

*Faces of Homelessness in a Rural Area:
Housing Issues and Homelessness in the
West Kootenay Boundary Region*

Final Report

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"Why didn't you just take the beatings from dad and we'd still be in a nice house?"
Teenage son to his mother (participant), both now at risk of becoming homeless

Executive Summary

THE RESEARCH

For many years the plight of the homeless has been seen as an urban-only problem. The majority of funds have been spent in urban settings and the shelters are located there, as well as many of the support services. It would seem on the surface, while driving through rural communities in British Columbia, that homelessness is about as far away as the nation's capital. The reality, however, is different, and action needs to be taken.

Firstly, it is necessary to understand the definition of *homelessness*. It encompasses two broad themes:

- People who are *absolutely* homeless; living in the outside elements, emergency accommodations, make-shift shelters, living in vehicles and/or have nowhere to live;
- People who are *relatively* homeless; who are considered *at risk* of becoming absolutely homeless for a variety of reasons – spending too much of their income on rent and/or living in unsafe, inadequate or insecure housing.

The goal of the project was three-fold, to:

- Understand the issues and the challenges residents face in rural areas with respect to housing;
- Build a profile, and estimate of numbers, of the people who may be homeless or who are at risk of becoming homeless;
- Develop a set of recommendations that may help to reduce homelessness in the future.

During the summer of 2002, 121 individuals (“participants”) who were either experiencing homelessness, or who had done so in the recent past, took part in this research project. The principal target group for the sample were those paying 50% or more of their income on shelter costs, living in unsafe or substandard accommodations, or those with no accommodation whatsoever. The rationale for “picking their brains” was to learn of the typical challenges they face, their perceptions of the root causes of homelessness and recommendations that would improve their, and others’, housing situations for the future.

The study region was the West Kootenay Boundary, in south central BC, with a relatively sparse population of 77,916 over an area of approximately 30,000 square kilometres¹. By comparison to most regions in Canada that adjoin the US border, the population centres of the research region are quite small. Nelson is the largest community at just under 10,000.

The project was sponsored, and driven by, The Advocacy Centre in Nelson. It was funded through the National Homelessness Initiative of Human Resources Development Canada.

¹ Statistics Canada: Population and Dwelling Counts for Canada, Provinces, Territories Census Divisions and Municipalities, 2001 & 1996 Censuses

Participant Overview

The participants were comprised of a wide variety of people; those escaping abusive relationships, sleeping in cars, doubling up with other family members, living in – as most might describe – unliveable situations, or paying excessive amounts of their household income on shelter. These participants provided an in-depth look at what challenges they typically face in rural areas.

The participants represented a broad spectrum of communities across the study area and were all self-selected. The resulting profile provides valuable insight into some of the key issues faced in rural British Columbia. Given the qualitative nature of the project (which focused on in-depth interviews with participants) it could be said that the research provides a clear picture of the issues and challenges faced by people with housing problems, particularly in rural BC. This information cannot necessarily be extrapolated, however, to all of rural Canada, though it could be expected that similarities exist.

Support Network Overview

The perspectives and suggestions of the participants were augmented by opinions and observations from 48 Support Network Providers who, for the most part, worked alongside and supported individuals with housing problems - food bank volunteers, mental health workers, addiction counsellors, church ministers and government employees to name but a few.

Most notable was the picture they painted for the future (over the next 5 years) of marginalized people in the research region. Most positively, rural communities have shown themselves to be resourceful, with a wealth of dedicated volunteers and community advocates. They have the tools and capacity to mobilize for change if other resources could be found.

Participant Profile

Of the 121 participants interviewed, most (84%) were single, with just 16% either in marital or common-law relationships. There was a relatively equal gender split, and, although participants were of all ages, from 17 to 79, the age band with the strongest response rate was 45-54, making up one third of all those interviewed. Participants in the 35-54 year-old age band accounted for 55% of the respondents.

Reasonable education was a common thread amongst those interviewed. High school graduation levels were on a par with the regional population, with 12 participants holding university degrees, 3 of which were Masters.

Over 70% of participants were either receiving Income Assistance (IA) or Disability Benefits, with nearly 20% reporting employment or self-employment income. A similar proportion were active in the underground economy. The average income for a single household was reported to be less than \$9,000/year while those with 1 or 2 children (headed by single parents) averaged just over \$14,000 per year.

The wealth gap is widening in BC, and Canada as a whole, but in this particular rural area the wealth gap between renters and homeowners was particularly notable. Compared with urban areas, there was a significantly wider differential of average monthly shelter costs of owners versus renters.

Transients, whom the region attracts a significant number during the summer months, were not the target group. Rather, it was those who have either been in the study area for a period of time (over three months) or those who have recently moved here but are planning to make it their long-term home. Of those interviewed the majority stated that their origins (birth place and childhood) were from outside the region. One quarter of all those interviewed were born and raised in the West Kootenay Boundary. One-half of those interviewed were living in municipalities of over 5,000 people while 1/3 came from villages and communities of fewer than 1,200.

Housing Challenges and Influences

By far the most common housing challenge was the necessity of paying 50% or more of household income on shelter (nearly 66% of those interviewed). In this project the group facing the most severe affordability issues were single-parent families, although one-person households also faced extreme pressures (on average paying 56% of their income on shelter).

The next most commonly cited challenge was the necessity of having to live in substandard or unsafe accommodation (40%). There was a significant overlap between people paying more than 50% of their income on shelter *and* those living in substandard or unsafe housing.

13% had no shelter (or were staying in temporary shelter such as a Transition House), and were sleeping in vehicles, camping, or couch surfing; an additional 22% were staying in single room occupancies (SRO's), small cabins, and small summer camping trailers.

The 3 most major influences on participants' current housing situations were low income, lack of affordable housing and lack of employment in the region. Many were experiencing multiple influences, and physical and mental health considerations also rated frequently.

The participants cited that, even given the depressed state of local economies, rents in general were not affordable. In the majority of communities there was a perception that more rental units were becoming available, but that rents were still too high and quality too low. There were many comments on the general poor quality of rental units, both in the regional service centres and more remote locations.

Vacancy rates (for apartment buildings and townhouses at least) in most communities were relatively high, with the distinct exception of Nelson, and to a lesser extent, Castlegar. The pressure on housing in Nelson, however, has spilled over into neighbouring communities like Balfour, Kaslo and part of the Slokan Valley.

There were some distinctly 'rural' issues that emerged during the research. Transportation challenges, particularly for the elderly, was one, as well as the lack of local support programs and services (e.g. Legal Aid, emergency shelters etc). The lack of employment opportunities in rural

communities was a significant issue. As a general rule people want to remain in rural communities but the lack of work makes it difficult to do so.

Another rural issue was the challenge faced when marriages or relationships brake down. As a single adult, particularly with children, the challenges of rural living can be serious, especially in smaller communities. Gathering firewood, tending produce, repairing machinery, and feeding animals amongst other activities can be particularly arduous when only one adult is doing it. One woman commented (after separating from her husband) that she no longer had access to the tools (truck, chainsaw etc) to collect firewood. Such challenges will have an impact on both men and women, and generally there are fewer support services for single parents living in rural, as compared with urban, areas. A similar picture emerged with elderly women and men who had to fend for themselves, especially given the cutbacks in homecare support. The desire to stay in rural communities is there, but the reality to do so is sometimes a challenge.

Two other distinctly rural themes were evident. One was the scenario, at least in some communities, of 'established families' and networks (the "whom you know" scenario). Several mentioned that it was whom you knew that really helped in obtaining work or satisfactory housing. There was also the problem, particularly in the Kootenay Boundary region, of owners of large lot sizes (often 25 acres) being restricted from hosting a second dwelling due to zoning bylaws.

Finally, a comment should be made about the typical 'private nature' of many rural residents. Many of them preferred to live in rural areas to be left alone and 'distant' from society. This point was evident in several pockets (e.g. West Boundary and Slocan Valley) due to the lack of response to inquiries, posters and advertisements. This cannot be interpreted however, as a lack of housing problems. From third party descriptions the residents there faced very similar challenges to the one interviewed for this project.

Homeless, and Homeless at Risk, Numbers

Numbers of people who are homeless, or at-risk of becoming homeless, people are difficult to estimate in the West Kootenay Boundary region, as elsewhere. The problem is exacerbated in rural areas by the lack of formal services specifically for this target group (such as shelters).

Aside from the difficulty in undertaking an accurate count, housing is clearly a prevalent problem in the region. For example, the largest community in the study area (Nelson) has proportionately more renters paying more than 50% of their income on shelter than any other regional centre in BC, including Vancouver, Victoria and Kelowna. As of 1996 nearly one in very three (32%) of all renters in Nelson were paying more than 50% of their income on shelter, and this figure is likely to have increased given the more recent (2001) critically low vacancy rate of 1.2%. A number of other smaller municipalities in the West Kootenay Boundary region, including Greenwood and Midway, record *even* higher proportions of renters paying in excess of 50% of their income on shelter, higher vacancy rates notwithstanding.

It is estimated that between 10% and 15% of the population of the West Kootenay Boundary region is experiencing at least one serious housing issue. This constitutes between 7,800 – 11,700 people.

RECOMMENDATIONS

Overview of Recommendations

Doing nothing is not an option. The situation will worsen and more individuals will suffer. There are serious housing problems in rural communities. Youth, seniors, male, female, families and single households are being continually challenged in the West Kootenay Boundary region by the lack of employment opportunities and services, the government cutbacks, poor quality accommodation and relatively high shelter rates. For some it is not living but merely an existence.

The key items for consideration are:

- Provision of more decent and affordable housing units,
- Employment opportunities
- Provision of enough resources to individuals to feed and house themselves
- Highlighting the housing problem in local communities and identifying local priorities

The next steps are Action Plans for each community: *who* needs to do *what* by *when*, and what are the *priorities* for each community. There are also various concrete initiatives that require relatively less planning (e.g. piloting alternative housing projects), but perhaps need detailed proposals to attract funding partners.

It is strongly recommended that funding for Local Housing Advocates be sought as there are significant in-roads that could be made just by increasing community and stakeholders' awareness of the issues. Advocates could also act as the catalyst for establishing local Action Plans and Housing Needs Assessments, as well as helping to implement some of the following recommendations.

Key Recommendations

The following recommendations are comprised of input from participants, the support network and focus sessions as well as observations made by the researcher. The key recommendations are set out as 'Goals' followed by suggested 'Strategies'. For detail on the rationale of these goals, and the various suggested strategies, see the 'Recommendations' section at the end of this report.

The key recommendations are as follows:

- (A) More Affordable Housing and/or Subsidized Housing Options**
- (B) Higher Individual Incomes through Greater Economic Development Opportunities**
- (C) Reassessment of Shelter Rates/Earning Exemptions**
- (D) Reinvestment in Support Services in Rural Communities**
- (E) Increased Community and Individual Awareness of Housing Issues, Regulations, and Opportunities**
- (F) Emergency and Short Term Accommodation**

(A) More Affordable Housing and/or Subsidized Housing Options

Suggested Strategies

- Put Housing on the Political Agenda
- Implement Needs Assessments Supported by All Levels of Governments, and other Partners
- Develop More Non Profit Housing Options and Subsidized Programs
- Stimulate and Assist with Home Ownership
- Implement Alternative Housing Projects

(B) Higher Individual Incomes through Greater Economic Development Opportunities

Suggested Strategies

- More Effective Job Creation Programs
- Investment in Community Development Projects

(C) Reassessment of Shelter Rates/Earning Exemptions

Suggested Strategies

- Reassessment of Realistic Shelter Rates and/or Greater Enforcement of Maintenance Standards of Accommodation
- Lobby for Melding Shelter Rates and Living Allowance for Income Assistance Recipients and Reinstate the Earning Exemptions

(D) Reinvestment in Support Services in Rural Communities

Suggested Strategies

- Lobby for Re-investment in Support Services in Rural Communities
- Develop More Targeted Programs for those Experiencing Homelessness

(E) Increased Community and Individual Awareness of Housing Issues, Regulations, and Opportunities

Suggested Strategies

- Deployment of Local Specialized Housing Advocates with Outreach Capabilities
- Provide Direct Funding to Local Community Groups for Advocacy

(F) Emergency and Short Term Accommodation

Suggested Strategies

- Establish Permanent Short Term Accommodation
- Encourage Temporary Solutions

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1 BACKGROUND

1.1 Project Background

In 2001 the Regional Homelessness Research Committee (RHRC) for British Columbia, which had been formed the previous year, developed a Regional research agenda to better understand the issues around homelessness in British Columbia. It laid the foundation for future work on understanding the root causes of homelessness, supporting future policy development, and coordinating input to the Government of Canada's Homelessness Initiative. Input to provincial and municipal initiatives was also to be provided. One of the topics for research selected by RHRC was the development of a profile of the homeless – or at risk of becoming homeless - population in the West Kootenay Boundary region.

1.2 Goal

For many years there has been a pervasive view in Canada, and elsewhere, that homelessness is an urban issue. This is reflected in the wealth of research (and concomitant investment in housing projects, shelters, support services etc) that has been undertaken in urban areas. The objective of this research is to shed light on Canadian homelessness from a rural perspective. More specifically, it is to develop a profile of the homeless population in the West Kootenay Boundary region.

