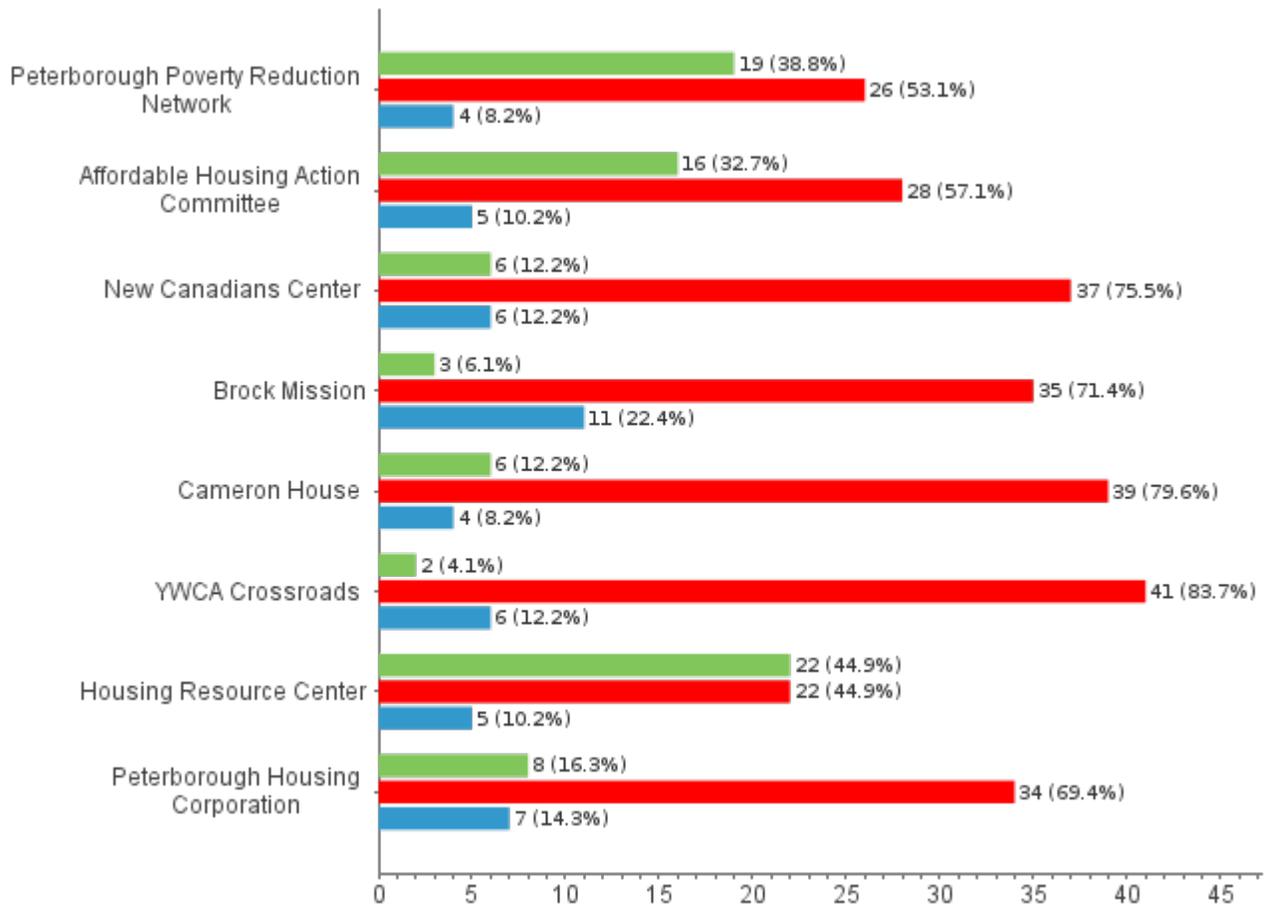
6. What would you guess the average cost of rent was for a two bedroom apartment in the City of Peterborough during 2012 (not including utilities)?



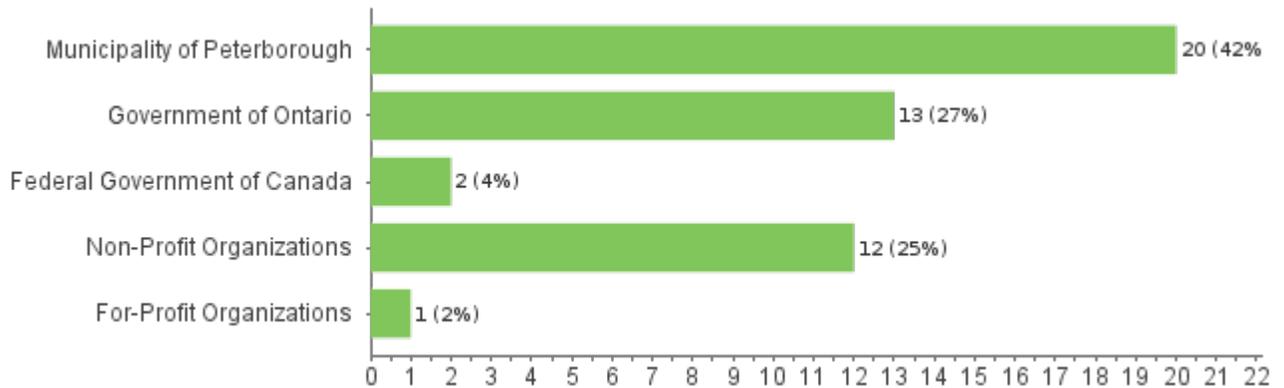
7. What would you guess was the average cost of a house being resold in Peterborough during 2012?



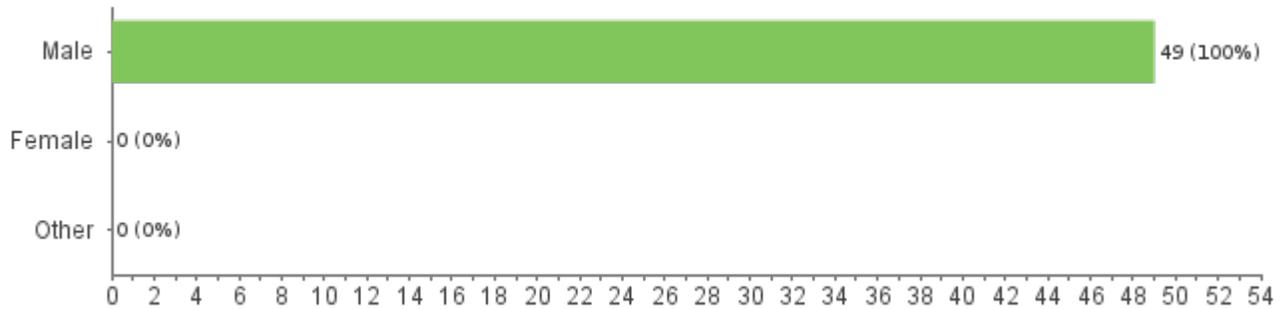
8. Are you are aware of the following organizations that provide housing resources and supports within the City and County of Peterborough?



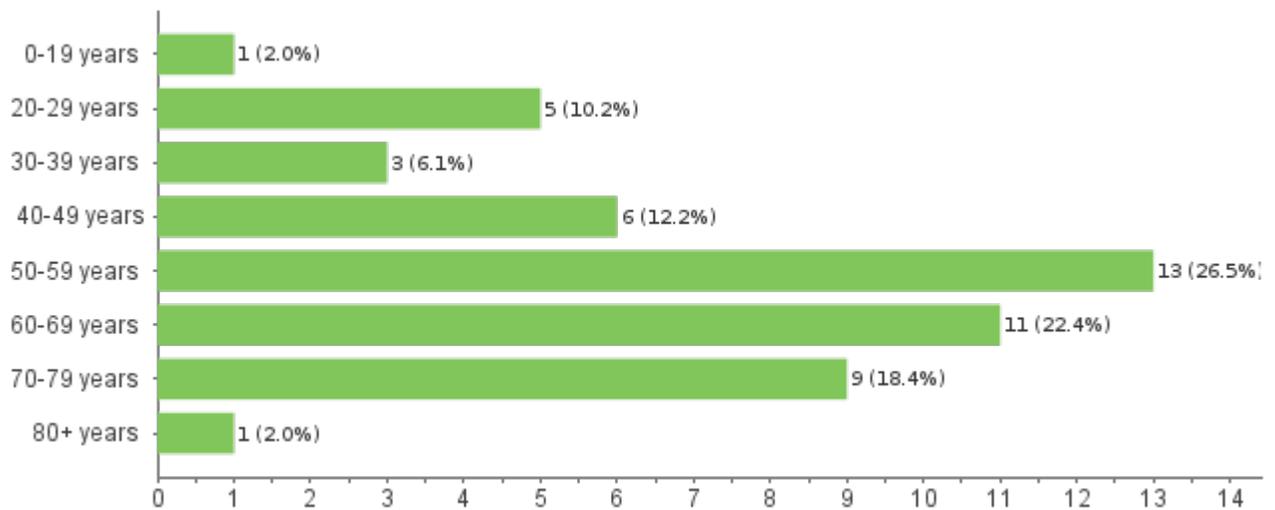
9. Who do you think contributes the most funding to housing and homelessness supports within the City and County of Peterborough?



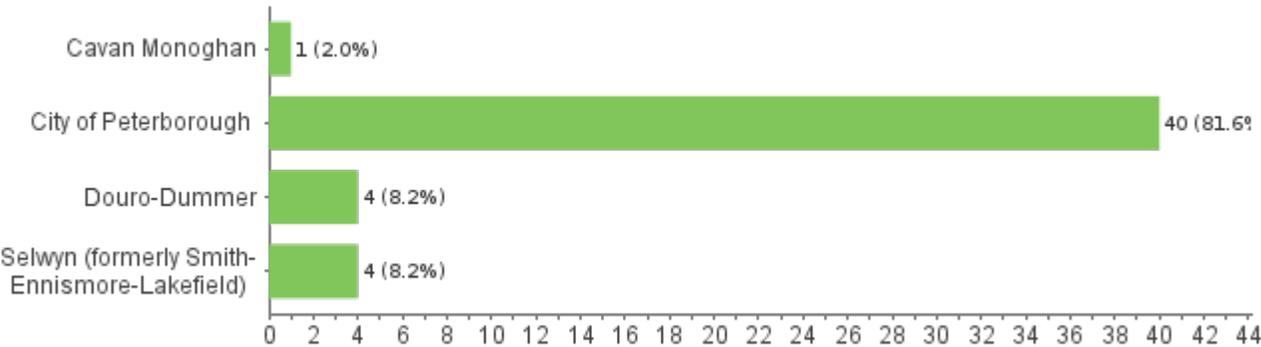
10. Please select your gender:



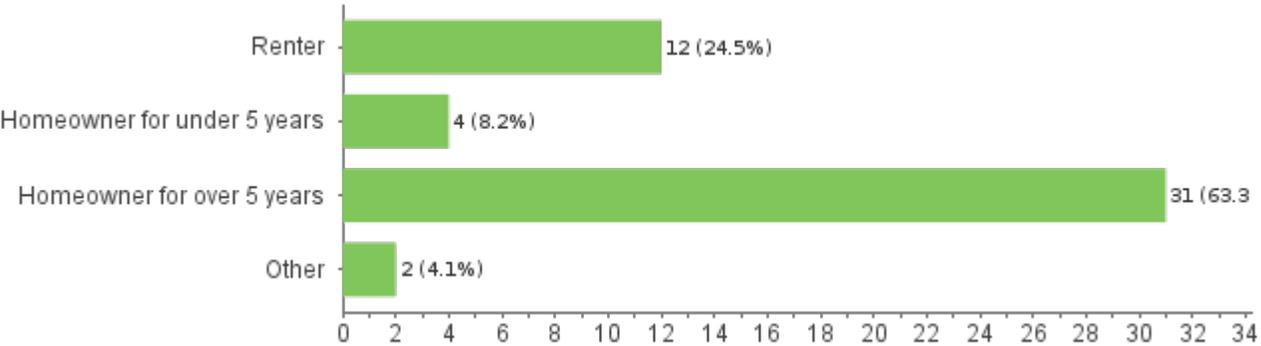
11. Please select your age group:



12. Please select your area of residency within the City or County of Peterborough:



13. Please select the category which best describes your current living arrangements:



14. Do you have any stories or suggestions that might help us understand housing and homelessness needs and solutions in Peterborough? You may comment about this here, and/or you may provide contact information for the possibility of a personal interview:

There are 9 responses to this question found in Section 10.2.6. of the Appendix.

10.2.6. SUMMARIZED QUALITATIVE FINDINGS FROM SURVEY RESPONSES

Housing Type	Gender	Age	Area of Residency	Qualitative Findings
Other	Female	Young	N/A	****(From Northumberland County--Port Hope)
HO for over 5 years	Female	Elderly	City of Peterborough	Aging parents requiring clean, safe, apartment/housing for adult child with a disability and who is currently living at home. Ideally independent housing where some guidance would be available.
HO for over 5 years	Male	Middle Aged	Selwyn	Awareness is a powerful thing in this case. I live a comfy life sheltered from those realities through good fortune, but I was shocked by the stats re. the cost of housing compared to the general income of so many families who are one pay cheque away from the street. We can keep going to the public trough to subsidize but need to focus on stabilizing costs and keeping families in homes, not just providing homes for those in need, although that needs to happen as well.
Renter	Female	Middle Age	City of Peterborough	Decent housing is simply not affordable in Peterborough. i had a job paying 14.00 per hour and I could not pay my rent. I am lucky to have obtained geared-to-income housing 6 years ago otherwise I would be on the street or dead or in prison.
Renter	Female	Middle Age	City of Peterbrough	For a small city, we sure do seem to have a relatively large number of people living primarily on the streets. I really like the care meters (can't remember if that's what they're called) on George St. Hope the new homelessness plan is a success.
Homeowner for 5 years	Female	Middle Age	City of Peterborough	Homelessness is directly related to availability of employment at jobs that people find fulfilling and suit their strengths. Peterborough has to do more to attract a diversity of industry to the city.
Renter	Male	Young	City of Peterborough	Housing is an individual responsibility. I'd

				like to see fewer of my tax dollars spent on such problems.
Renter	Female	Elderly	City of Peterborough	I am interested in co-housing in the city of Peterborough. People who are interested in this option often have all their funds already invested in their current housing arrangements. Start up funding and mortgage funding would help these projects materialize.
Renter	Male	Middle Age	City of Peterborough	I am on O.D.S.P. and prior to this I was worried and after separation I was in housing on U.I. I had the F.A.C. take child support when I was on U.O. and then I got evicted due to not being able to afford rent. I still have this bill over my head and not sure when I will get it paid.
Renter	Male	Middle Age	City of Peterborough	I pay \$500 on a 2 bedroom most likely the average is \$800-\$1000.
Renter	Female	Middle Age	City of Peterborough	More rent-geared-to-income funding from the province.
HO over 5 years	Female	Middle Age	Douro-Dummer	N/A
Other	Female	Young	Otonabee-South Monaghan	Not really...
Renter	Male	Middle Age	City of Peterborough	Peterborough has rents that are far too high for the average person to afford. The vacancy rate is high and could be lowered with rent subsidies or by mandating lower rent from certain types of housing.
Renter	Female	Young	Douro-Dummer	Providing stable, reliable methods of housing support is needed more than short-term solutions. Rent that is geared to income is the most effective way (in my opinion) to provide residents with an opportunity to have access to stable, good-quality, affordable housing. Municipality should be investing in more co-operative housing units that have subsidized rental units.
Renter	Female	Elderly	City of Peterborough	Rents are going increasingly higher each year and we mustn't forget that renters pay

				<p>more property tax (everywhere in Ontario) than home owners. Interest rates will be going higher as well as inflation sometime in the near future and that means skyrocketing rents. Seniors in particular do not get enough cost of living to cover the increases in rent, food, insurance, etc. etc. which means digging into savings if one has any. Welfare and disability will usually get subsidized housing if rents go too high. What will happen is that seniors will have to keep downsizing until they are living in one room somewhere (I am not exaggerating). These are the people that built this country and have paid taxes all their lives. It is no way to end up near the end of their lives. People think that it is okay for seniors to use up their savings but they forget that this is for their future if they need to go into nursing homes or need extended care. Welfare and other social programs pay for those who decide to become single parents so they never have to worry. In fact somego from generation to generation using other taxpayer money to live on. This is not fair to seniors. Maybe Peterborough can cut back on all the taxpayers money they spend on sports facilities and spend more on seniors housing. Welfare recipients can live anywhere as they get subsidized rent/food, etc. but seniors do not. Thank You</p>
HO over 5 years	Female	Elderly	City of Peterborough	Thanks, but no.
HO over 5 years	Female	Middle Age	City of Peterborough	The large waitlist for developmental services. Youth who live with intellectual disability live at the Youth emergency shelter as there are no other options for them.
HO for over 5 years	Female	Middle Age	City of Peterborough	-There are a number of comments I would like to make about the housing issues in Peterborough. I currently work with people who face many barriers regarding