The overall goal of the work is three-fold:

- To understand the issues and challenges residents face in rural areas with respect to housing;
- To provide a picture, and estimate of numbers, of the people who are homeless or homeless at risk;
- To develop a set of recommendations that may help to reduce homelessness in the future.

Although primary focus was placed on building a realistic profile of rural homelessness and housing issues, it was also important for the project to focus on recommendations for action in addition to identifying people with housing issues for a couple of reasons:

- The organization sponsoring the project – The Advocacy Centre² – has daily dealings with clients who are often facing one or more crises; inextricably linked to their problems is often the issue of poor, or no, housing. Therefore, they (the staff) would like to see positive change, and wanted the project to be 'solution oriented';
- The participants themselves – there was an initial concern that the participants might feel 'studied to death' – however, many relished the opportunity to voice their frustrations, with some proclaiming that it was 'about time we were consulted'. They (for the most part) want to see change. A common question from the participants, during the preamble to each interview, was 'will this actually do anything?' Recommendations for positive change, therefore, were a central focus of the project

² An agency of the Nelson District Community Resources Society (NDCRS).

1.3 Project Coordination and Parameters

The project is coordinated by The Advocacy Centre, in Nelson, which provides a variety of services including, information and/or education on welfare and poverty; disability rights; violence, discrimination and family law; and legal information and referrals. The organization has been actively furthering awareness of housing issues, by employing a Regional Housing Coordinator and sitting on the Nelson Committee on Homelessness (NCOH).

The Advocacy Centre is part of The Nelson District Community Resources Society (NDCRS), an umbrella organization under which there are a variety of social support agencies. NDCRS recently became the owner and manager of a low cost affordable housing unit in Nelson. The project is supported and funded by the Human Resources Development Canada, under the National Homelessness Initiative.

The study area falls within the approximate boundaries of the Regional Districts of the Central Kootenay and Kootenay Boundary in south central BC, adjoining the border with the United States. This whole region is generally referred to as the West Kootenay Boundary region. For a map of the study area please see Appendix I.

The project was guided by a Research Advisory Committee (RAC) comprised of 7 individuals from various organizations. Of the 3 who were based outside Nelson, 2 were from Grand Forks and 1 from the Slocan Valley. The role of the RAC was to provide guidance, feedback, and local contacts both with other agencies throughout the region and with homeless individuals.

The project was undertaken in the summer and fall of 2002 with field interviews conducted during the months of July through September, and data analysis and report writing in October and November.

1.4 Characteristics of the Project Area

The West Kootenay Boundary region stretches from Kootenay Lake (Crawford Bay) in the east to the Kettle Valley and Bridesville in the west. The population is relatively sparse (77,916) with no urban centres over 10,000. The economy of the region is largely driven by forestry, agriculture, mining, the Cominco smelter in Trail and the service industry. In 1996 the 3 industries employing the most people in the two regional districts that closely correspond to the study area (noted above) were manufacturing, retail trade and health & social services.

The region is facing continuing barriers to growth, as reflected by the net out-migration of people between 1996 and 2001 (in contrast to the growing population of BC). In more recent times these economic pressures have been increased by the Softwood Lumber dispute with the United States and the extensive provincial government cutbacks that have adversely affected rural regions. Cutbacks have affected health services (New Denver, Nelson and Castlegar hospitals are all facing bed closures), courthouses, closures of regional transportation and forestry offices, amongst others. The Kootenay region has the second highest unemployment rate in British Columbia, at around 11%.

Although tourism is important to the region, the Kootenay-Boundary is nestled between the more popular destinations of the Rocky Mountains to the east and the Okanagan Valley to the west. Community settings, however, are stunning with mountains, rivers, a myriad of provincial parks and extensive lake systems. Such topography has also meant that transportation within and outside the region is often challenging. The highway system is interrupted by numerous ferry crossings or high mountain passes that can be treacherous during winter. Tolls are likely to be placed on these ferry crossings, and hours of operation have already been reduced, making daily travel for many, not only inconvenient but also more expensive.

The region is characterized by numerous villages and small cities. Per capita incomes are 15% lower in the study area than in BC as a whole. In both regional districts there is a greater reliance on the social safety net than in the rest of the province. Both young adults (19-24) and those in their middle years (25-54) are proportionately more likely to be receiving government benefits as compared with BC as a whole. There is also a higher proportion of single parent families that constitute the caseload for Income Assistance recipients in the study area.

There is a lower percentage of 15-24 and 25-44 years olds in the two regional districts compared with the average in BC, while there is a proportionately higher percentage of people 45 years and older. The region has the lowest ethnically diverse population in the province with fewer than 5% being visible minority or First Nations.

In summary, the area is characterized by:

- Small communities
- Difficulties in transportation
- High unemployment
- Lower than average incomes
- Greater reliance on the safety net, especially for youth and adults under 55
- Lower than average education
- Declining population in the last five years
- Lowest ratio of ethnic diversity in BC

1.5 Definitions

The definition of homelessness encapsulates two distinct groups of individuals:

- People who are absolutely homeless;
- People who are relatively homeless.

Those who are absolutely homeless are living out in the elements; in parks, woods, streets, and under bridges; they are without shelter. 'Absolute' also refers to people who rely on emergency shelters, temporary accommodation and hostels as well as those who 'get by' with makeshift shelters or sleeping in vehicles (not designed for overnight accommodation).

Those who are relatively homeless are considered at risk of becoming absolutely homeless for a variety of reasons – spending too much of their income on rent and/or living in unsafe, inadequate

or insecure housing.³ Often, if any circumstances change, such as unplanned expenditures or accidents, they are only one step away from becoming absolutely homeless. The majority of people in British Columbia, are 'at risk' of becoming homeless from paying more than 50% of their income on rent. People living in single room occupancy (SRO's) complexes (e.g. budget hotels) are also considered to be 'at risk'.

➤ Rural

There are 2 levels of rural living reflected in this project. The West Kootenay Boundary is entirely a 'Rural and Small Town' (RST) area, defined as a 'population living in small towns and municipalities outside the commuting zone of larger urban centres (i.e. outside the commuting zone of centres with a population of 10,000 or more).⁴ Few studies of homelessness and housing issues have been undertaken in a rural setting, making this project quite unique.

"Rural" is also relative, however, as there are 3 larger, more urban, communities within the region (Nelson, Trail and Castlegar) with populations between 7,000-10,000 plus Grand Forks with a population of approximately 4,000. Therefore, "rural" is also used in reference to smaller communities and scattered settlements in the regional districts of Kootenay Boundary and Central Kootenay outside these 4 main service centres. Due to its remote location, Nakusp could also be considered a service centre but due to its relatively low population (1,698) it has been grouped with smaller municipalities in the 'rural' category.

Care has been taken to clarify each context.

➤ Project Perception

The original title of the project – and the report – was The Regional Face of Homelessness in the West Kootenay and Boundary Region. In initial discussions with prospective participants, however, there was often a reaction of "well, I'm not homeless as I have a roof over my head". When asked if they pay more than 50% of their income on shelter and utilities, or living in substandard accommodation, the response was most often "of course I do".

With this reaction in mind the title of the project (and more importantly, the content in the advertising and news releases) changed to 'Faces of Homelessness in a Rural Area: Housing Issues and Homelessness in the West Kootenay Boundary Region'. By incorporating 'Housing Issues' there was an attempt to encourage more people to come forward and talk about their housing situation, and to avoid dissuading individuals because they thought that the term 'homelessness' would never apply to them.

³ *Homelessness in British Columbia; Vol 2, Causes and Effects; A profile Policy Review and Analysis of Homelessness in BC.* The Government of BC, April 2001

⁴ *Rural and Small Town Canada Analysis Bulletin, Vol. 3, No. 3, Nov 2001; Statistics Canada*

2 METHODOLOGY

2.1 Overview

This project was primarily a qualitative view of housing issues in a rural setting in British Columbia with the objectives of:

- Obtaining a better understanding of who is homeless or facing housing issues in the West Kootenay Boundary region; and
- The challenges they face; and
- Making recommendations that could reduce the level of homelessness in the intermediate and long term.

To do this it was necessary to access and consult a variety of sources, including:

- Secondary data / literature; local, provincial and national reports and statistics related to homelessness and housing issues;
- Local agencies, community groups and individuals who worked with, supported or had knowledge of those with housing issues. These individuals were collectively termed the 'Support Network'
- Individuals living within the study area who were either currently experiencing, or had experienced in the recent past, homelessness and housing problems.

Individuals who may have had past housing problems were included as it was thought they could provide pointers on what helped them 'dig out' of their situation. It was felt they might have some recommendations that could help others. The bulk of the advertising and communications for the project, however, targeted those who were currently experiencing housing challenges.

2.2 Research Approach

There were 3 key objectives of this project, with the first two being of primary focus: a better understanding of rural housing issues, and who is experiencing them, and making recommendations for positive change.

To build the profile of people experiencing homelessness, largely qualitative research techniques were used in conjunction with some quantitative data analysis. The overall approach was based on Grounded Theory, i.e. developing theory as the process of data collection evolves rather than starting off with one or more hypotheses and setting out to prove or disprove them. Long interviews with profile participants were conducted – ranging from twenty minutes to two-and-a-half hours or more - to explore and shed light upon the housing issues in this rural region of British Columbia.

A two-pronged sampling approach was developed:

- A snowball technique was used to source out participants, i.e. during contact with each individual (either a profile participant or a member of the support network) referrals to

others experiencing homelessness were requested. All participation was voluntary. Extensive efforts were made to engage in a balanced approach when reaching out to participants, both geographically, by age and gender and in terms of their social environments (e.g. those who accessed support services and those who did not).

- Sequential sampling⁵ was also used, i.e. finding as many participants as possible given the time and resources available, with the goal of gathering new profiles and recommendations until a saturation level was reached, or there was little variation of information provided in additional interviews.

The profile surveys were designed to be completed one-on-one, preferably in face-to-face interviews. The majority of the interviews were completed face-to-face, with a small portion being completed via telephone or self-completed and mailed in (5% each). These options were necessary given the large geographic scope of the study area.

One interviewer was predominantly used to ensure consistency in the interpretation of the questions. There were minor exceptions to this; one women's transition house preferred that a female be the interviewer.

All participants interviewed (in person or by telephone) had their responses recorded by transcript. The data was coded and transferred on to an Access database, and from there it was analysed. For the sake of anonymity and confidentiality no names were recorded onto the database (and all names were kept in a locked filing cabinet and subsequently destroyed). Names were not forwarded to the Advocacy Centre, or members of the RAC. In addition, if there were fewer than four participants for a category/question, these responses were suppressed in the data analysis to further ensure anonymity.

The interviewer attempted to be as flexible as possible on the location of the interview to make the participants feel as comfortable and relaxed as possible in a venue of their choice. Locations ranged from agency offices and homes to park benches, cafes, church halls, and vehicles.

The interview itself consisted of a variety of open-ended and closed questions in a bid to gather some quantitative responses in addition to the ubiquitous qualitative data. The participants were informed about the nature and goals of the project, as well as who was coordinating and funding the work. All were informed that participation was strictly voluntary and that they could skip questions, or terminate the interview, at any time.

It should be noted that the researcher took the role of neutral observer. Although keen attention was paid to ensuring that there was no bias, the interviewer himself was neither experiencing housing issues nor came from a background where homelessness was a long-term issue.

A 'thank you' contribution of \$5.00 was given to the participants who took part. This contribution was used first and foremost because many of the participants were on extremely low (or no) income. The interviews also usually took between 30-40 minutes and it was acknowledged that without the participant's time and input, the research would be ineffective. The sum of \$5 was

⁵ Neuman, 2000: '*Social Science Research – Qualitative & Quantitative Methods*' W Lawrence Neuman, (Allyn & Bacon) 4th Ed.

used in an effort to make sure that it was enough to recognize their contribution, yet not so high that it would create a bias towards responses being made for monetary gain. It is believed that this balance was achieved.

There were a small number of individuals whose participation seemed to be driven by financial reward but the vast majority of participants wanted to tell their story regardless of the contribution (although the contribution was appreciated. Two individuals, after receiving the contribution, commented that they could go and buy milk for their children). One support network provider commented that the contribution was not high enough for members of their community to encourage them to take part.

It should be noted that the \$5 contribution was not used as a 'lure' to initiate contact with the researcher. The contribution was not recorded in any of the print literature (classified ads, flyers, posters, sign etc), news releases or radio announcements.

2.3 The Support Network: Overview

Information was gathered from the support network primarily through a 2-page 'Support Network Survey', in addition to personal communications and short interviews. The survey itself (see Appendix III) drew from an earlier research project conducted by the Nelson Committee On Homelessness (NCOH) in 2001. Although the latter survey targeted Nelson agencies only, these findings could be incorporated in this region-wide project.

The members of the support network varied considerably. They ranged from social activists, with no agency affiliation, to non-profit organizations with a mandate to provide a range of educational and/or social support programs in the area, as well as government agencies at local, provincial and federal levels. Examples include non-profit organizations operating food banks, support groups, youth organizations, and health care providers. 96 support network surveys were distributed and 48 were completed and returned for a response rate of 50%.