			<p>finding safe and affordable housing. The OW rates are not enough to cover adequate costs for securing housing. - People who struggle with addictions and mental health require safe housing in order to be successful in their recovery. The basic need of housing supports stability and is crucial to recovery. The rooming houses in Peterborough do not provide safety and security, they exacerbate addictions and mental health issues, as well as post traumatic stress and other health conditions. -People have to choose between housing and food, relying on food banks and free meals in the community.</p> <p>Parents on OW and involved with CAS, who have had their children removed are expected to find safe housing as a condition for getting their children returned; however, their income is reduced when children are removed and OW rates do not allow for children who are not in their care. Thus a catch 22 situation. I come from Scotland where children are NEVER kept in the care of the state because of lack of housing. Rather it is a priority to provide housing in order to reunite the family. I was shocked to come to a wealthy nation and find that children are in care because of lack of housing and other supports. Parents struggling with addictions are often faced with rooming houses or shelters as only option. It costs more to keep a child in care than it would to provide a subsidy for housing. One parent I know of had contact with their child stopped due to having bed bugs in her rooming house. This is absolutely unacceptable and poor practice in terms of respecting attachment relationships. As well my own daughter has a child with an invisible disability. She had to give up her job to take care of him, could not afford the rent on a two bedroom apartment and</p>
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				<p>moved in to a one bed with her two children. This caused additional stress and led to her daughter living with me for part of the week. Parents who look after children who are disabled are more likely to experience poverty and poor housing. This creates further stress and can lead to mental health problems. It is also not good for children. Peterborough need to deal with the housing challenges and poverty.</p>
Renter	Young	Male	City of Peterborough	<p>Well I for one is having a difficult time finding something I can afford and I have to be out where I'm living at as of May 1st because my nephew is moving to Ottawa to be with his girlfriend. I've been having a hard time trying to get something that I can afford and also be able to have my 2 cats with me who are spaded and clean cats and well behaved. I need these 2 cats with me because they're like part of my family and since I've been going through a rough time emotionally because this Apr. will be a year since my brother had passed away and with me trying to find a place to live that I can have my 2 cats and something a can afford which is between 400 - 500 mthly. is hard and is really making me feel down and stressed. I do work part time and have debts that I've seeked help for there but haven't started to take place yet because I need to find living accomadations before anything can be done. I'm finding that I have to try and get a place with a roommate someone that I wouldn't even know and vice versa. Like today I had an email from an add I replied to and this person is at least 25yrs. younger than me and they were asking how I'd fit in with moving in with them and there goes my age thing. It's really really hard to find affordable housing in Peterborough. There needs to be a place or apartment building somewhere in this city that would allow people with limited income to be able to move in as long as they can pay the rent.</p>

				<p>Even a person on welfare you do not get enough money to even get a decent place now a days. I know I really need the help in finding a place by May 1st and there were a few places that I seen in this survey that I never knew about which I'll check out first thing monday morning. If there is anyone that can help me out somehow please email me at ***** I also have my name on the housing list and as of Oct of 2012 I was at 174 on the list and I've been on since Jan. 10 2008, so please someone get back to me with some sort of good news.</p>
Renter	Female	Middle Age	City of Peterborough	<p>Yes, Most of the landlords I have had are power trippers. With no lease you can become homeless even if you have not done anything. Wish landlord abusiveness would finally become recognized in our city. Our hands are tied because they as home owners have all the rights. Please remember that when people end up ending relationships due to abuse that alot of those spouses then become our landlords. Thank You for listening, this is an ongoing concern that has happened to me a few times and also alot of people I speak to, especially clients who frequent the wonderful housing resource centre here in town. There should be some protection for us responsible tenants. (In my experience alcohol or drugs have been a part of the landlords lifestyle) Thank You</p>
Renter	Female	Middle Age	City of Peterborough	<p>i am a new skilled worker immigrant with 5 kids i pay 1400 \$ for rent , looking for job and on ontario work , getting 1200\$ for shelter and food , it is very expensive here to get food and transportation, no jobs available even survival, my liscence will take 2 years to be ready and i don't know how to survive , i need a secured house for my kids</p>
Renter	Male	Middle Age	City of Peterborough	<p>more affordadle housing</p>

Renter	Male	Middle Age	City of Peterborough	no.
HO for over 5 years	Female	Elderly	City of Peterborough	<p>I am happy that you have taken the initiative to find information and apologize for not being aware of the cost of renting a 2 bedroom apartment in Peterborough.</p> <p>I have another commitment tomorrow and can't attend your discussion. I am also aware that Homegrown Homes and Habitat for Humanity helps with Shelter.</p>
HO for over 5 years	Male	Middle Age	City of Peterborough	<p>I have some thoughts on how to deal with poverty in Peterborough that I think have some merit. I am not involved with any related interest group and have no agenda with respect to poverty other than I realize it is an important issue that government is constantly working on. The aspects of a good poverty plan address the following objectives:</p> <ul style="list-style-type: none"> - helping all those in need of food and shelter - respecting those in need by providing a comprehensive service - giving a hand up rather than a hand out - proving this service at a reasonable cost - ensuring the program is sustainable and not a short-term fix. <p>Obviously the cost of welfare and other programs for those with low incomes are a large part of our "taxpayer budgets" and that issue must be addressed in any solution to poverty, otherwise the solution will not be sustainable. We also have a duty to take care of the most vulnerable among us who, due to health issues or hardship, are unable to care for themselves, either on a temporary or permanent basis. However, having said that, we should not provide long-term support for those who only need short-term assistance or training to get back on their feet or for those who are able to work and merely choose not to. In order to respect</p>

people we need to give them a hand up not a hand out.... you know, the "teach a man to fish theory". It is of course a balancing act to meet all the above objectives. Here are some suggestions which I believe are worthy of consideration:

- Rather than build or purchase typical residential housing units consider a facility that is more like a student residence or seniors residence, that would house 50 or more people in order to achieve economies of scale. Each resident would have a unit/room consisting of a bedroom/sitting room with a small bathroom. The size may be increased for those with special needs or families. The idea being that we are providing a roof over their heads until they can support themselves. The rooms would not be extravagantly furnished, but would have modest furniture, a phone, a clock radio etc. Luxuries such as a TV and cable would be purchased by the residents (similar to hospital rooms) if they so desired. The building would also have a commercial sized kitchen in order to provide three meals a day to the residents. Since the residents would have a roof over their head and three meals a day they would not require much money to live on so their welfare cheques could be reduced to say \$100 per month for clothes and incidentals. Bus service to downtown may be provided so the residence doesn't need to be built on high cost land downtown. Perhaps an existing structure may be converted, like an old school, church etc.
- As far as paying for the above, many of the operating costs could be covered by utilizing the residents' labour in the kitchen, for maintenance, help in the office, growing their own food and perhaps starting some money making projects (maybe with the help of micro

				<p>loans) to offset costs. This would not only give the residents some job training, but a sense of self-worth which appears to be lacking in our present system.</p> <p>Residents would be encouraged to obtain outside employment in which case they would be charged a reasonable rental fee if they wished to continue to live in the residence. Or they could "graduate" from the residence and find their own accommodation.</p> <p>-This is just a rough outline of a system that would be sustainable and encourage those who are below the poverty line and are able, to get back into the ranks of the employed. Those with health or other serious issues should not be part of this plan as we should do more for these people than we do presently.</p> <p>The savings from the reduction in welfare costs, other housing costs, soup kitchens, missions, etc. could go a long way to finance this program. It would be interesting to do a financial analysis to get hard figures. I wouldn't be surprised if there was a net savings while at the same time proving a better service.</p> <p>I expect what we call the "poverty level" in this country is higher than what 80% of the world's population lives on. We need to recognize this in setting our cost structure or we will never sustain it.</p>
HO over 5 years	Male	Elderly	City of Peterborough	If we had more industry and higher payrolls they would have higher incomes and better afford housing.
HO for over 5 years	Male	Elderly	City of Peterborough	We desperately need a more relaxed regulatory environment for the establishment of secondary suites within the City of Peterborough. This kind of housing can provide win-win conditions that would benefit seniors and

				<p>low income residents alike.</p> <p>As a building designer in the City of Peterborough, I am confronted regularly with an impossible array of building regulations and bylaws, both provincial and municipal, that render this process unworkable and unaffordable for the vast majority of applicants.</p> <p>How many theoretical worst case scenarios can we as a society afford to pay for in the design and construction of housing? When do we say "healthy and safe enough".</p>
HO under 5 years	Female	Middle Age	City of Peterborough	Student rentals compete with other low income rental spaces.
HO for over 5 years	Female	Middle Age	City of Peterborough	<p>I am the chair of the Affordable Housing Action Committee and have been working in the non-profit housing field for almost 25 years.</p> <p>I was very pleased to see the invitation to complete the survey in my mail. I'm sorry I missed the meeting on March 4th at the Public Library. I am looking forward to seeing 10 Year Housing and Homelessness Plan, and I hope the Rent Subsidy working group has something to add to the plan.</p>
HO for over 5 years	Female	Middle Age	City of Peterborough	<p>I work in the field of supporting the homeless and I see first hand the need for affordable and safe housing in Peterborough. The rooming houses are deplorable, and badly run. Most of my clients are on OW so all they can afford is a rooming house. These people require affordable and safe housing so that they can start to make changes in other areas of their lives that they often want to. However if a client struggles with drugs or alcohol and or mental health, living in a rooming house is not helpful for their recovery. I have a gentleman who has been homeless as we cannot find accessible housing that he can afford. Over the past couple of years I have worked with many elderly clients who</p>

			<p>require some supports but don't qualify for LTC but cannot afford a retirement home. I have had developmental delayed clients who need safe housing so as they are not victimized but they cannot afford a secured building.</p> <p>The wait lists for housing that is affordable or RGI etc are enormous and frustrating. The issue of homelessness needs to be addressed from a broader perspective than just housing.</p>
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10.2.7.SUMMARIZED QUALITATIVE AND QUANTITATIVE DATA UNDER FOUR THEMATIC AREAS

THEME 1: KNOWLEDGE OF HOUSING ENVIRONMENT

Survey Question #2:

Overall

- 15.9% gave the correct answer (highest)
- 69.9% said high or highest
 - Meaning that most people believe that Peterborough has a comparatively high proportion of households experiencing core housing need.
 - People recognize that rent is high, wages too low to afford it?
- Only 5.6% said low or lowest

Renter vs. Homeowner

- Renters slightly more likely to think it's high or highest
 - 78.1% vs. 66.3%

Different Age Groups

- Middle age most likely to guess correctly

Qualitative:

- Focus Group

- Perception that there are lots of people who aren't aware of housing issues
- "That it's an easily avoidable, easily unseen issue"
- "That it's prevalent but hidden issue in rural areas"
- "Invisible issue because we're all addressing it as individuals"
- "I think a lot of people tend to think that it's not going to happen to them, or that it's a different category of people that they can't relate to. And yet it does happen, people lose their jobs, they lose their house, and then they're in that situation and then they have no place to stay... A lot of people tend to think that it's someone else's problem. They don't want to get involved and they don't think it's going to happen to them."

- “In every neighborhood in Peterborough there are people at risk. But in certain areas it’s very concentrated and it’s very visible.”
- *Survey*
 - One said “relatively large number of people on streets for a small city.”

Survey Question #3:

Overall

- 14.3% gave the correct answer (21-30%)
- 78.6% of people over-estimated
- 44.5% of people believe that over half of renters spend over half of their income on housing

Renter vs. Homeowner

- Renters slightly more likely to overestimate
 - 40.6% vs. 22.4% (that over 60% of renters pay over half of income on housing)
- Homeowners slightly more likely to underestimate
 - 8.9% vs. 3.1%

Different Age Groups

- Young least likely to guess correctly, tended to overestimate a lot (10% guess correctly, 90% overestimated)
- Elderly most likely to guess correctly or close to correctly (23% guess correctly, 46% said 20-40)

Survey Question #6:

Overall

- 35.7% gave correct answer (850-950)
 - Just over a third of people were aware of the average cost of rent
- 40.4% overestimated, 23.8% underestimated
- No one said the lowest option (550-650)

Renters vs. Homeowners

- Homeowners slightly more likely to overestimate
 - 43.8% vs. 34.4%
- Renters only 6.9% more likely to get correct answer
- 62.5% Renters thought between 750-950
- 62.9% Homeowners thought between 850-1050

Different Age Groups

- Young most likely to guess correctly (52.4%, vs. about a third for middle and old)
- Middle age tended to overestimate (51.5% vs. 30.8 elderly, 23.8 young)
- 35

Qualitative:

-Focus Group:

- A few people mentioned that they were “shocked about the statistics or apologized for not being aware of the costs.”
- “Awareness is a powerful thing in this case. I live a comfy life sheltered from those realities through good fortune, but I was shocked by the stats re. the cost of housing compared to the general income of so many families who are one pay cheque away from the street.”

Survey Question #7:

Overall

- 28.6% gave the correct answer (250,000-300,000)
- 50% said 200,000-250,000
- 65.9% underestimated
 - Two thirds of people underestimated the average cost of a house being resold
- 5.6% overestimated

Renters vs. Homeowners

- Homeowners slightly more likely to underestimate
 - 69.6% vs 53.2%
 - Although renters who did underestimate tended to guess lower than

homeowners (53.9% homeowners guessed 200,000-250,000 vs. 34.4% renters)

- Renters slightly more likely to overestimate
 - 9.3% vs. 4.5 %
- Renters 11.7% more likely to get the correct answer

Different Age Groups:

- Middle age most likely to guess correctly (35% vs. 24 young and 21 old)
- Young most likely to overestimate (10% vs. 5 middle and old)
- Old slightly more likely to underestimate (75% vs. 60 middle and 67 young)

Qualitative Data:

- In focus group, discussion of how homeownership is out of reach due to increasing housing costs

SUB-THEMES NOT COVERED BUT AROSE AND FOCUSED ON HOUSING STOCK AND QUALITY

Not covered in survey questions, but issues/comments arose within conversations held at focus groups and through responses left at the end of surveys

- high cost of rent and low vacancy”
- mice in building”,
- New houses being built everywhere, but who is building them?
 - Retirees from Ottawa from Toronto
- No units earmarked for affordable housing
- Now there is a lot of new building going on... but there are there main companies that control the bulk of the affordable housing, and that is an issue because, well if there’s no competition, nobody brings down the rents right? According to the economic model we’re supposed to live by, right?”
- “I think the stock of housing is also a problem, because even the apartments that are minimally affordable, I can go to ten or twelve apartment viewings and not find one that’s suitable to live in. (10)

- So those places get run down, and when they get run down far enough they aren't rented to students anymore. They're rented to people like me who live on the margins, and it just becomes this cycle.
- Even a person on welfare you do not get enough money to even get a decent place now a days.
- Decent housing is simply not affordable in Peterborough. i had a job paying 14.00 per hour and I could not pay my rent. I am lucky to have obtained geared-to-income housing 6 years ago otherwise I would be on the street or dead or in prison (18)

THEME 2: PERCEPTIONS OF FACTORS AFFECTING HOUSING SECURITY

Survey Question #4

a) Mental Illness

- Majority believe that Mental Illness is a barrier – SA: 58.7%, A:35.7% (Total: 94.4)
- *Renter vs. Homeowner:*
 - No significant difference
- *Different Age Groups:*
 - Middle age most likely to SA (65.7 vs. 57.1 young and 46.2 old)
 - Similar levels of agreement overall across ages
- *City vs. Township:*
 - City slightly more likely to SA (59.2% vs. 51.9%)
- *(No qualitative data available)*

b) Physical Disability

Quantitative:

- Majority believe that it's a barrier – SA: 46.8%, A: 41.3% (Total: 88.1)
- *Renter vs. Homeowner:*
 - No significant difference
- *Different Age Groups:*
 - Middle age most likely to D/SA (10.5 vs. 4.8 young and 5.1 elderly)
 - Young and middle age more likely to strongly agree than agree, whereas elderly are much more likely to agree rather than strongly agree (although overall levels

of agreement are similar across ages)

- *City vs. Township:*
 - City slightly more likely to D/SA (9.1% vs. 3.7%)

Qualitative:

- *Surveys:*
 - “My daughter has a child with an invisible disability. She had to give up her job to take care of him, could not afford the rent on a two bedroom apartment and moved in to a one bedroom with her two children... Parents who look after children who are disabled are more likely to experience poverty and poor housing. This creates further stress and can lead to mental health problems. It is also not good for children.”
 - “I have had developmental delayed clients who need safe housing so as they are not victimized but they cannot afford a secured building.”
 - “The large waitlist for developmental services. Youth who live with intellectual disability live at the Youth emergency shelter as there are no other options for them.”