2.4 The Participants: Overview

The participants were individuals currently experiencing housing challenges or homelessness in the area, or who had done so in the recent past. To best understand what kind of housing challenges people faced in rural areas, it was necessary to find out through direct personal contact. The participants were consulted via an in-depth survey that was designed to be completed during a one-on-one interview. In the report this is referred to as the 'Profile Questionnaire'.

It should be noted that efforts were made to target the more permanent, resident population rather than the transient or travelling public, even though the latter may have been experiencing housing issues also.

The West Kootenay Boundary region is diverse and attracts many transients to its communities (particularly Nelson) in summer. The RAC wanted to focus more on the long-term resident population of the whole region. In an attempt to focus on this target group the prospective participants were asked if they were new arrivals in the region, and if so whether they were trying to make it their home (i.e. more than three months), or were just passing through.

A variety of efforts were made to ensure that a balanced approach was implemented when reaching out to potential participants; as wide a variety of opinions, stories and recommendations as possible was sought.

The main methods used for reaching out to participants were:

2.4.1 Referrals from the Support Network.

When members of the support network were interviewed, they were asked if they knew of potential participants for the profile questionnaire. Client confidentiality was respected at all times by providing the support network with two options. They could either ask a potential participant to call the researcher (using a toll free number) or ask the participant to sign a consent form (provided) allowing the agency to pass on contact information. The latter allowed the researcher to be more proactive at contacting participants, with follow-up communications arranged if the initial timing was not convenient.

2.4.2 Posters

Approximately 200 posters were displayed throughout the region to promote the project and to encourage participants to contact the researcher via telephone. These were displayed in prominent locations such as laundromats, agency waiting areas, post offices (and rural collection boxes), community bulletin boards, and community stores.

2.4.3 On-site Research ('Being where potential participants were likely to congregate').

The researcher made himself available at a variety of different support groups and meetings where there was a likelihood of meeting people with housing issues. These included food banks, Mental Health Clubhouse meetings and meals, drop-in centres, transition houses, and youth centres. This proved to be a valuable tool in spreading the word about the project and soliciting participants. It made it easier for the participants to gain trust in the researcher, and proved to be convenient for them.

2.4.4 Focus Groups

Two focus sessions were held; one targeting seniors and their issues (Slocan Valley) and another for members of the support network to share information and brainstorm further recommendations (Grand Forks).

2.4.5 Publicity

News releases, along with public services announcements, were given to all the print and radio media in the region, informing the public of the project and encouraging people with housing issues to contact the researcher. Public service announcements were also used on both the community cable channels in the study area. Community and agency newsletters were also used as a tool to inform the support network.

2.4.6 Paid advertising

Special attention was taken to ensure that the more remote and rural pockets (e.g. West Boundary, Slocan Valley, North Kootenay Lake etc.) of the study area were reached; and emphasis was put on getting the message out in free-distribution newspapers or community newsletters. This paid advertising was mainly placed in the classifieds under 'Accommodation Available', in order to try and reach those people unhappy with their present housing situation. The publications used included: The Grand Forks Gazette, The Grand Forks Bulletin (free), Boundary Creek Times Mountaineer (free); Nelson Daily News; The Kootenay Weekender (free); The Valley Voice (free); Pennywise (free, focused on the rural editions); as well as the Trail, Castlegar and Nakusp papers.

Although the bulk of the media advertising was through print media, radio advertising throughout the region was also used to reach out to those with low levels of literacy. Radio advertising was through BKR Radio.

2.4.7 Direct Approach

More innovative ways were used to try and access potential participants in an attempt to reach as broad an audience as possible. This included activities such as a direct approach to individuals who looked like they might be experiencing housing issues; e.g. individuals or groups outside run-down apartment complexes, or those picking up cigarette ends from car parks. Another direct approach was to pick up hitchhikers.

2.4.8 Local Events

The researcher also attended markets, Fall Fairs (Grand Forks and Nakusp) and a community logging show, using a professionally-made sign for a small display. This was set up, next to a van with chairs, table and canopy for shelter. The sign was also used outside food banks and, in one case, a store front location (Kaslo).

2.4.9 Implementation of a toll-free telephone number

This number was established for the project so that participants in the region could equitably call, without cost, from home, or a public telephone. It also proved very valuable for community organizations in the throes of financial cutbacks, or with no financial backing whatsoever. Calls from participants were answered at any time including evenings, weekends and statutory holidays in an effort to reduce the barriers of communication whenever possible.

2.5 What is Appropriate and Affordable Housing?

Believing that one has 'housing issues' is a very subjective issue. As one participant stated, a person living in a 10 bedroom mansion may feel that she has housing issues, while someone sleeping in a rustic cabin may not. The Canada Housing and Mortgage Corporation (CMHC) provides some guidelines, specifically around adequacy, suitability and affordability⁶.

⁶ CMHC *Core Housing Need in Canada*, 1991,

Faces of Homelessness in a Rural Area: Housing Issues and Homelessness in the West Kootenay Boundary Region

Examples of inadequate housing include those which lack basic facilities such as inside toilets, hot and cold running water, installed showers or bath tubs. Additionally, the general state of the dwelling is considered: those with damp or mouldy walls and ceilings, weak porches or stairs, and rotting foundations would all make a residence inadequate. In the interviews undertaken, many of the participants commented on the poor state of their rental units.

Suitability refers to the number of occupants per bedroom. To be suitable, the criteria is as follows:

- There should be no more than 2 persons per bedroom;
- Parents should have a bedroom separate from their children;
- Occupants aged 18 and over should have a separate bedroom unless married or cohabiting as spouses;
- Dependents of the opposite gender and aged 5 or more should not share a bedroom.

The level of affordability is measured using the 'cost-to-income ratio' for shelter; that is the percentage of income that goes towards providing shelter for the household. The costs for tenants (since the vast majority of those interviewed were renting) include rent, and payments for basic utilities (water, electricity and fuel), while income is the gross family household income. Members of any household who are involuntarily spending more than 30% of income on shelter are considered, by CMHC, to have an affordability problem (op.cit). When a household is paying more than 50% of its income on shelter, the household has a serious affordability problem and is deemed to be 'at risk of becoming homeless'.

This point is particularly pertinent for this research as participants were often opting to pay higher rents to try and escape decrepit housing conditions. There was often a cycle during which the participants paid higher rents for a period of time, then the financial pressures would become too much to bear, and they would return to inadequate or unsuitable housing, followed by a return once more to unsustainable housing costs.

Taking into account all three indicators, those who are not living (unless voluntarily) in adequate, suitable or affordable housing, and who are unable to access a subsidized housing program, are referred to as having a core housing need.

3 DATA ANALYSIS

3.1 Participant Demographics

Note: Detailed analysis is provided on all the major categories contained in the profile questionnaire. At the end of each section a “profile summary” is provided for an at-a-glance picture of homelessness. These are generalizations and to gain a full and accurate profile of the homeless population, however, it is suggested that this chapter be read for full context.

One hundred and twenty two people were interviewed using the Participant Questionnaire (see Appendix II). The data analysis, however, is based on the response of 121 participants as 1 questionnaire was rejected due to inconsistent responses. As the majority (90%) of interviews were conducted face-to-face, the majority of surveys were completed in full, but it should be noted that there were gaps in some surveys (either the participant preferred not to answer, or perhaps did not know), especially in those received by mail.

As 19 of those interviewed were in either married (12) or living in a common law relationship (7), the 121 participants actually represent 140 adults. Between all the participants there were 49 dependent children co-habiting with the participant. The surveys therefore represent a total of 189 individuals.

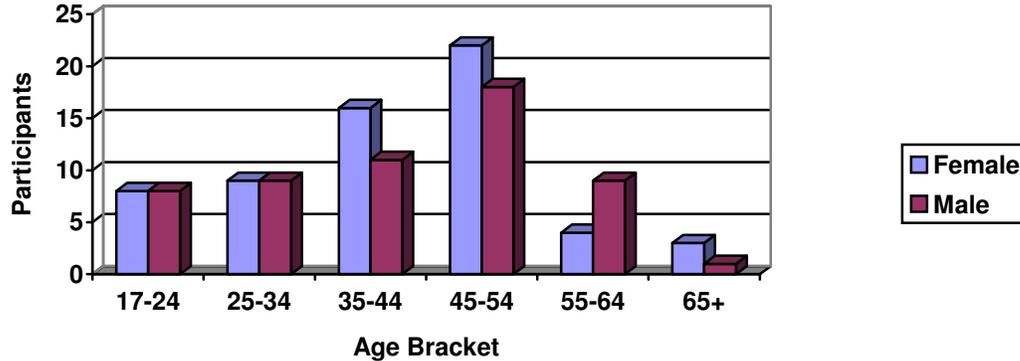
The majority of participants (101 or 84%) were single (including four widows), of whom 40 were divorced or separated. They were largely either living alone or sharing their accommodation with non-family members; a few participants were ‘doubling up’ with family members.

There was a fairly even gender split; of those interviewed 53% were female and 47% male.

The youngest participant interviewed was 17 (still living at home but both he and his single mother wanted him out of the house) and the eldest was 79 (living in a subsidized senior’s home). Between these extremes there was a disproportionate response in terms of ages, as shown in the table below. The majority of participants interviewed (55%) were between the ages of 35 and 54.

This discrepancy may have been a result of the self-selection methodology (perhaps older generations were more reticent about sharing their problems; perhaps members of the younger generation viewed their housing problems as temporary; or perhaps the idea of spending 40 minutes doing an in-depth interview was unappealing). A contributing factor may also have been the demographics of the Canadian population at large. The largest age cohort in this country is comprised of people who were born between 1947 and 1966 (the ‘baby-boomers’) and who are now aged between 36 and 55. The participants who took part in the study are shown by age bracket and gender in the next graph. As can be seen there was an even split between male and female participants in most age brackets.

Participants by Age Bracket and Gender



Reflecting the general lack of ethnic diversity in the West Kootenay and Boundary region, the vast majority of participants (84%) were Caucasian. In 1996 the two local regional districts had the lowest occurrence of ethnic diversity in the whole province; total visible minorities and aboriginal people counted for just 4.45% of the population⁷. As one visiting comic recently observed: “you have a nice mix of white here”.

In total there were 8 First Nations people and 2 Metis interviewed, comprising 8.3% of the total participants. A further 10 individuals were of mixed race, primarily European/First Nations. Two individuals were originally from the United States and living in the region permanently. One was content to continue to work “under the table” and the other was awaiting his documentation so that he could work in Canada legally.

Profile Summary: Largely single, even gender split covering all ages, with the majority between 35 and 54 years of age.

3.2 Participants Education

There is perhaps a misconception that it is only those lacking further education who ‘fall through the cracks’ and end up having housing issues. This is far from the case.

All but 1 participant provided information on their highest education level achieved, and 4 were still students. Of those remaining, 88 (in excess of 75%) had achieved grade 12. Just 19 individuals had achieved less than grade 10, one of whom commented that her spouse had a university degree, and was still finding it tough to get work.

This compares very closely to the education levels of the general populace in the Kootenay Boundary and Central Kootenay Regional Districts. In the two regions, 24% of those aged 25-54 did not complete high school⁸.

⁷ BC Stats: *Socio-Economic Profiles: Distribution of Ethnic Identity* (1996)

⁸ BC Stats: *Socio-Economic Profiles: General Education* (1996)

A total of 12 participants held university degrees, 3 of which were Masters. 36 participants had at least 1-3 years of post-secondary education, ranging from university courses and Early Childhood Education certificates to diplomas and technical qualifications. Two participants (one with grade 9 and one with grade 12) added ‘...but I am well learned’. Many of the individuals, in the opinion of the researcher, although clearly stressed and frustrated at their housing predicament, were thoughtful and eloquent in both the face-to-face and telephone interviews.

There may be a bias in these numbers due to the relatively small sample and the fact that the majority (but not all)⁹ of the promotion was printed material, thus requiring at least basic literacy skills. It certainly is an insufficient sample size to base any theoretical arguments about the education levels of people being homeless or homeless at risk, but it certainly makes the point that people at all education levels can experience significant housing problems.

Profile Summary: Majority possess grade 12 or higher

3.3 Participants Place of Birth and Childhood

The target group were those people who were permanent residents, or who were trying to make the study area their permanent home. The regional transient population (significant in the summer months) did exhibit housing problems but the research goal was to understand ongoing (as opposed to transient) housing challenges in rural areas. Therefore, the focus was on participants with a more permanent perspective.

The majority of participants interviewed were born and raised outside the study area (nearly 75%), and the just over half (51%) were raised as children outside British Columbia. One quarter (26.6%) were raised in the West Kootenay Boundary area.

Participants Place of Birth and Childhood

Location	# Born in Location	# Spent Childhood in Location	% Born in Location	% Spent Childhood in Location
Other Province	55	52	46%	43%
Lower Mainland	14	14	12%	12%
West Kootenays	12	18	10%	15%
Boundary	8	10	7%	8%
Southern Interior	8	9	7%	8%
Interior	4	3	3%	3%
Other BC	3	1	3%	1%
Other Country	16	10	13%	8%
Multiple locations Western Canada	0	3	0%	3%
TOTAL	120	120	100.0%	100.0%

⁹ Radio advertising and referral requests were also undertaken.