c) Addiction

Quantitative:

- Majority believe that it’s a barrier – SA: 64.3%, A: 28.6 (Total: 92.9%)
- *Renter vs. Homeowner:*
 - No significant difference
- *Different Age Groups:*
 - Middle age most likely to D/SA (9% vs. 4.8 young and 0 elderly)
 - Young and Middle are much more likely to SA than A, elderly are only slightly more likely to SA than A (Although overall levels of agreement are similar across age groups)
- *City vs. Township:*
 - More Township SA and more City A but overall similar levels of agreement

Qualitative:

- *Surveys:*
 - “People who struggle with addictions and mental health require safe housing in order to be successful in their recovery.”
 - “These people require affordable and safe housing so that they can start to make changes in other areas of their lives that they often want to. However if a client struggles with drugs or alcohol or mental health, living in a rooming house is not helpful for their recovery.”
- *Focus Group:*
 - “The people that I know... they have addictions, so they steal food because they’re spending their money on other things... Addiction and poverty go hand in hand. But when you have an addiction and you don’t have the social supports to help you get off of that addiction, then you don’t live in good housing, because you don’t have any money... When they provide stable housing for people they are much more able to improve their lives and stay clean. Because if you have somewhere to go, you’re able to go to those meetings that help you stay sober and so on. And addiction costs this community a lot of money, every community, because of health costs, because of lost productivity, because, because, because... I certainly know that in the neighbourhoods where I have lived in the last five years since my injury addiction is very prevalent.”

d) Elderly Age

Quantitative:

- Majority believe that it’s a barrier – SA: 27.8%, A: 43.7% (Total: 71.5%)
- *Renter vs. Homeowner:*
 - No significant difference
- *Different Age Groups:*
 - Young and Middle ages more likely to D/SA compared to elderly (14.3 young, 16.4 middle, 5.1 elderly)
 - Middle age most likely to A/SA (74.6, vs. 71.4 young and 66.7 elderly)
 - Elderly had a relatively high number of neutral answers

- *City vs. Township:*
 - No significant difference

Qualitative:

- *Surveys:*
 - “I have worked with many elderly clients who require some supports but don't qualify for LTC [long term care] but cannot afford a retirement home.”
 - “Seniors in particular do not get enough... to cover the increases in rent, food, insurance, etc., which means digging into savings if one has any. [People with] welfare and disability will usually get subsidized housing if rents go too high... People think that it is okay for seniors to use up their savings but they forget that this is for their future if they need to go into nursing homes or need extended care... Maybe Peterborough can cut back on all the taxpayers' money they spend on sports facilities and spend more on seniors housing. Welfare recipients can live anywhere as they get subsidized rent/food, etc. but seniors do not.”

e) Gender

- Minority agree this is a barrier - SA: 10.3, A: 25.4 (Total: 35.7)
- Large division of opinion, across the board, lots of neutral answers
- *Renter vs. Homeowner:*
 - Homeowners slightly more likely to disagree/strongly disagree (32.6% vs. 21.5%)
- *Different Age Groups:*
 - Elderly had high level of neutrality (51.3% neutral, a quarter disagree, a quarter agree)
 - Young more likely to A/SA compared to middle and old (47.6% vs. 37.3 middle and 25.6 old)
- *City vs. Township:*
 - City more likely to A/SA (39.8 vs. 22.2%)

- Township more likely to D/SD (40.7 vs. 27.5)
- (No qualitative data available)

f) Race

- Half of people agree that this is a barrier – SA:14.3, A:35.7% (Total: 50%)
- Large difference of opinion, across the board, lots of neutral answers
- *Renter vs. Homeowner:*
 - No significant difference
- *Different Age Groups:*
 - Elderly give high level of neutrality again (43.6%)
 - Young more likely to D/SA (33.3 vs. 19.4 middle and 10.3 elderly)
 - Overall relatively similar levels of A/SA
- *City vs. Township:*
 - City slightly more likely to A/SA (52% vs. 40.7%)
 - Township slightly more likely to D/SD (25.9% vs. 17.3%)
- (No qualitative data available)

Survey Question #5:

a) Falling Average Incomes

Quantitative:

- Majority agree that this is a factor – SA: 35.7%, A: 53.2% (Total: 88.9%)
- *Renter vs. Homeowner:*
 - Renters 10% more likely than homeowners to strongly agree
- *Different Age Groups:*
 - Young and middle tended to A/SA equally, whereas elderly tended to A much more than SA (but similar levels of agreement overall across age groups)
 - Middle more likely to D/SD (10.5% vs. 4.8% young and 0 elderly)
- *City vs. Township:*
 - City more likely to D/SA than township (8% vs. 0)

Qualitative:

- *Surveys:*
 - Higher payrolls and higher incomes needed to afford better housing
 - “I had a job paying 14.00 per hour and I could not pay my rent. I am lucky to have obtained geared-to-income housing 6 years ago otherwise I would be on the street or dead or in prison.”
- *Focus Group:*
 - A sense that any jobs being created are all low wage jobs
 - “I’m hesitant about relying so much on fundraising and charities and non-profits... I’m hesitant to constantly be relying on that sort of model because it doesn’t change the fundamental reasons why there’s housing insecurity in the first place... it doesn’t change the fact that wages are so low... that you can work, have a job, and still not be able to afford housing in this town. You can have a job that is no longer full time with benefits, so if you’re sick, you take care of your health, and you lose your housing... Peterborough has lost a lot of those good, unionized, industrial jobs... And even recently with government cuts to spending, government jobs... there used to be dozens of good paying jobs and they’ve now pulled out of Peterborough... We’re all competing for these low wage jobs.”

b) Rising Utility Costs

- Majority of people agree that this is a factor – SA: 30.2, A: 50.8 (Total: 81%)
- *Renter vs. Homeowner:*
 - Homeowners slightly more likely to A/SA (83.1% vs. 75%)
- *Different Age Groups:*
 - Elderly more likely to A/SA (92.3% vs. 76.2 young and 86.5 middle)
- *City vs. Township:*
 - No significant difference

c) Poor Life Choices

- Slight majority agree that this is a factor – SA: 19.8, A:34.1 (Total: 53.9)

- Biggest section where people answered Neutral (31.7%)
- 17.4% disagreed or strongly disagreed
- *Renter vs. Homeowner:*
 - Renters slightly more likely to D/SA (25% vs. 15.7%)
 - Homeowners more likely to A/SA (58.4% vs. 40.7%)
- *Different Age Groups:*
 - Elderly more likely to A/SA (58.9% vs. 47.6 young, 53.7 middle)
 - Middle more likely to D/SD (22.4% vs. 19% young and 7.7% elderly)
- *City vs. Township:*
 - City more likely to D/SD (19% vs. 8%)
 - Township more likely to A/SA (71% vs. 50%)

d) Rising Unemployment

Quantitative:

- Large majority agree this is a factor – SA: 50.8%, A:43.7% (Total: 94.5)
- Smallest section with those who disagree/strongly disagree (3.2%)
- Smallest neutral (5.6%)
- *Renter vs. Homeowner:*
 - Renters more likely to strongly agree (62.5% renter vs. 47.2% homeowner)
 - Homeowners more likely to agree (49.4% homeowner vs. 25% renter)
 - However, similar levels of agreement overall
- *Different Age Groups:*
 - Young much more likely to SA than A
 - Middle only slightly more likely to SA than A
 - Elderly much more likely to A than SA
 - Although similar levels of agreement overall across age groups
- *City vs. Township:*
 - No significant difference between City and Township Residents

Qualitative:

Surveys:

- “Homelessness is directly related to availability of employment.”
- “Since I have a baby, I can’t job search... [Ontario Works] referred me to the children’s service. The children’s service refused to give me more than two days a week for three months. Can you find a job in three months in Peterborough, in two days a week? Ok, I didn’t get a job... No subsidizing, ok, the baby stays with me a home and I’m not job searching anymore. They don’t want to get rid of me in Ontario Works! They have to help me to find a job, to study, to start a new career... But all they do is they give you some money and that’s it.”
 - (Fits in with all of the comments about needing a hand up rather than a hand out)

Focus Group:

- Perception that without proper jobs people can’t better their lives.
- “You’re lucky to get full time employment period, you know, jumping from contract to contract... So you might be housing secure for six months, eight months, two years, but then your contract ends and ‘oh what’s next’.”
- “Even the low wage jobs are very hard to find. I’m looking for anything, even my husband as well. We can’t find even a cashier job. I can’t find a job, I’m willing to do anything. I want to stop taking the money from Ontario Works... because I feel it’s really humiliating. I don’t like it, but there is nothing.”
- “Now when companies do come here, and they set up factories in the South end, they do a lot of their hiring through ‘labour ready’ and other employment agencies, so they don’t actually hire the people to work for the company. They call a temporary employment agency to send people there. And those people don’t get permanent jobs, and it’s rampant. That’s how it’s done in Peterborough, it’s kind of sad.”

SUB-THEMES NOT COVERED BUT STUMBLLED UPON IN DISCUSSION:

Lack of Affordable Housing /Increasing Rent:

- *Surveys*
 - Strong indication from many surveys that adequate, affordable housing is not available in Peterborough
 - “Peterborough has rents that are far too high for the average person to afford.”
 - “It's really, really hard to find affordable housing in Peterborough.”
 - “Decent housing is simply not affordable in Peterborough.”
 - “Rents are going increasingly higher each year... Interest rates will be going higher as well as inflation sometime in the near future and that means skyrocketing rents.”
- *Focus Group*
 - Knowledge/perception that cost of buying a house is rising to the point that most people can't become homeowners
 - Perception that affordable housing isn't being built
 - “There's just not the affordable type housing that's going up anywhere. The developers aren't doing it, the builders aren't doing it, nobody seems to care, nobody's doing it.”
 - People end up renting rooms due to lack of affordable rent, but there aren't enough rooms to rent either.
 - “Then you also start looking at issues of gentrification as well. As... more and more money goes into certain areas, they get nicer... but as the nice downtown expands, into these lower income neighbourhoods where people are already not really able to afford rent, what do the landlords do? ... They raise prices so they can get more money from other people, or tear down their houses and build something nicer... But then the people who were having trouble affording rent... get pushed further and further out... perpetuating that cycle of lack of housing security, lack of any security, pushing the problem further out.”
 - “A strong downtown, I'd love to see that, but one of the consequences as it extends down Charlotte St., down Alymer and Hunter... into that residential area where there're a lot of students, they get pushed out. Where do they go? They'll

go to places they can afford... So the students take over the areas that are lower income, and then where do the people who are living in those areas go? Who knows.”

- “It’s already happened on George St., with some of the new property owners who have changed the types of restaurants that are there. When they renovate the restaurant they renovate the apartment up above. So that apartment on George St., that used to be affordable, is way out of my league now... What we tend to do when we ‘clean up’ neighbourhoods is we push the people out, instead of helping the people who are there... These aren’t conscious things we do to keep people out, but that’s what happens when we build more upscale things.”

Students:

- *Surveys:*

- “Student rentals compete with other low income rental spaces.”

- *Focus Group:*

- Lots of discussion about students competing with city renters for affordable housing
- “The students are a problem. They aren’t themselves as individuals, but because the landlords can always find tenants, they can keep their rents high... Odds are they don’t even stay in the same house the whole four years, so you just don’t live in a place the same way. So those places get run down, and when they get run down far enough they aren’t rented to students anymore. They’re rented to people like me who live on the margins, and it just becomes this cycle.”
- “If you go up George St, a lot of the houses will just say ‘students’ on them. So right there, that sign discriminates. Technically I could apply, and the landlord would just say, you’re not a student, no. And they can’t do that legally, but with so many students who want the housing they can get away with it without being overt.”
- “Student’s do have some pretty precarious living conditions... but ‘I’m a student, I’m supposed to live in poverty, hahaha, I’m going to drink now’. Then four years

later... most students leave Peterborough... So you don't have that long term connection to the community that makes you want to address those issues."

Landlords:

- *Surveys:*

- "Most of the landlords I have had are power trippers. With no lease you can become homeless even if you have not done anything. Wish landlord abusiveness would finally become recognized in our city. Our hands are tied because they as home owners have all the rights... There should be some protection for us responsible tenants."

- *Focus Group:*

- "They have laws where landlords are told they have to keep housing up to a certain standard, but I don't think that there's anything to enforce it... When I was looking for places I would go in and it was so obvious that the place was riddled with mould. The landlord wouldn't have the money to fix it, he would say."
- "There are a few landlords that own a tonne of houses, and they call them slum lords, because they just don't do anything to upkeep their houses. And there are big companies too, that aren't quite slum lords necessarily, but if you screw up they'll evict you really quick."
- "I'd go to these places that were affordable, I'd get there, and I would have been misinformed in the ad... you go to places and they're not liveable. There's no way to monitor what a place is actually like in the way that landlords are allowed to advertise it."
- "The worst landlords I've lived with... would buy the places down in the South end because they were dirt cheap, not do any improvements, rent rooms to... transient people like myself. And would give no improvements, because they were just trying to flip that property... And the companies, there are so many horror stories around the big companies like AON and TMV."

THEME 3: KNOWLEDGE AND PERCEPTION OF HOUSING SECURITY

Survey Question #8:

Overall:

- **PPRN:**
 - Had heard: 56.8
 - Had used: 10.4
 - Hadn't heard: 32.8
- **AHAC:**
 - Had heard: 52.8
 - Had used: 12.8
 - Hadn't heard: 34.4
- **NCC:**
 - Had heard: 72
 - Had used: 18.4
 - Hadn't heard: 9.6
- **Brock Mission:**
 - Had heard: 73.6
 - Had used: 20
 - Hadn't heard: 7.2
- **Cameron House:**
 - Had heard: 72
 - Had used: 12
 - Hadn't heard: 16
- **YMCA Crossroads:**
 - Had heard: 75.2
 - Had used: 20
 - Hadn't heard: 5.6
- **HRC:**
 - Had heard: 38.4
 - Had used: 21.6
 - Hadn't heard: 40.8

- “Once you start to recover from addiction... the majority of your time is spent trying to recover from it. So... you go to the methadone clinic, and then you go to OW, and then you go to the food bank and then... this is what you spend your life doing. So you can’t find time to look for jobs, even if the jobs did exist.”
 - “This is not only a drug problem. I don’t have time to do my TOFL exam because I’m running from the Ontario Works, and the APC, and I have appointments all the time. I have five children, I go to the dentist, I go to the hospital, and I don’t find time to study for the TOFL exam. So I totally agree with you.”
- “One of the problems with the social services economy in Peterborough is that it’s lots of small organizations. So, I go to the brain injury association... there’s the Peterborough Employment Resource Centre, there’s the CMHA, community living, the housing resource centre, the native women’s centre... there’s all these small things...”
- **Need a broader approach to solving housing issues**
 - For example city needs to address housing from perspective of addiction
 - “When you have an addiction and you don’t have the social supports to help you get off of that addiction, then you don’t live in good housing, because you don’t have any money. So if we had a more comprehensive approach to addiction in the city...”
 - “The issue of homelessness needs to be addressed from a broader perspective than just housing.”
- **Need more rent subsidies and types/stock of affordable housing**
 - Strong sense from many responses that rent-geared-to-income helps
 - “Rent that is geared to income is the most effective way to provide residents with an opportunity to have access to stable, good-quality, affordable housing.”
 - A need to encourage the building of affordable housing

- “There’s just not the affordable type housing that’s going up anywhere. The developers aren’t doing it, the builders aren’t doing it, nobody seems to care, nobody’s doing it.”
 - A few survey respondents indicated interest in affordable co-operative housing, but more funding needed
 - Need for more housing specifically suited for seniors and disabled (Not affordable, doesn’t exist, long waitlists)
- **Services and supports should be proactive rather than reactive**
 - Shouldn’t just focus on those in immediate need, should also stabilize costs to keep families in homes
 - “Providing stable, reliable methods of housing support is needed more than short-term solutions.”
 - “It’s always a reactive approach, we never do anything proactive really.”
- **Strong sense that one important support needed is for city (or someone) to enforce minimum living standards of affordable housing**

Surveys:

- “The rooming houses in Peterborough do not provide safety and security, they exacerbate addictions and mental health issues.”
- “The rooming houses are deplorable and badly run... if a client struggles with drugs or alcohol or mental health, living in a rooming house is not helpful for their recovery.”
-

Focus Group:

- “I think the stock of housing is also a problem, because even the apartments that are minimally affordable, I can go to ten or twelve apartment viewings and not find one that’s suitable to live in.”
- “The city should do more to make landlords upkeep the houses... They have laws where landlords are told they have to keep housing up to a certain standard, but I don’t think that there’s anything to enforce it.”
- “I was at a rooming house and that was horrible... The types of some of the girls that go to Cameron House, the stories you hear from them will raise your

hair. Awful stories, about being kidnapped and being on drugs and being made to be... a 'night lady'... how to make money for their habit. Or they were kidnapped to do it. Horrible stories, in our own town... The only reason [I moved there] was because [my sister's] roommate kicked me out... Two guys there assaulted me... Horrible words were said to me by another roomer. It was very insulting... The guys there, I don't know how the landlord can stand them... It was like a pig sty in there... In the kitchen they wouldn't wash their dishes... they wanted me to wash their dishes... This one person... called me a lazy cunt and a lazy slut... He was bipolar... Just because I wouldn't clean the kitchen... Ya I guess I would want to get out of there right?!"