Profile Summary: Non-transients targeted: one-half spent childhood outside BC, one-quarter born and raised in study area

3.4 Participant Residency Locations

Of the 121 interviews, 54 surveys (47%) were conducted with people living within the municipal boundaries of the communities larger than 5,000 people. These were Nelson (27 participants), Trail (16) and Castlegar (11). Grand Forks, with a population of approximately 4,000, drew 17 interviews. The split between the two local regions (Kootenay Boundary and West Kootenays) was close to the overall population split. West Kootenays has a population of just over 46,000 (60% of the total population of the study area) and there were 79 interviews (or 65%) undertaken in the area. The population of Kootenay Boundary Regional District is close to 32,000 accounting for approximately 40% of the total population in the study area. There, 42 (or 35%) participants were interviewed.

In terms of the smaller communities and more rural areas, there were disproportionately more interviewed in the regions in the east of the study area, rather than the west. Only 2 interviews were conducted in rural areas in the Kootenay Boundary region, compared to 11 in rural districts in the east. This should not be automatically interpreted as evidence of a lack of housing issues in the western portion. Efforts (community visits, network contacts and advertising) were made in all the regions but getting the public to come forward in some of the more remote communities was a challenge.

This was the case in the West Boundary region, particularly in the Westbridge, Beaverdell and Christian Valley areas. Members of the Support Network in these areas confirmed that it would be difficult to reach many pockets of the region. As one informant put it:

"I see people living in shacks and run-down trailers, yet many are here because they want to get away from society and they want to be left alone. I have been a resident here for five years and I still find it difficult to get people to open up."

There is also evidence in many smaller communities of a strong streak of independence and a belief that – for many - help is not required. It can certainly be argued that in rural areas, away from the main services and supports, there is a stronger incentive to be more resourceful and put up with 'what you've got'. This was illustrated by one participant who was living in a tent, for over a year, inside a disused warehouse that was, in itself, in a very a poor state of repair. The only means to heat the sleeping space, was two forty-watt light bulbs hanging from the roof of the tent. There was no toilet or shower - a public washroom was accessed across the street. Yet the individual did not rate this as 'substandard' or 'unsafe' accommodation and when evaluating the housing situation, the participant reported it as 'satisfactory'. When asked what help would be most useful in making a change to his housing situation, the response was "People have to learn how to survive." Other similar attitudes were expressed in rural areas although not all were as accepting of their surroundings.

The table below provides a full list of where the participants were living at the time of the interview. These areas are shown in the map in Appendix I.

Location of Participants

Community or Regional District Area	Participants interviewed
Castlegar	11
Christina Lake	1
Crawford Bay	2
Grand Forks	17
Kaslo	4
Midway	1
Nelson	27
New Denver	1
RD Central Kootenay –D	11
RDCK-E	6
RDCK-F	3
RDCK-G	2
RDCK-H	4
RDCK-I	3
RDCK-J	1
RDCK-K	2
RD Kootenay Boundary -E	2
Rossland	5
Salmo	2
Trail	16
TOTAL	121

Due to the great diversity of the region, particularly with regard to housing, the figures have been grouped into four distinct areas:

- **Area 1**, Grand Forks, Christina Lake, Midway and Rock Creek
21 (17%) of the 121 participants were from this area
- **Area 2**, Trail, Rossland and Castlegar
32 participants (26%)
- **Area 3**, Nelson
27 participants (22%)
- **Area 4**, Rural districts of the Central Kootenay Regional District including smaller municipalities such as Kaslo, Salmo and communities in the Slocan Valley
41 participants (34%).

Profile Summary: Inhabiting regional centres and rural areas
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4 PARTICIPANTS' HOUSING

4.1 Current Housing Situation

A minority of participants actually owned their dwelling. Nine participants stated that they currently owned or co-owned homes. Of those 9 only 3 were actually living there and 1 of these owned a trailer but still had to pay pad rental. Therefore only 2 participants actually owned and lived in their own houses. The majority of 'absent owners' were women who had to leave their permanent place of residence due to relationship difficulties with partners.

The participants were asked what type of accommodation they were living in. The responses are shown in the table below:

Accommodation Type

TYPE OF ACCOMMODATION	PARTICIPANTS
1 bed unit	23
2 bed unit	17
3 bed unit	7
4 bed unit	1
SRO	10
1 room cabin	9
share (own room)	14
Trailer, 1 & 2 bedroom	5
Summer trailer	3
Sleep rough/camping	3
Couch Surfing	3
Transition House	3
Vehicle	4
TOTAL	102

As illustrated by these figures, a substantial proportion of the participants were living in accommodation that could easily be described as 'at risk' or worse. The participants sleeping in SRO's, 1-room cabins, summer trailers, and other temporary accommodation made up a full one third, or 34%, of those who responded to the question.

Although the researcher spoke to 2 individuals who were sleeping in their vehicles during winter and summer, it is likely that, in general, during the former there are comparatively fewer participants dealing with the elements. One housing manager commented that "*come summer,*

there are a number of people move out because they see sleeping rough, on the outskirts of town, much more palatable than having to share bathrooms".

An extremely eloquent and well educated individual in his fifties said that he preferred to camp outside of town for two reasons; firstly, for health, because he needed the daily walk into town every day, and secondly because the shelter rates the government would provide for him would not cover the typical rental rates in town, thus he was saving money by living in a tent.

The table below outlines the various housing scenarios of the participants by area.

All Participants Current Housing Scenarios By Area

Participants Interviewed: Current Housing Situation by Area					
	AREA*				Total
	AREA 1	AREA 2	AREA 3	AREA 4	
Participants	21	32	27	41	121
Own	1	1	2	5	9
Rent	17	30	21	26	94
Transition House/Temp Accommod'n	3		2	3	8
No Shelter	4	2	3	6	15
Couch Surfing	3	1	4	10	18
50%+ Income on rent	15	25	15	19	74
share bath/outhouse	8	2	13	18	41
no fridge	3		1	8	12
no stove		1	1	2	4
Sub standard/unsafe	7	12	10	19	48

- *Area 1: Grand Forks area and West Boundary
 2: Trail, Rossland, and Castlegar
 3: Nelson
 4: Rural districts and smaller municipalities in the Central Kootenay Regional District

Seven of the participants stated that they did not have current housing issues on the face of it, but had either been through recent housing problems or could identify an underlying issue. An example of the latter is a woman who was living in secure housing but strongly resented having to give up her family home due to an abusive spouse.

The proportion of respondents who reported that they were living in unsafe or sub-standard accommodation (or who had experienced either in the previous month) was similar in most areas (Area 1: 33%; Area 2: 38% and Area 3: 37%; with marginally more in Area 4: 46%). This may have been because in the latter area (rural districts and smaller municipalities) there were more rustic cabins without running water or electricity. People sleeping in vehicles also tended to be located outside the regional centres.

Numbers of participants who reported having no shelter (or couch-surfing, or staying at a transition house) within the last month were much lower in Area 2 (9%) than the other 3 areas, perhaps for a couple of reasons: interviews at Trail's Transition House were not encouraged; and, as one Area 2 support network provider commented, *"those who are visibly homeless tend to leave this community [Castlegar] and gravitate to Nelson and other communities"*.

The majority of participants had multiple housing issues; a total of 65 were currently experiencing more than one housing problem, and 10 stated that they had 4 or more issues. 40 individuals stated that they had only a single issue to deal with. The most commonly identified issue was having to pay more than 50% of household income on rent.

One distinct difference between urban and rural living is the common usage of outhouses. Those who reported having to use an outhouse were categorized as having to 'share a bathroom'. As seen above, nearly half the participants living in the more rural areas of the region either had to share a bathroom or use an outhouse. Another point to note is that proportionately more Area 4 residents owned or co-owned a residence. This may be due to slightly cheaper house prices outside the regional centres.

In every area a substantial number of participants reported that they did not feel they were living in standard or safe accommodation. A little over one third in each area felt that their accommodation had serious defects; in rural areas (area 4) this figure was higher, where nearly 1 in every 2 participants reported living in substandard dwellings. Even among those who identified their accommodation as adequate, had a number of issues, such as:

- *“But... it’s attracting couch surfers”*
- *“But... I have never lived in a place where everything works”*
- *“But...it is a very old building, and has a high fire hazard”*
- *“But... no striker plate on front door and it doesn’t lock”*
- *“But...the wiring is poor. I have a ‘slum lord’ who will not do anything; I have to do it all ...outside it looks like an abandoned building. Half the time I don’t get the mail because the posties assume no one lives here. My son and I are sick since we moved here and there is poor insulation”*
- *“To you it would be substandard, but to me it is a palace. It is a one-room outside shack, wired for lighting with a mattress on the floor. It keeps me dry”.*
- *“Slightly liveable, not caulked, landlords don't feel compelled to do anything. Doesn't have a key, which worries me from a safety standpoint”*
- *“It's a ‘divey’ hotel but compared to the street, it is semi luxury”*

Some others, living in cabins with no electricity or running water, also judged their accommodation to be sufficient. All of these responses provide a picture of what it is like to have housing issues. After years of living in “*rat-houses*” (as one participant put it), the bar for these individuals is lowered, and accommodation that is unacceptable to the majority of the population, becomes acceptable to the minority.

There is then the other side of the story, where the accommodation is not acceptable to the inhabitants, but they have few options to move elsewhere. Several individuals stated that, over the years, they would ‘see-saw’ from substandard rental units to better, more expensive accommodation, which they could ill afford, then back to substandard accommodation once more. It was a repetitive cycle.

As the table above shows, 40% of participants stated that they were living in substandard or unsafe accommodation. Identified problems ranged from excessive mould and leaking septic systems to safety hazards and complaints about the neighbours and landlords. Here are a selection of comments, in their words:

- *“Place is impossible to maintain. Have electrical outlets that whistle when it's windy, bedroom windows get frost on the inside. Very little insulation. Steel roof so no snow insulation. Wiring is very old. Stairwell gets most heat”.*
- *“No electricity, no phone, cold water only, mould, rising damp and poorly built. I have to use an outhouse and there is a lot of neglect. Can see fire through chimney, totally primitive; only worth about \$50 rent”*
- *“Roof leaks and doors are falling off. Mould”*
- *“Mould, mice and no insulation. Oil hot water heater (expensive), only two baseboards, 60Amp circuit, unsafe exposed wiring and not to code, have to get fire insurance to cover contents. Don't sleep well, [neighbours] party a lot.”*
- *“Wiring poor – arcing - and ventilation not good. Very strange having to share a bathroom”*
- *“I lose things because too many people . Owner always tells me to sleep in his bed. I don't go for that but I am afraid to tell him”*
- *“No running water, electricity supplied by an extension cord from neighbours and can't run a toaster and a kettle at the same time; heat from woodstove. Only one small room (15ftx15ft), drinking water from a creek which is likely contaminated”*
- *“Place is a dump. Collapsing foundation, rotting bathroom, open septic field, wiring and plumbing problems”*
- *“Heating bills outrageous, no insulation”*
- *“No electricity. We have been cut off for 5 weeks, because property manager was incompetent”.*
- *“Not up to fire standards, mould downstairs, mice downstairs, stairs are unsafe, water leaks through stairwell, broken windows, railings weak”*
- *“Roof has leaked for last 3-4 years. Mildew all down the walls, doesn't have proper shower, no insulation, has all became wet”*
- *“One door can't lock, never been repaired. Roof leaks...complained numerous times but never been repaired. Windows drip during winter...has destroyed some antique furniture. Panelling soaked because of the rain, snow and condensation”*
- *“Unsafe and illegal electrical wiring”.*
- *“Basement is full of water with no sump pump, very damp”.*
- *“Doctors have given me special medication because of the mould and mildew”.*
- *“I had to buy my own stove and had to repair toilet. Washing machine is stuck in the shower cubicle”*
- *“If we use the baseboards we get infested with potato bugs. No heater so had to go out and buy an oil-fired gas heater, which I am still paying off”*

One recurring theme, among other comments, was the level of dampness and lack of insulation. Insulation in houses is something that most take for granted, but when it becomes damp, or is non-existent in the first place, not only are rooms physically difficult to keep warm, but the heating bills can become excessive. Many of the utility bills recorded in Question 18 would be more than enough to meet the needs of a house three times the size, that is well insulated. It is likely, with fewer multi-unit rentals in rural areas, and buildings that are not built to code, that the issue is more of a problem than in urban areas. People may appear to be getting cheaper rents, but they pay for it in other ways.