- **Many mentions of waitlists in both surveys and focus group**

- "The wait lists for housing that is affordable or RGI... are enormous and frustrating."

- **Need to give a hand up not a hand out**

- "We should not provide long-term support for those who only need short-term assistance or training to get back on their feet, or for those who are able to work and merely choose not to. In order to respect people we need to give them a hand up not a hand out."
- "We're giving people a hand out, rather than a hand up"
 - "Yes... we can help people get shelter and get some food, but we don't really do much to help people improve their lives."
 - "We'll make sure people don't die, but beyond that..."

THEME 4: PERCEPTIONS OF HOUSING RESPONSIBILITY

Survey Question #9:

Overall

- 43.4 % overall believe that the Municipality of Peterborough contributes the most funding to housing and homelessness supports

- 31.1 overall believe that Non-Profit Organizations do

Renter vs. Homeowner

- This is consistent among both renters and homeowners
- Although there is a jump from 12.9% (renter) to 24.4% (HO) that believe the Ontario Government contributes the most funding

Different Age Groups

- 40% of YOUNG category believe that Non-Profit Organizations contribute the most (30% in Municipal, 15% in Ontario, 15% in the Federal)
- 50% of MIDDLE AGE category believed that it was Municipal

Qualitative Data:

Federal and Provincial Governments:

- Withdrawal of support from fed and prov, lack of federal housing initiative
- Continuing reductions in funding
- Province should fund more rent-geared-to-income
- Federal gov should put more money into funding housing programs directly, rather than giving it back in form of income tax
- Non-profits need more fed and prov funding to build affordable housing
- Shouldn't be relying on fundraising and charity from community, initiatives need more funding
- Governments should be providing more jobs

Municipality:

- More of municipal budget should go towards housing initiatives (especially co-operative ones) rather than other things like sports facilities
 - o "Municipality should be investing in more co-operative housing units that have subsidized rental units."
- ...needs to do more to attract industry
- ...needs to mandate lower rent
- ...needs to address 'landlord abusiveness' and inspect stock of housing

- “The city should do more to make landlords upkeep the houses.”
- “Wish landlord abusiveness would finally be recognized in this city.”
- ...needs to provide adequate regulatory environment for builders
 - “As a building designer in the City of Peterborough, I am confronted regularly with an impossible array of building regulations and bylaws, both provincial and municipal, that render this process unworkable and unaffordable for the vast majority of applicants.”
- ...needs to press higher levels of government about job creation

Community:

- Collectively have a responsibility to care for those in need
 - “We... have a duty to take care of the most vulnerable among us who, due to health issues or hardship, are unable to care for themselves, either on a temporary or permanent basis.”
 - However, shouldn’t be relying on community donations to fund things...
- Lots of passionate people in Peterborough working together, people willing to help others
 - “that’s what I like in the community here, lots of people are willing to help others”
- Desire for more community consultation and involvement
 - “I believe that there must be a group, a committee working to solve this. That can take people from all kinds, like we are doing here. Because you can’t get the salvation from someone who is rich and has his own house. They must have contribution from the low-income, from the addicts, from the students, from everyone... If they are brainstorming it, I have many ideas... We need to make some collaboration, people need hope, people need a voice. I’m sure he has a lot of ideas... I have many ideas, but we need somebody to listen... Giving the idea from the person who had it is more convincing, because if you don’t like my idea this way, I can explain it to you in

another way, I can by discussing with you modify the idea, explain, clarify. So talking directly to the responsible person is helpful.”

- “Not many people came to this event. If there was a more public place that we could announce that we want to sit down as a large group and talk about housing issues, I can certainly help put together some artists to do some crazy stuff. And there’s other groups in town... I know artists who would get together and certainly do this.”
- “I think... that if there was more space or more voice to this stuff, it would get more attention than it does... It’s easily avoidable, it’s easily unseen.”

Individuals:

- “Housing is an individual responsibility. I'd like to see fewer of my tax dollars spent on such problems.”
- “You mentioned that Peterborough has a strong activist community and a strong grassroots community, but then why is it that we haven’t taken on the issue of housing? Why is it that it’s still invisible?... It’s almost like we’re all addressing it as individuals and not recognizing it as a common issue.”
- “I think a lot of people tend to think that it’s not going to happen to them, or that it’s a different category of people that they can’t relate to. And yet it does happen, people lose their jobs, they lose their house, and then they’re in that situation and then they have no place to stay... A lot of people tend to think that it’s someone else’s problem. They don’t want to get involved and they don’t think it’s going to happen to them.”
- “In certain areas it’s very concentrated and its very visible. And there is little initiative to do anything about those neighbors, because when we talk about them, it’s mostly to say ‘Oh my gosh, who are those people that live there? Oh my god, how can they live that way? They need to fix that!’ And we put it on the people. But it’s a bigger issue than the people who live there, or the landlords that own the housing. It’s a whole community issue right?”

Non-Profit Organizations:

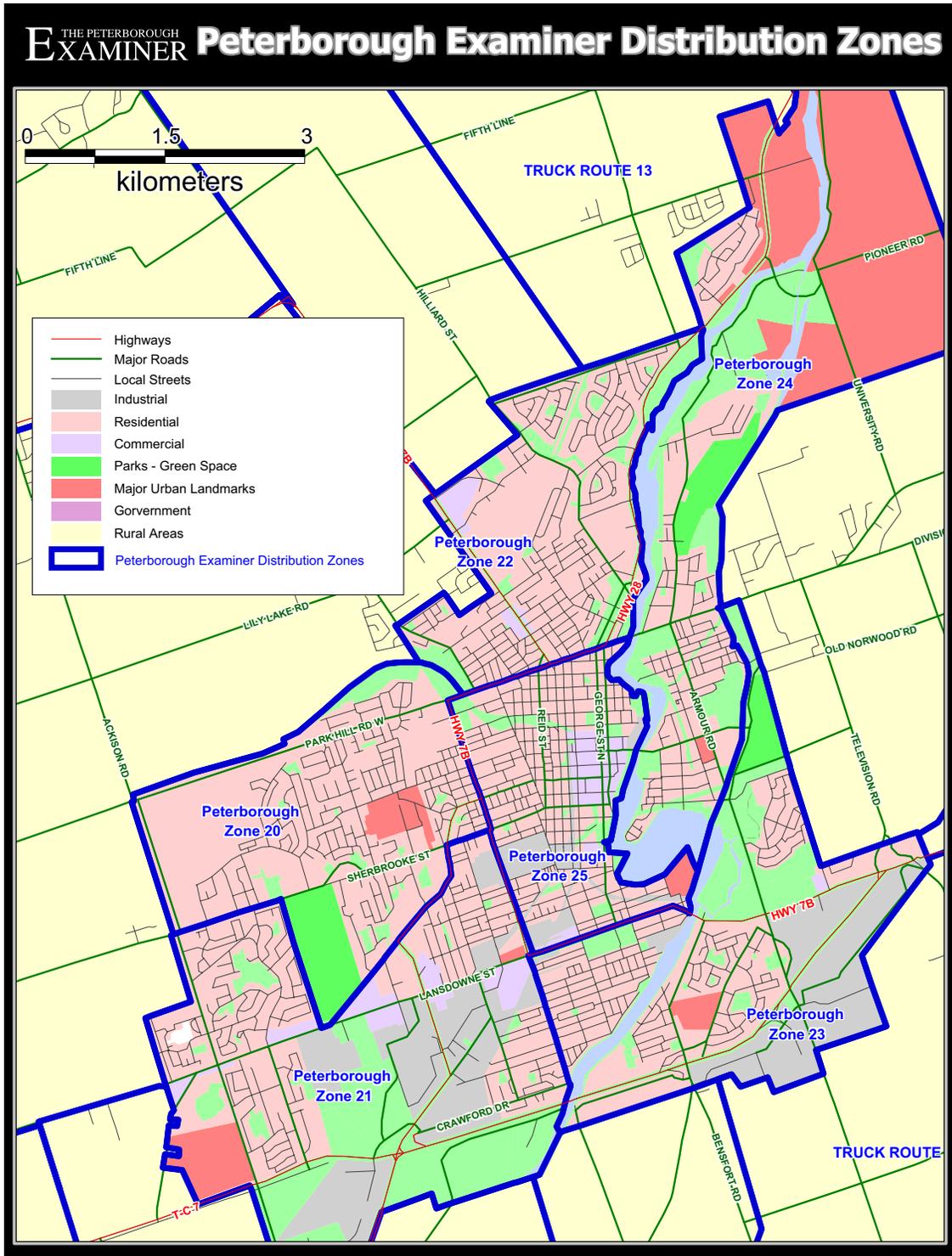
- “I appreciate all of the non-profit organizations here”