4.2 Housing Situation Amongst Renters

As the vast majority of the participants were renting, it is useful to break out their main housing scenarios:

Housing Scenarios By Area: Renters Only

Current Housing Situation by Area: Renters Only					
	AREA				TOTAL
	AREA 1	Area 2	AREA 3	AREA 4	
Total Participants	17	30	21	26	94
No shelter	2	2	1		5
Emergency Shelter	1				1
Couch Surfing	2	1	2	2	7
More 50% on Shelter	15	25	15	18	73
Share Bathroom/outhouse	7	2	9	11	29
No fridge	2			3	5
No stove		1			1
Sub Standard/Unsafe	6	11	9	10	36

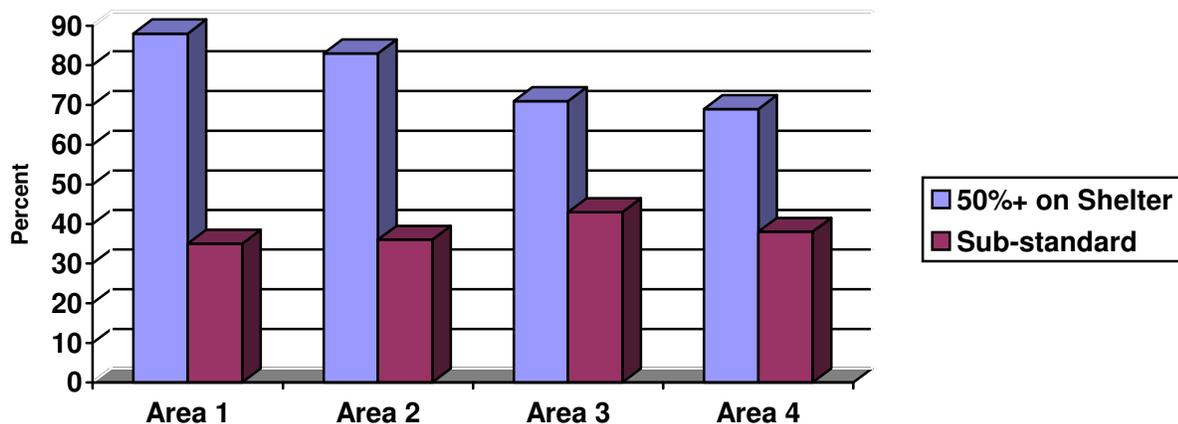
Nearly 4 of every 5 renters (78%) interviewed, stated that they had to pay more than 50% of their income on rent and utilities. The proportion of those who felt that they were living in substandard accommodation remains similar to that of the group at large (38% and 40% respectively). A large proportion also shared bathrooms, or had to use outhouses.

There are many people who prefer to live in remote communities to escape 'society' and keep to themselves. In the more rural regions of the study area (i.e. Area 4) some participants were living a "pioneer" lifestyle with poor housing conditions; 38% of participants in Area 4 stated that they lived in substandard housing. This was encapsulated by a woman living (for the past four years) in a one-room cabin with no hot or cold running water:

"I dream of a bathtub full of hot water. I mean it; I literally have these dreams."

The graph below shows the proportion of renting participants, by area, who reported that they were living in sub-standard housing and/or paying more than 50% of their income on rent.

Renting Participants, By Area, Spending 50%+ Income on Shelter, and/or Live in Sub-Standard/Unsafe Accommodation



Profile Summary: Renters, many living in sub-standard accommodation and paying 50%, or more, of their income on rent.

4.3 Household Composition

Households were predominantly composed of singles, without dependent children. The table below provides a full breakdown of household compositions:

Household Composition of Participants

	Number Of Participants			
	Single Adults	Couples	Single Parent Families	Two Parent Families
No Children	80	10		
1 Child	-	-	12	5
2 Children	-	-	6	4
3 Children	-	-	2	-
6 Children	-	-	1	-

As illustrated above, 21 (17.5%) were single parent families, and 9 of the couples had co-habiting dependent children. The average household size for single participants was 1.4, compared with 2.7 for that of couples (both married and common law). Of the 21 single parent households, 18 were headed by females. The predominance of single person families is, perhaps, a reflection of the general change in household composition in the general population. In 1996 nearly one-in-four households (24%) are single person households, a 20% increase over 1981.¹⁰ The majority (three quarters), were women.

¹⁰ Statistics Canada: 1996 Census: *Private households, housing costs and social and economic characteristics of families*
<http://www.statcan.ca/Daily/English/980609/d980609.htm#1996CENSUS>

5 INCOME FOR THE PARTICIPANTS

5.1 Source of Income

A total of 3 participants did not specify their income level, and 10 said that they were currently receiving no income. Some of the 10 were living off savings or selling assets such as furniture or jewellery and two were students living with family (and were not knowledgeable of the family income level). Of those independent adults with no income, most were living either extremely frugal lifestyles or trading work for food.

The table below provides information on sources of income and represents 105 participants. Removed from the data are those who were not currently receiving any income (or minimal amounts) and those who did not respond to the question.

Income Source for Participants*

INCOME SOURCE	PARTICIPANTS (of 105)	AVERAGE MONTHLY INCOME
Employment	11	\$714
Self Employment	9	\$408
BC Benefits	36	\$714
EI	2	**
Underground Economy	22	\$130
Pension	9	\$526
Disability	40	\$828
Other	32	\$418

*Note: These sources were not mutually exclusive as an individual, for example, could have been receiving government transfers *and* have been working in the underground economy.

**Data suppressed as less than three participants recorded EI Income

The table shows that the participants most likely to be facing housing issues were those in receipt of Income Assistance (IA) or Disability Benefits. 72% of those who recorded their income were in receipt of one of these two government transfers.

There were also a number of working poor in the sample. Nearly 1 in 5 were either employed or self employed; with the majority of these getting their money topped up from other sources. Over 1 in 5 (of all participants) stated that they received money from the underground economy – again mostly receiving top-up monies from other sources. Although the participants were assured that the data collected would be anonymous and confidential, it is likely that this is an underestimate of the actual dollar figures. Several, when reporting that they received money from the underground economy, became vague about the amount. The average is, therefore, likely to be higher than the \$130/month recorded. One participant stated that all of his income came from Marijuana sales,

and it was a great source of pride for him as he was not relying on any government assistance. Since no amount was recorded in this case, the data is not part of the 105 individuals above, providing more evidence that the monthly average earned from the underground economy may be higher than stated.

Over 30% (of the 105 participants) also recorded 'other income' which was usually one of 3 sources:

- Transfer from the government in the form of GST payments and/or child tax credits;
- Family money in the form of financial gifts from parents;
- Family maintenance payments from ex-partners.

Family maintenance, too, can be cause for stress as the case below illustrates:

"I have a small child and my ex-partner has been ordered to pay \$260/month family maintenance. The thing is I know that he cannot afford it and I don't want to take him to court over it because it would just make matters worse between us. Because I am entitled to this money, if I go on welfare then I would receive a living allowance of \$41 month for the two of us because they would assume I am getting the money. As a result, my child and I are having to live at my ex-partner's house, which is a nice house, but out in the country, and I have no car, and I don't want to live with my ex-spouse".

5.2 Participants Income Levels

For the most part, participants were comfortable providing their income levels and the majority were very low. In fact, the average family income of the participants (of all family sizes) was \$892 per month (\$10,704 per annum). Those living below the Low Income Cut-Offs (LICO's) produced by Statistics Canada, (more commonly known as 'Poverty Lines') are considered to be living in "straitened circumstances". In plain language, as defined by the Collins' English Dictionary, this means to be 'embarrassed' or 'distressed' financially¹¹. The LICO in 2000 for one-person families living in rural areas was \$12,696¹², well above the average recorded by the participants (\$8,424). For small urban areas such as Grand Forks, Nelson, Trail and Castlegar, the LICO is \$14,561- again for a one-person family. The various LICO's are shown in the table below.

It has already been stated that the majority of participants were single (83%), with only 19 of the participants in marital or common-law relationships. It is valuable to look at household income for singles, both with and without children. Again the following figures do not include those participants who recorded no, or minimal, income.

The single woman's average income was higher than the single man's, possibly due to the fact that women headed up more of the single parent families and received family support payments and child tax credits. In this sample, women headed 18 of the 21 single parent families, or 86%. Also disproportionately more single males received a disability allowance (1 in 2, compared with 1 in 4 women).

¹¹ Williams Collins Sons and Co. *The Collins Concise Dictionary Plus*1990

¹² Canadian Council on Social Development: *2000 Poverty Lines*, http://www.ccsd.ca/factsheets/fs_lic00.htm

Average monthly household income was \$892, and the table below shows the monthly, and annual, average income by household size. Excluded from the data are those who did not report income or reported minimal income of \$100/month or less.

Participants Average Income Levels By Household Size, Compared with LICO’s

Household Size*	Based on # of Participants	Participants Average Monthly Income	Participants Average Annual Income	Low Income Cut-Offs (LICO’s), 2000	
				Rural	Small urban: pop < 15,000
1	54	\$702	\$8,424	\$12,696	\$14,561
2	24	\$917	\$11,004	\$15,870	\$18,201
3	14	\$1,118	\$13,416	\$19,738	\$22,635
4	7	\$1,292	\$15,504	\$23,892	\$27,401
5	4	\$1,325	\$15,900	\$26,708	\$30,629

*Data for household sizes greater than 5 was suppressed due to limited responses.

The reported income of the participants was substantially lower than the LICO’s both in rural areas and small urban areas of less than 15,000 people.

It is often single parent families who suffer serious financial pressures and hardships with respect to housing, but the table below also shows that single person households among the participants spend a considerable amount of their income on shelter. The information reflects incomes for singles, and single parent families, as well as average rents paid.

Participants Income and Rents (Single Adults, All Renters)

	Single Adult, No Children (Based on 55)	Single Adult, 1 Child (Based on 8)	Single Adult, 2 Children (Based on 7)
Average Household Income	\$711	\$944	\$1455
Average Rent	\$396	\$601	\$812
% of Income to Shelter	56%	64%	56%

Many participants felt that single people, with no families, and particularly men, were discriminated against. Being single could mean that a higher percentage of income was likely to go on rent, at least in this sample of participants. The figures show that while single renters were averaging 56% of their household income on rent, single parents with one child were averaging 64%. Single parents with 2 children averaged 56%. Figures were suppressed for the few single parent families with 3 to 6 children. To reduce bias, singles who were renting and living off savings (and, therefore, reported zero income) were not included.

For childless singles (the largest of the 3 groups above) average income was recorded as \$711, which means they have on average, \$316 (or about \$10 a day) to cover everything from food and

clothes, to transport, health, cleaning and personal hygiene products, emergency funds, job-seeking costs, telephone and communication costs. When there are addictions involved this will likely mean considerably less on all of the above.

The following are some comments from single parent renters. The first is from a single mother with three children who had recorded that she felt her accommodation **was** sufficiently adequate and safe:

"It's stressful...my eldest boy sleeps on the couch. I share a bed with my 2 year- old. There is no room... I do laundry in the bath tub as there are no laundry facilities available. Since the [provincial government] cutbacks I have had to use food banks much more. It has gone up from four times a year to monthly"

The second is from a single mother with three children, living in a basement suite. She did not think her accommodation was safe or adequate:

"The walls are rotten and damp. When my child fell against the wall, he put a hole through it. The landlord went mad when I tried to air the room. The woman above has leaking and buckling floors and mould is an issue in all the suites here. This place should be bulldozed. [I feel] frustration and anger and my children deserve better. The landlord's a 'nut' and used to come around 2-3 times a day and give unsolicited advice. It is a bad situation, and other places have been scary too. I Feel victimized and feel like crap. Treated badly on welfare as well. The shelter portion has been cut back to \$590, which has made it difficult. Haven't got proper food for the kids. Now there is no exemption...whatever I make would be taken off. I am living behind because I owe money. Food is outrageously expensive here, which is why I want to get out of the area for good."

[On inspection by the researcher, a number of windows, closets, and cupboards were taped shut and wrapped in plastic to halt the spread of mould. A blanket was hung on the wall to hide the main fuse box and exposed wiring. The ground level window of one the children's room (40 yards from a highway) had a 2" gap and was un-closable – and therefore un-lockable. There were no fly-screens and many flies in the suite.]

Participants in a marital or common-law relationship fared better on the affordability front (compared to the singles). Of the 19 couples, 2 were excluded from the data by not reporting income, or reporting it as zero. For those families with children, the average household income (based on 8 participants, 4 with 1 child, and 4 with 2) was \$1,277 while the average gross rental rate was \$656. On average 51% of their income went towards shelter. Those couples without children fared comparatively the best. Based on 9 couples, the average household monthly income was \$1,432, while the average rental rate was \$572, resulting in 40% of income going towards shelter costs.

Profile Summary:	Low incomes; many on Income Assistance or Disability Benefits, and living well below the poverty line.
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6 MAJOR INFLUENCES ON HOUSING SITUATION

6.1 Major Influences: Overview

The Participant Survey (see Appendix II) offered a list of factors, and asked participants how much each one influenced their housing situation on a scale of 'high', 'medium' or 'low/not at all'. Results for factors that were 'high' or 'medium' are presented in the table below. The two factors that received most attention were '**low income**', and the perceived '**lack of affordable housing**'.

Nearly 4 out of 5 individuals (79%) reported that low income was a key factor, while 60% stated that the lack of affordable housing had a major impact. Other notable factors included lack of employment, mental and physical health, and a fear of violence or mental abuse.

Factors Influencing Housing Situations

FACTOR	# of participants stated factor was "High"	# of participants stated factor was "Medium"	% of Sample Stated "High"
LOW INCOME	96	10	79%
LACK OF AFFORDABLE HOUSING	72	19	60%
LACK OF EMPLOYMENT (for you in region)	57	23	47%
PHYSICAL HEALTH	36	22	30%
MENTAL HEALTH	33	15	27%
FEAR OF VIOLENCE OR MENTAL ABUSE	26	15	21%
PETS	23	17	19%
DISABILITY	16	17	13%
OTHER	16	-	13%
YOUR CHOICE	12	15	10%
HAVING CHILDREN	12	-	10%
GENDER	9	9	7%
SMOKING	8	18	7%
AGE	8	14	7%
TENANT RECORD (bad/no references-)	7	6	6%
TURFED OUT OF HOME AS A CHILD	6	8	5%
ALCOHOL USE	5	0	4%
CREDIT RECORD	5	19	4%
DRUG USE	4	6	3%
CRIMINAL RECORD	3	4	2%
SEXUAL ORIENTATION	2	1	2%
ETHNIC ORIGIN	2	9	2%

To understand these, and other, factors it is necessary to take a closer look at each one.

6.2 Low Income

6.2.1 Low Income Overview

There was little question that lack of income played a major role in housing problems. Nearly 4 of 5 participants (79%) stated that low income played a key role in their situation.

It is also worth looking at who did not think low income was an issue. In fact, only 15 participants of the 121 reported that low income played 'no, or limited' role. Surprisingly, these people (from all age groups and both genders) were not the higher income earners (relative to others interviewed), with average monthly income being \$696. Five recorded either no, or minimal, income (less than \$100). Again this group tended to be more satisfied with their housing (10 of the 115 rated that they were 'satisfied' or 'extremely satisfied' with their housing situation); these participants tended to live in the smaller communities and more rural areas.

The 2 most predominant income sources among the study population were Income Assistance and Disability Benefits. In the study area there is a total of 2,861 Income Assistance cases (at August 2002), which constitutes 4,423 individuals. According to Ministry staff just over half of all Income Assistance cases in the study area have shelter rates that make up more than 50% of their cheques amount¹³. Thus at least 2,212 local Income Assistance recipients have housing affordability problems. The total number of people relying on disability cheques (not from the Canadian Pension Plan) in the study area is 1,314.

6.2.2 Income and Rent

More the norm than the exception was the incidence of participants paying more than 50% of their income on shelter. This was most usually in the form of rent and basic utilities but shelter costs also included water, basic telephone services, garbage and snow removal, insurance and taxes, repairs, wood for heating, and sewage disposal. 63% responded that they were paying more than 50% of their gross income on rent and basic utilities and it has already been noted that single renters, both with and without children, pay, on average between 56% and 64% of their household income on shelter.

On closer inspection of the shelter and utility costs, 14 of these 74 were actually paying between 44 and 50% of their income on shelter payment although they reported paying more than 50%. It is arguably a moot point considering the dollars involved. On average for these 14 participants, the difference between 44% and 50% of their incomes on rent was \$16.55 per household. This is a relatively minor differential and these participants are still experiencing severe affordability issues, so their data is included in the analysis.

It is not surprising that lack of income plays a major role in homelessness. For the majority, housing costs eat up a large proportion of their incomes. The 2001 census figures for shelter costs have yet to be broken down for the local area, but the 1996 data tell a clear story.

¹³ Personal Communication, Anne McKinnon, Ministry of Human Resources 15, October 2002

In the Central Kootenay Regional District the average monthly basic spending on housing was higher for renters, at \$543/month, compared with homeowners at \$490. (Statistics Canada, 1996)¹⁴. This is in contrast to the provincial average (and the Regional District of Kootenay Boundary) where average homeowner shelter costs are higher than those of renters. The 1996 Census also reveals that housing costs, for owners and renters, are higher on average in British Columbia than Canada as a whole. It gets worse for renters, however, because B.C. had the highest rental costs of all the provinces and territories, with an average of \$704 per month.

6.2.3 Income Gap and Government Cuts

The Canadian Centre for Policy Alternatives highlighted the fact that British Columbia has the largest gap between the richest and poorest households in all of Canada ¹⁵. The table below shows the disparity between the poorest family units (families and individuals living on their own) and the richest.

Distribution of Personal Wealth Among Family Units (in BC) 1999

	Total Wealth	Ave. Wealth of Family Unit	Distribution of Wealth
All Family Units	\$423,494,000,000	\$251,235	100%
Poorest 10%	(\$1,371,000,000)	(\$8,126)	-0.3%
Second	\$445,000,000	\$2,633	0.1%
Third	\$2,016,000,000	\$11,998	0.5%
Ninth	\$73,946,000,000	\$439,594	17.5%
Richest 10%	\$231,367,000,000	\$1,378,534	54.6%
Poorest Five Groups	\$18,146,000,000		4.3%
Richest Five Groups	\$405,349,000,000		95.7%

Source: Canadian Centre for Policy Alternatives, 2001(op.cit)

The table shows a huge wealth gap in British Columbia with the richest 50% of family units holding nearly 96% of the total wealth of the province – or another perspective, the other 50% of family units in the province account for a little over 4% of the wealth. According to the Canadian Centre for Policy Alternatives, the family units in the two poorest categories would be considered poor by any reasonable measure of poverty. It adds that even those in the third, fourth or fifth categories may still be at risk of poverty if an income is lost, although they were better off in general.

Marcel Lauziere, President of the Canadian Council on Social Development, recently highlighted the degree to which the wealth gap has changed in Canada for couples with children. “*The wealth of the poorest 20 per cent of couples with children under 18 went down by 51.4 per cent between 1984 and 1999, whereas that of the wealthiest 20 per cent of couples increased by 42.7 per cent. The wealth gap in this country is staggering.*”¹⁶

¹⁴ BC Stats: *Community Facts: Central Kootenay & Kootenay Boundary Regional Districts; Occupied Private Dwellings, 1996*
<http://www.bcstats.gov.bc.ca/data/dd/facsheet/cf080.pdf>
<http://www.bcstats.gov.bc.ca/data/dd/facsheet/cf210.pdf>

¹⁵ Kerstetter, Steve: “*Who Says it Hard to be Rich in BC*”; Canadian Centre for Policy Alternatives 2001

¹⁶ Lauzière, Marcel: *Child Poverty: It’s More Than Just a Numbers Game*. Nov 2002. <http://www.ccsd.ca/pr/2002/oped-cp.htm>

For those in the poorest 10% of the family units, their incomes have likely been cut further in recent times. In April 2002 the support portion of welfare for a single parent with a child who is 3 years old or more was reduced by \$51 per month (to \$325.58). These were closely followed by more cuts in July, when the shelter allowance for families of 3 or more was reduced as follows:

Family Unit Size	Was	Now	Down
3 person	\$610	\$555	\$55 (9%)
4 person	\$650	\$590	\$60 (9%)
5 person	\$700	\$625	\$75 (11%)
6 person	\$780	\$660	\$120 (15%)

These cuts are likely to impact the food budget of individuals and families because rents and utilities have to be paid. Single parents were certainly impacted significantly with the cuts and families on regular welfare bore the worst of these cuts. In addition to the cuts mentioned above, recipients of IA no longer get to keep any of their earnings, whereas prior to April 2002 they were entitled to keep up to \$200/month (\$100 for singles, \$200 for families). Single parents will no longer be able to keep \$100/month in Child Support and will now have to look for work when their youngest child turns three years old instead of seven. For example, a 30 year-old single female parent, on BC Income Assistance with a 13 year-old boy and a 9 year-old girl would now receive a \$326 support allowance and a maximum shelter allowance of \$555 (MHR 2002)¹⁷. This represents a reduction of the mother's income by a minimum of \$106 month over that of 2001, and up to \$306 when including the loss of exemptions. One third of participants who reported an income were on Income Assistance

The elimination of earnings exemptions plus other cuts prompted a variety of participants to explain that there was little incentive to go out and find extra work. If they did, they added, it would more likely be in the underground economy. For these participants, 18% recorded already having incomes from the underground economy. As the cuts deepen, this figure will likely increase. One participant commented:

"I now understand why there is a whole underground economy. The gap is widening, and the middle class is disappearing. I am so angry and I am just hanging on to survive."

The comment illustrates the probability that more people may be forced into illegal activities just to survive. One single mother received 40% of her income from the underground economy by doing door-to-door bottle drives (without the use of a car).

These recent cuts have not come on the heels of generous increases for the Income Assistance recipients. According to the Falling Behind Report by SPARC BC, (Social Planning and Research Council of British Columbia), in 1982 a single recipient received \$175/month to cover food, clothing, transportation, personal care and other shelter costs.¹⁸ In 2001 the benefits for a single employable person had risen to only \$185 for covering these same costs. Taking into account inflation, says the author, a single person would now require \$339 a month to be able to purchase the same goods and services as in 1982.

¹⁷ Ministry of Human Resources: *Income Assistance and Disability Benefits Rates – Shelter Allowance Effective July 1, 2002, Support Allowance Effective April 1, 2002.* http://www.mhr.gov.bc.ca/publicat/bcea/bcben_rates.htm

¹⁸ SPARC BC, December 2001, *Falling Behind Report.* http://www.sparc.ca/research/falling_behind_report.html

One recommendation of the SPARC report was to create a single overall benefit that allows recipients to make their own spending decisions by eliminating the separation between the support and shelter components of IA. This point was raised with a number of the participants in this study. In general, IA participants saw no incentive to try and find cheaper housing; if they found anything cheaper, the difference would be automatically deducted from their monthly shelter allowance. The result is, according to some of the participants, and support network, that landlords will charge whatever the going MHR rate is.

It was felt that landlords have little incentive to upgrade, because they know that they will be getting at least the base amount straight from the government. In some municipalities the vacancy rates were high (e.g. in Grand Forks, where numerous comments about poor quality units were made, the vacancy rate was 18.7% in 2001, compared with Nelson at 1.2%¹⁹). Allowing people to try and find cheaper accommodation, (and keep the difference for food) would create competition and encourage landlords to improve the quality of the units, in order to keep tenants in their buildings.

6.2.4 Income and Food

Keeping more for food, and other spending seems a necessity. A recent report, *The Cost of Eating in BC*, produced by the Dieticians of Canada, comes to the conclusion that "BC families on low earned income, and those receiving income assistance, especially single parent families, cannot afford to purchase a healthy diet."²⁰ The report provides an estimate of costs, for a variety of family sizes and ages, to eat nutritiously and healthily. It estimated that the total monthly cost for a family of four would be \$628; a single man between 19-24, \$193.03; and a teenage boy between 16-18, \$209.22 (op.cit).

It is likely in rural communities, and even in some of the regional centres in the study area, that food costs are higher than in urban areas. Monthly grocery spending by the single participants (42 cases) was, on average, just \$163. Of those single parents in the survey with 2 teenage children, the average monthly spending on groceries was \$313, again below the standard of approximately \$470 recommended by the Dieticians of Canada (although it should be noted that this was from a limited sample of 4 who recorded their grocery spending).

The struggle for food was reflected in comments recorded from some of the Support Network, and in the food bank numbers that are highlighted later in the report. One informant summed it up as follows:

"We just had a team meeting and the consensus around the table of six counsellors, of varying mandates, is that we are seeing more poverty. More people are needing food. More people are not being able to live on the allotted social security". Mental Health Worker

¹⁹ CMHC: *Vacancy Rates and Average Apartment Rents, East & West Kootenays & Boundary Area*. 2001

²⁰ Dieticians of Canada: *The Cost of Eating in BC*, October 2002

6.3 Lack of Affordable Housing

"Affordable Housing. This is key. People on low incomes cannot afford to live by themselves."
Survey participant

6.3.1 Overview

The second most commonly identified high influence on housing situations (after low income) was 'lack of affordable housing'. Three-quarters of the participants described it as either 'high', or 'medium' influence. There were, however very few explanations as to why it impacted housing (3 to be exact, including that recorded above), as the vast majority felt that no explanation was required. If there were more affordable houses to buy and rent in the region, far fewer people would be experiencing housing difficulties.

It is relative, of course. One recent (within the last year) arrival from Alberta noted that market rents were more affordable in the region compared with her former home province. The downsides were that significantly fewer subsidized units were available, the price of groceries was "triple", and the real 'kicker'; "...there is no work here. For some jobs I have put in for, there have been 300-400 applicants".

House prices are generally lower in the study area compared with other parts of British Columbia, particularly compared with urban areas. In 2001 the average house price in the Kootenay region was \$123,396, while in Greater Vancouver it was \$284,806.²¹ Prices, however, have risen considerably faster in the last 13 years in the study area. From 1988 to 2001, prices increased by 260% in the Kootenay region compared to Vancouver's 77%, although price increases vary considerably throughout the region. (op.cit).

These figures may help to explain the large disparity of household payments between owners and renters. Long-term owners, who purchased their homes before the steep price rises would be more likely to have a minimal or zero balance on their mortgage, further reducing their shelter costs.

House prices in general are higher in larger urban centres like Vancouver or Kelowna, than rural areas, and therefore shelter costs also tend to be higher. Affordability issues, therefore, have long been 'pegged' as more of an urban, rather than rural, problem. High demand and over-crowding in urban areas is happening for a reason: that is often where the jobs and economic opportunities lie. Although shelter costs may be higher in urban compared with rural areas, these differences may balance out when considering higher transport and heating costs in the latter; and there are certainly fewer subsidized housing options in the smaller communities.