Corporations:

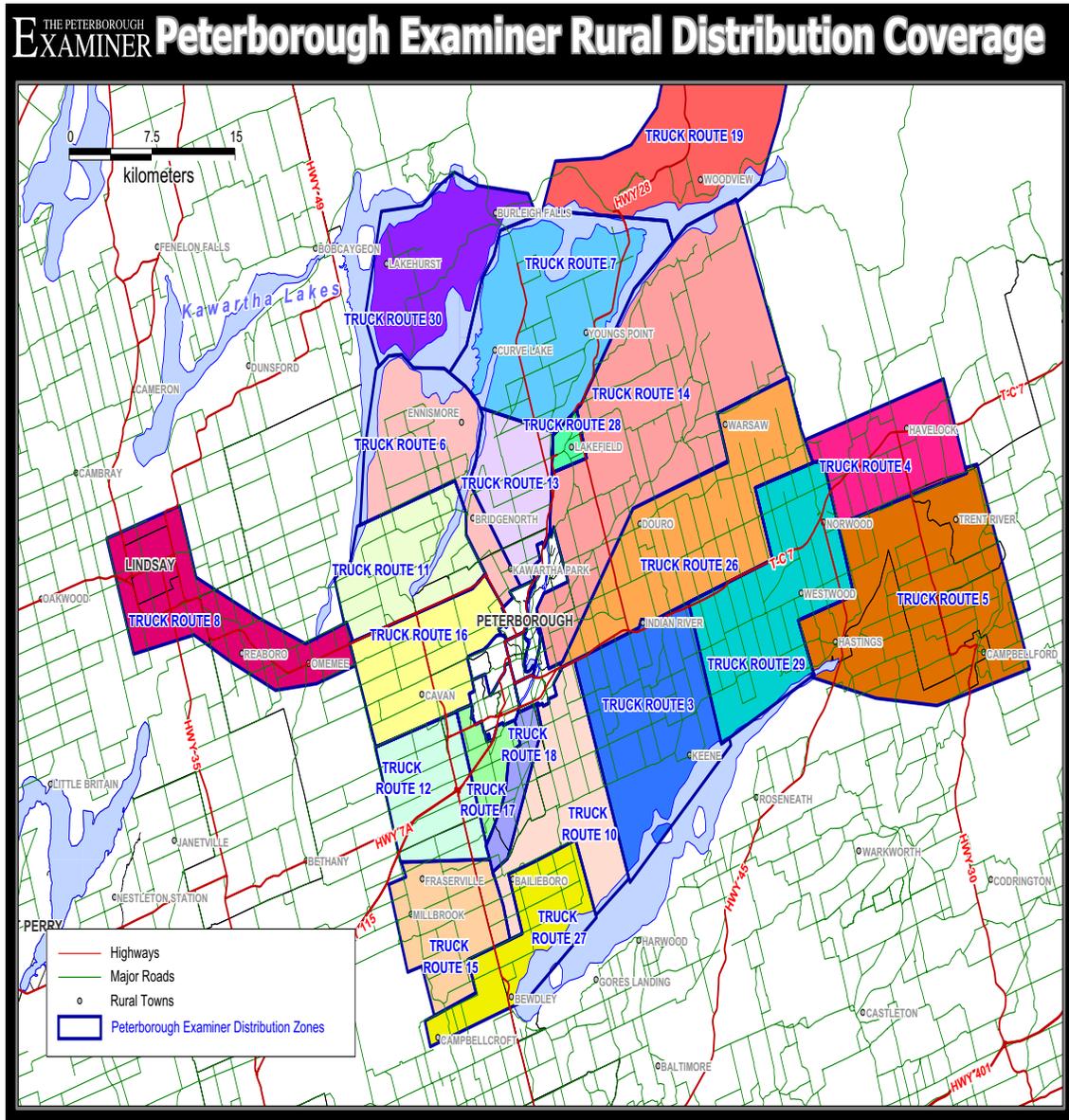
- “And we just need to make some new ideas for fundraising. You just need to contact the big companies, the rich people here.”
- “The big companies and the big factories must be obligated to provide housing for their staff”
- Housing is primarily a private sector responsibility and this is ingrained
- Corporations should provide a living wage
 - o “Wages are so low... that you can work, have a job, and still not be able to afford housing in this town.”
 - o “If we had more industry and higher payrolls they would have higher incomes and better afford housing.”
- *University*
 - o “It’s interesting that we’re talking about the role of... the university institution in building houses too. Because Trent University, they’re realizing, ‘hey we don’t have enough on campus housing’.”
 - o “They have to be forced to build affordable housing for the students.”
 - o “The university can share to provide housing for students... They will pay rent, but reasonable rent, so they don’t have to compete with the people in the regular community.”

10.3. APPENDIX 3: LOGISTICS

10.3.1. PETERBOROUGH EXAMINER NEWSPAPER DISTRIBUTION MAP 1.



10.3.2. PETERBOROUGH EXAMINER NEWSPAPER DISTRIBUTION MAP 2



Map Data provided by MapInfo

Prepared by CanWest Media Sales - Newspaper Division 2003

10.3.3. PETERBOROUGH EXAMINER PRICES

PTBO EXAMINER FLYER BOOKING TOTAL MARKET THURSDAY					
CPM			TOTAL	\$	
TRUCK	CITY	FSA	TOTALS	INSERT	TOTAL
PE 20 HD	ZONE 20 WEST	K9K	1918		0
PE 21 HD	ZONE 21 SOUTH WEST	K9K	4576		0
PE 22 HD	ZONE 22 NORTH	K9H	3728		0
PE 23 HD	ZONE 23 SOUTH EAST	K9J	3656		0
PE 24 HD	ZONE 24 EAST	K9H	2247		0
PE 25 HD	ZONE 25 CENTRAL	K9H	1658		0
PE 99 HD	ZONE ALL ZONES 20- 25 ADULTS	K9K K9H K9J	7079		0
PE 01 SC	ZONE ALL ZONES 20- 25	K9K K9H K9J	618		0
PE 02 SC	ZONE ALL ZONES 20- 25	K9K K9H K9J	421		0
PE 31 SC	ZONE ALL ZONES 20- 25	K9K K9H K9J	585		0

SUB TOTALS	CITY		26486		
TRUCK	RURAL				
PE 05 HD SC	HASTINGS CAMPBELLFORD	K0L	551		0
PE 28 HD SC	LAKEFIELD VILLAGE	K0L	1437		0
PE 07 HD SC	LAKEFIELD CURVE LAKE	K0L	778		0
PE 06 HD SC	ENNISMORE BUCKHORN	K0L	1171		0
PE 16 HD	RR#2 PETERBOROUGH	K9J	1307		0
PE 12 HD SC	CAVAN	L0A	688		0
PE 15 HD SC	MILLBROOK FRASERVILLE	L0A	907		0
PE 18 HD SC	RR#11 PETERBOROUGH	K9J	342		0
PE 29 HD SC	NORWOOD	K0L	1180		0
PE 13 HD SC	BRIDGENORTH	K0L	1275		0
PE 17 HD SC	RR#5 PETERBOROUGH	K9J	789		0
PE 11 HD SC	OMEMEE ENNISMORE	K0L	1117		0
PE 26 HD SC	WARSAW DOURO	K0L	614		0
PE 14 HD SC	LAKEFIELD	K0L	690		0
PE 10 HD SC	KEENE	K0L	763		0

PE 03 HD SC	INDIAN RIVER KEENE	K0L	648		0
PE 27 HD	BAILIEBORO MILLBROOK	L0A	405		0
PE OFFICE 99	TARES-FILES- OFFICE-MAIL		505		0
	TOTAL DISTRIBUTION		41653		
	TOTAL QUANTITY BOOKED				0
	TOTAL QUANTITY RECEIVED				0
	DIFFERENCE OVER OR SHORT				0
	RUN OUT AREA				