6.3.2 Renting Versus Owning

²¹ BC STATS March 2002; BC Multiple Listing Statistics <http://www.bcstats.gov.bc.ca/data/dd/handout/mls.pdf>

The table below shows the significant gap between renters and owners paying more than 30% of their income on housing costs, as well as the larger differential between renters and homeowners in the two local regional districts:

Renters vs. Owners Shelter Costs, 1996

Regional District	Ave Gross Rent (\$)	Ave. Owners Major Payments (\$)	% Spending More than 30% of Income on Shelter	
			Renters	Owners
Central Kootenay.	\$543	\$490	48.4%	13.0%
Koot. Boundary	\$484	\$520	47.3%	12.5%
BC	\$704	\$799	46.9%	19.7%
Greater Van.	\$754	\$942	46.0%	23.2%

Source: BC Govt. 1998²²

Most notable about the above figures are:

1. A higher percentage pays more than 30% of income on rent in the study area than both the provincial average and in the Greater Vancouver Regional District.
2. There is a much greater ‘affordability’ gap between renters and homeowners in the study area, as compared to the Lower Mainland. For homeowners in the region there are over 10% fewer households that experience affordability issues compared to the GVRD, and well below the provincial average. This is a salient point since many of the participants (and support network) observed that there were generally many more houses and apartments for sale and rent but the general collapse in the housing market in such places as Grand Forks and Greenwood, has not translated into cheaper rents. It could be argued that there may be a couple of (opposing) reasons for the perceived price inflexibility:
 - less onerous homeowner costs in rural BC and/or buildings that have already been paid off (in other words, landlords do not have such a great need for the extra income)
 - landlords need to keep rents high, just to keep some cash flow, due to increasing vacancies

Since the figures above were published there has been further decline in interest rates, lowering the costs for homeowners once more and further widening the gap between homeowners and renters. One participant summed up the availability of rental units in one community:

“It is less and less for more and more. I understand that landlords are not the richest, but I do see them as wanting to hold onto their wealth...how long can they hold on? The government should be doing something.”

Lack of affordable housing does not just affect the wallet and the bottom line. The subject arose during focus sessions held for the preparation of the *Background Report on Safety Concerns and Strategies to Create Safer Communities*. The participants at the sessions in the West Boundary region ranked ‘Lack of Affordable Housing’ as the seventh most important element in a list of over 50 infrastructure and capacity issues.²³

²² BC Stats, Ministry of Finance and Corporate Relations. *Business Indicators* July 1998

²³ O’Malley, Kathleen, *Background Report on Safety Concerns and Strategies to Create Safer Communities*, New Rural Partnerships Project, November 1999.

The recent proposed changes to the Tenancy Act regarding rent increases may lead to a greater vulnerability for tenants. Since the 1990's there has been some rent protection in BC to protect tenants against unreasonable rent increases. The proposed legislation does limit increases that a landlord can impose every year (although these cannot be disputed at arbitration, even if it is sub-standard accommodation), but the increases can be rolled over (if unused) and tenants might be faced with a large rent increase all at once.

Moving from rental accommodation to home-ownership is not an option for most people. Increasing prices and a flat economy (and high unemployment) means that first-time buyers are experiencing more difficulty in finding affordable homes. A 1996 housing study undertaken in Kaslo and area highlighted this fact:

*"There is very little rental accommodation available in the study area. Half of all renters report having a difficult time finding accommodation, and almost half the report having to move at least once for reasons other than their own choice (i.e. home was sold)...Only 21% of renters have savings to finance a down payment on a purchase."*²⁴

6.3.3 Wait Lists for Subsidized Housing

The wait lists for subsidized housing units are relatively short in most communities outside of Nelson. There may be a number of reasons for this; most likely perhaps is that the complexes are relatively small and turnover low, so there is little need for advertising that may falsely inflate people's expectations. With the small complexes, although there may only be half-a-dozen people on a wait list, that wait may still be very long.

A telephone poll showed the following wait-lists scenarios:

Community	Target Renter	Total Suites	Status
Castlegar, Riverview	Family	28	Full. 10 on wait list
Castlegar, Pine Ridge	Family	14	
Nelson, Cedar Grove	Seniors/disabled	18	Full; over 200 on wait list
Nelson Copper Mtn	Family	37	
Nelson, Kiwanis	Seniors	73	Full; 15 wait list
Castlegar, Pentecostal	Family	30	2 vacancies
Castlegar, Woodland	Family	59	9 vacancies
Grand Forks, Gables	Family	25	Full; 0 wait list
Grand Forks, Parkside	Seniors	28	Full; 4 wait list
Greenwood, Copper	Seniors	4	3 vacant
Castlegar, Rosewood	Seniors	10	Full; 15+ wait list
Castlegar, Rota Villa	Seniors	40	Full; 4 wait list
Kaslo, Abbey Manor	Seniors	10	Full; 4 wait list
Nakusp, Rotary Villa	Seniors	29	Full; 10 wait list
New Denver, Brouse	Seniors	10	Full; 4 wait list

This is not an exhaustive list and there are other subsidized units but not all the inquiries were returned. The numbers show that there is greater pressure on housing in Nelson than in most of

²⁴ Gayton, Judy: *Kaslo and Area Housing Needs Assessment*: Kaslo and Area Economic Development Committee, 1996

the other communities. There may be different variables affecting those establishments with a few vacancies; from unsuitable unit sizes to layout, management practices, advertising or demand.

R&J Property Management, based in Kamloops, manages a total of 15 low-income family units in the study area. Their representative also reported that all were full. These units are part of the Rural and Native Housing Program (108 units throughout rural BC) including 4 in Nakusp; 3 in Kaslo; 2 in New Denver; 1 in Silverton; 4 in Midway and 1 in Greenwood. These are all family units and, although full, the Property Manager reports that applications are relatively slow compared with other parts of the province. Such reports may indicate that more units should be made available for single renters (the majority of the participants). One participant commented that there was significant discrimination against single renters, and perhaps programs like this should open up some of their units to such a target group.

6.4 Estimate of Numbers of People with Housing Problems

6.4.1 Renter Households Paying More than 50% of Income on Shelter

Counting homeless individuals in rural areas is a challenge, in part, due to the lack of support for them. In the whole region there is not one emergency shelter for men or women, other than for transition houses (for women and children) who are victims of abuse. Use of these shelters is increasing; with average monthly bed nights in Grand Forks, for example, having risen by 44% in the last two years.²⁵

Clearly the most vulnerable are people in the lowest socio-economic groups, and low-income renters. First, it is valuable to examine how the community with the lowest vacancy rate in the study area, Nelson, compares with other major communities in the province. As noted earlier in the report, renters in British Columbia as a whole face the highest shelter costs in the country.

**Households Paying More than 50% of Income on Shelter in Provincial Centres of B.C.
(All figures 1996)**

Municipality	Population	# Renter Households Paying 50%+ on Shelter	% Renter Households Paying 50%+ on Shelter	% Increase Renter Households Paying 50%+ on Shelter 1991-1996
Nelson	9,585	440	32%	14%
Nanaimo	70,130	2,855	30%	5%
Kamloops	76,394	2,505	29%	10%
Kelowna	89,442	3,180	26%	9%
Vancouver	514,008	31,250	25%	6%
Terrace	12,779	295	23%	7%
BC	3,724,500	115,525	24%	6%

Sources: *Homelessness Causes and Effects 2001*²⁶ and BC Housing. General Need and Demand Indicators, Aug 3, 1999²⁷

²⁵Gruen, Diane (Boundary Women’s Coalition Shelter Coordinator), Personal Communication June 24 2002: *Transition House Statistics*, 2001,

²⁶ BC Government: *Homelessness Causes and Effects Volume 2; A Profile, Policy Review and Analysis of Homelessness in BC*, April 2001

Nelson (in 1996) had the highest proportion of renters paying in excess of 50% of their income on shelter in comparison to all the other regional centres. 32% - or nearly 1 in 3 - of the 1,540 renter households in Nelson were experiencing severe affordability problems.

Of the 94 renters interviewed for this project, the vast majority (nearly 80%) were single adults. Perhaps of even more concern, is the upward trend. Between 1991 and 1996, there was a 14% increase in the number of renter households in Nelson paying more than 50% of income on shelter. Not only does this rank highest amongst the regional centres across the province, it is a 4 percentage-point higher increase than experienced in Kamloops, next on the list.

Many other municipalities within the study area, with much higher vacancy rates, also recorded high percentages of households paying more than 50% of their income on shelter, although it varies across the region, as shown in the table below:

Renter Households Paying More than 50% of Income on Shelter (All figures 1996)

Municipality	% Renter households 50%+	% Change since 1991	Total # of Renter households	Actual number Renter households 50%+	Estimate # of individuals 50%+ (Factor 1.72)*
Greenwood	33%	12%	105	35	60
Midway	33%	33%	75	25	43
Nelson	32%	14%	1,540	493	848
Kaslo	26%	6%	95	25	42
New Denver	24%	8%	85	20	35
Trail	24%	14%	1,160	278	479
Salmo	23%	14%	130	30	51
Grand Forks	19%	15%	445	85	145
Castlegar	19%	3%	700	133	229
Rosland	15%	6%	265	40	68
Nakusp	12%	6%	255	31	53
Fruitvale	11%	0%	130	14	25
Warfield	8%	3%	120	10	17
Montrose	0%	0%	n/a	0	0
Silverton	0%	0%	n/a	0	0
Slocan	0%	-50%	n/a	0	0
TOTAL			4,930	1,218	2,095

Source: Local Responses to Homelessness, based on BC Housing Stats, from 1996 Census²⁸ And Statistics Canada; Family and Dwellings 1996 Census²⁹

*Note: A factor of 1.72 was used to calculate the average renter householder size. According to Statistics Canada data (1991) the average household size for renters was 2 (reduced from 4 in

²⁷ BC Housing:: *General Need and Demand Indicators* August 3, 1999

²⁸ BC Government, Ministry of Social Development and Economic Security: *Local Responses to Homelessness; A Planning Guide for BC Communities*. 2000

²⁹ Statistics Canada, Family Dwellings and Statistics: <http://www.statcan.ca/english/Pgdb/famili.htm#hou>

1951)³⁰. For this project sample, the corresponding figure was 1.44. Although seniors and youth tend to be renters (often living alone) single parent families (i.e. more than 1 per household) often face the toughest affordability issues, so the average was taken between 2.0 and 1.44, resulting in 1.72.

Even with Nelson topping the list among regional centres in numbers of renters paying more than 50% of their income on rent, it is not the highest in the study area. Midway and Greenwood both ranked the highest in 1996, at 33% each. Other notably high incidences of unaffordable rents came from Kaslo, New Denver, Trail and Salmo. Of particular interest is Trail because it was perceived by the vast majority of AREA 2 participants (and elsewhere) as being a cheaper place to find rental units (albeit with perceived poorer quality of accommodation).

The table also shows that there has been a sharp jump in the number of renters paying more than 50% of their income in most of the study area municipalities, but particularly in Salmo, Trail, Midway, Nelson and Grand Forks. In addition, there has been very little economic development in most of these communities, so it is unlikely that incomes have increased to offset costs.

6.4.2 Estimate of Cumulative Total of People with Housing Problems

Renters

In all the municipalities and villages in the study area, there are at least 2,095 renters who are experiencing severe affordability problems (see table above). This represents approximately 4.8% of the total population of those municipalities (43,953). Extrapolating that to the whole regional population (of 77,916), there are approximately 3,740 renters who are paying more than 50% of their income on rent.

Sub Total 3,740 (A)

Homeowners

While the majority of those with affordability problems are renters, there is also a portion of homeowners who have great difficulty paying the bills every month. Of the 121 participants interviewed, 9 (7%) were homeowners, and 4 of these stated that they were paying in excess of 50% of their household income on shelter. Thus 3.3% of all the participants were homeowners with serious affordability problems.

Approximately 13% of all homeowners, in the West Kootenay Boundary region, in 1996, paid more than 30%³¹ of their income on shelter. The provincial average was 20%. Using the conservative number of 3% of homeowners paying more than 50% of income on shelter (this sample size), the calculation would be as follows:

Number of private households in study area = 37,875 (as of 2001)³²
Approximate number of individuals (x 2.057 per household) = 77,910
Percentage residing³³ in homeowner households (78%) = 60,770

³⁰ Silver, C and Van Diepen, R: *Housing Tenure Trends, 1951 TO 1991* <http://www.statcan.ca/english/ads/11-008-XIE/housinge.html>

³¹ No figures available for homeowners paying more than 50% of income on rent.

³² Statistics Canada: *Family Dwellings & Statistics, 2001 Census* <http://www.statcan.ca/English/Pgdb/famili.htm>

³³ BC Stats: *Regional District Statistical Profiles 1996*:

If 3% (as in this sample) were paying 50%+ of Income on shelter = 1,823
Given the increase in house costs in the last five years, a more realistic figure may be in the range of 5-7% of homeowners paying in excess of 50% of household income on shelter. This would result in between 3,040 to 4,250

Sub Total 3,040 to 4,250 (B)

Therefore the estimated number of individuals paying more than 50% of their household income on shelter in the study area is between 6,780 and 7,990 (A + B)

Sub Total (A+B) = 6,780 to 7,990 (C)

Living in Sub-Standard/Unsafe Housing, or Have No Shelter

The quality of accommodation in rural areas is generally lower than in urban areas. 12% of the (occupied) housing stock in the West Kootenay Boundary region is in need of major repair, compared with an average of 8% in the province (op.cit). 'In need of major repair' (roof, structural, major wiring, plumbing repairs etc.), does not automatically constitute substandard or unsafe housing but it provides a reasonable indication. Not all people living in substandard accommodation will also have serious affordability problems, and therefore will not be captured in estimates 'C', above.

In the study sample, 20 of the participants, or (17% of the total) stated that although they did not pay more than 50% of their income on shelter, they did live in substandard or unsafe accommodation. Using this conservative estimate the calculation would be as follows:

12% of the population living in substandard/unsafe housing = 9,350
17% of who do not experience serious housing affordability problems
 $9,350 \times 17\% = 1,590$

Sub Total 1,590 (D)

Grand Total (C+D) = 8,370 to 9,580

Thus the estimated total number of people who are either homeless, or at risk of becoming homeless, in the West Kootenay Boundary region is between 8,370 and 9,580 individuals or 10.7% - 12.3% of the population.

Counting this 'hidden' population is very difficult but it is conservatively estimated, therefore that **between 10% - 15% of the region's population, or approximately 7,800 to 11,700 people face at least one serious housing problem**

6.5 Lack of Employment in the Region

Lack of employment was cited by 47% of participants as a high influence on their housing situation. This was largely spread evenly over age brackets and areas, although fewer than half of

Regional District # 5 Kootenay Boundary www.bcstats.gov.bc.ca/data/sep/rd/rd_5.pdf

Regional District # 3 Central Kootenay http://www.bcstats.gov.bc.ca/data/sep/rd/rd_3.pdf

the youth participants identified it as a major influence (seven of the sixteen 17-24 years-olds). However, only 2 of the youth interviewed (who cited employment as an issue) were collecting welfare at the time. More women believed it was a high factor (34 women compared with 20 men).

For the most part, individuals did not feel the need to make further comment on why lack of employment played such a key role. Obviously linked were a poor economy and an inability to increase incomes and improve housing situations. When it came to making recommendations, however, many were quick to call for more economic opportunities and jobs in the region. Eleven of the forty participants collecting Disability Benefits (most likely on a temporary basis), stated that lack of employment was a key factor with their housing situation. Although only a small minority (4) went on to comment, it was clear that employment is a key foundation to secure housing:

Three of those comments follow:

- *“My housing issues all stem from unemployment issues. Would've liked to stay in Fruitvale but lack of employment has driven me out.”*
- *“ There is only seasonal summer work around here, Fall and Winter- there is nothing”.*
- *“Lack of employment is the biggest issue. I have been in Nelson for two years, and have been out once a week for two years handing out resumes to every business but haven't had a call back yet.”.*

Lack of employment opportunities is likely to have far-reaching effects. One participant in the Trail area, who had a string of successful jobs under his belt in retail and business management but who was forced out of work for health reasons, stated that 4 of his good friends had left town for jobs on the coast, adding that *“...they hate it”*. Hate it or not, the odds for a return are against them. According to Statistics Canada³⁴, only about 20% of Canadian rural area leavers come back to their community within 10 years. Those who do leave tend to see their earnings increase faster than those who stayed.

There is certainly a current out-migration from the study area; in both regional districts (Kootenay Boundary and Central Kootenay) the population dropped by 3.2% and 1.9% respectively, between 1996 and 2001.³⁵

Employment continues to be an issue for rural British Columbia, particularly in the Kootenay Boundary region. The study area, together with the East Kootenays, recorded an unemployment rate of 10.8% in March 2002, which was the second highest in the Province (HRDC, 2002)³⁶. According to a recent HRDC information sheet, the depressed economy and the trend of businesses closing will likely continue, *“due to provincial government layoffs, funding cuts in education, cuts in health care and the pending outcome of the 29% duties that the US wants to impose on the Canadian softwood lumber”* (op. cit). The duties have since been imposed and locally-based Slocan Forest Products has already had to close and lay off workers for an undetermined time.

³⁴ Statistics Canada; *Perspectives on Labour and Income* 75-001-X1E; Autumn 2000, Volume 12. No. 3

³⁵ Statistics Canada; *Population and Dwelling Counts for Canada, Provinces, Territories Census Divisions and Municipalities, 2001 & 1996 Censuses*. 2002

<http://www12.statcan.ca/english/census01/products/standard/popdwell/Table-CD-N.cfm?T=1&SR=21&S=1&O=A>

³⁶ HRDC; *Internal Kootenay Labour Market Review, January-March 2002*; Government of Canada

A recent extract from a recent Statistics Canada, 'Small Town Analysis Bulletin' publication provides an accurate picture of what is happening in the West Kootenay Boundary region:

*"Rural Canada is experiencing considerable 'demographic pressure' as 1.76 rural persons are now looking for a job for each rural person retiring from the workforce. Overall, rural areas experience lower employment growth, in part because the fastest growing sector, the business services sector, is largely concentrated in metropolitan centres. Rural areas in Canada, not adjacent to metro areas, are experiencing out-migration, higher unemployment and lower incomes. Thus there is justification for rural employment policy."*³⁷

People in part-time jobs often have lower income levels than those in full-time positions. Rural and Small Town (RST) areas in Canada have, for a long time, experienced a higher incidence of part-time employment than (Larger Urban Centres) LUC's. Between 1987 and 1999 BC experienced the second highest annual rate of growth (after Nova Scotia) for part-time employment in its RST areas – approximately 4% growth per annum³⁸.

6.5.1 Reported Employment Status of Participants Work

107 participants responded to the question regarding their employment status (1 of whom wanted to work but did not have the legal papers to do so). The table below outlines responses to the issue of employment, and breaks them down by age group.

Participants Employment Status By Age Band

EMPLOYMENT STATUS	AGE BANDS						TOTAL
	17-24	25-34	35-44	45-54	55-64	65+	
Retired					1	2	3
Never Employed				1			1
Unemployed	5	6	16	16	6	1	50
Employed P/T		3	3	1	1		8
Employed F/T			2				2
Self Employed	1	3		7	1		12
Unemployable	2	3	4	13	4		26
Students	3			1			4
TOTAL	11	15	25	39	13	3	106

Firstly, the table shows that the bulk of participants were unemployed, indicating a link between housing and employment problems. Over 70% of participants were unemployed or unemployable. Although 20% (22 individuals) were employed or running their own business, only 2 of those employed, had full-time positions.

³⁷ Bollman, R: *Working Paper: Human Capital & Rural Development: What are the Linkages* April 1999
<http://www.statcan.ca/english/IPS/Data/21-601-MIE1999039.htm>

³⁸ Statistics Canada: *Canada and Small Town Analysis Bulletin; Volume 4. No. 1;* October 2002

One support network provider alluded to the fact that some employment training programs were being taken advantage of, in order to get people off welfare. The problem, in his opinion, was that people were being moved off welfare, but into jobs that only provided a minimal number of hours a week. At the end of the training contracts, he added, many businesses often did not continue employing the individual, so there were few long-term benefits.

Proportionately unemployment was not only being experienced by those in the younger and older age categories. In fact, the highest percentage by age category for those unemployed (and 'unemployable') was in the 35-44 age group; 4 of 5 participants in this age range were not working.

The length of time people have been unemployed varied considerably, from a low of just a few days to a high of over fifteen years. Some participants have experienced chronic unemployment. Of those who stated they were unemployed, (not unemployable), the average period during which they were out of work was 3.8 years.

Compared with the rest of British Columbia, the proportion of the population reliant on government transfers is higher in the two local regional districts: 18.1% and 17.6% for Central Kootenay and Kootenay Boundary Regional Districts respectively. This compares with the BC average of 12.7%³⁹. The numbers receiving IA are also higher in these regions. Respectively for the two regional districts, the percentage of the population receiving IA as of September 2001 was 6.9% and 5.8%. Both were above the provincial average of 5.3%.⁴⁰

6.6 Physical and Mental Health

6.6.1 Overview

Underscoring the view that people with housing difficulties often face a multitude of other challenges in life, many participants attributed their housing challenges to poor mental or physical health.

Of the 121 participants, nearly half (48%) said that physical health was either a 'high' or 'medium' influence when it came to their housing situation. The figure was a little lower (40%) for those mentioning mental health. Sixteen (13%) of the participants stated that both physical and mental health were a 'high' influence on their housing situation.

6.6.2 Physical Health

Although there were individuals with physical health issues in each age band, the average age was 45. The gender split in this category mirrored the overall split (with 55% of those who said physical health was a key influence being female while 53% of the participants in the full sample were female).

Many participants recorded a variety of factors of high influence on their housing situation and this was especially true when poor physical health was a key factor. When participants reported poor physical health there was often a concomitant variety of other factors that influenced their housing

³⁹ BC Stats: *Socio-Economic Profiles, Income Dependency* <http://www.bcstats.gov.bc.ca/data/sep/rd/reconined.pdf> (1995)

⁴⁰ BC Stats: *Socio Economic Profiles, Income Assistance* <http://www.bcstats.gov.bc.ca/data/sep/rd/reconia.pdf> (Sept 2001)

situations, e.g. drug use, fear of violence, alcohol use, criminal records, ethnic origin, physical disability and credit record.

Many participants had physical health concerns that created impediments to finding and keeping jobs, but which were not deemed severe enough to be eligible for disability benefits. The recent changes in disability benefits will likely effect a portion of those who are experiencing housing problems. 'Disability I' is no longer a category, with many being re-classified into a new category called 'Persistent Multiple Barriers (PMB) to Employment'. Approximately 18,000 recipients (both in DBI and II) have until January 15, 2003 to reapply, and have to complete a new 25-page application form. According to the BC Association for Community Living, "*several thousand people who receive DBI or DBII will be disqualified due to a more restricted definition of disability*".⁴¹ It also adds that most short-term benefits supporting people on DBII to move into employment (transportation, clothing, childcare etc.) will be removed following these changes.

Sporadic work meant that some had trouble securing income and housing, and were getting pushed further into poverty. One woman commented:

"I have an extremely painful muscle condition (Fibro-Myalgia), which makes moving difficult, but I am not disabled enough for disability benefits. This has impacted my work, thus housing."

The rural life-style sometimes played a role in the living situations of these participants. People with allergies or a low resistance to pollutants sometimes chose to live in the country air, even though there were fewer employment opportunities rurally.

For many, physical ailments dictated their housing options. Some had relocated to the regional centres to be close to medical services. With the cutback of hospital services in Nelson, Castlegar and New Denver, people may have to move, once again, to access the health services they require. With the continued centralization of services, transportation costs are likely to rise, and low-income earners are likely to experience increased difficulties with accessibility. There have already been instances of people having to hitch-hike to gain access to health care. This problem may be particularly acute with the reduction in ferry service hours. Transportation will continue to be a major factor with these continuing changes, affecting those on lower incomes the most (limited public services, or ferry tolls). Good examples need to be examined such as the HandyDart bus service in the Slokan Valley, which is well utilized, or structured community-ride (e.g. car sharing) programs geared to seniors.

Generally seniors would like to stay in their 'home' community, and there are many benefits to this as noted in one local report:

*"The plight of rural seniors is that in order to gain access to appropriate shelter or care, they are forced to move to urban areas, and in the process lose their social networks. Most older people wish to remain in their own familiar neighbourhood or town, if they do move from their home to a more supportive environment. Staying in the same community lessens the trauma of relocation, increases the chances of remaining part of their established social network, and allows them to continue with the same doctor, pharmacist and so on."*⁴²

⁴¹ BC Association for Community Living: *Disability Benefits Update*, BCACL – Sept 17, 2002; www.bcacl.org

⁴² Cromie, Ojan: *Seniors Report on Housing*, Personal Communication August 10, 2002

This view is supported by an extensive survey of Kaslo and Area D (Central Kootenay Regional District) residents in 1995. It noted that even when residents have plans to move from their current homes, the overwhelming choice of location is within the same community whenever possible.⁴³ The same report highlighted the need for serviced seniors' housing in Kaslo.

The need for more seniors housing is inevitable. Relative to its population, Canada experienced the largest baby-boom population in the industrialized world, with one third of the population aged between 36 and 55. In this study, 55% of the participants were between 35 and 54. This inevitably means that within 10 years the front end of the 'boomers' will be fully retiring, and the need for seniors housing will mushroom. Planning needs to start now before it is too late.

6.6.3 Mental Health

Mental health and its influence on housing was, again, usually linked to a variety of other factors. The theme of "needing space or privacy" was commonly linked to housing situations and mental health issues. Of the 33 who stated that mental health was a 'high' influence on their housing situation, nearly one third added that they needed 'quiet', 'space' or 'isolation'. It should be noted that while these participants chose more isolation they often had to pay a higher price for it.

It is clear that no **one** solution is likely to fix everything. Building more affordable housing will not automatically help everyone because people may have a variety of issues that impact their situation. Many of the participants in this survey would require a continuum of care (such as Supportive Housing) to make major improvements in their lives, so finding secure accommodation is just one piece of the puzzle. Unfortunately many support services are being cut in rural areas, and existing ones are limited and require travel.

One observation made by the researcher, when travelling throughout the region, was the strength offered by 'Clubhouse' members towards one another. These Clubhouses offer a variety of valuable services to mental-health consumers, from a drop-in space, to subsidized meals, discussion groups, computer access and support. The Clubhouse based in Nakusp is even going the extra step of providing secure and affordable housing units for some members. Each Clubhouse was visited and, without exception there appeared to be a great deal of positive energy and support between the members.

During the summer of 2001 a focus session was held at the Nelson Clubhouse to discuss the issue of homelessness. The participants clearly identified it as a problem in the community; they estimated that on any one day in summer there were 25-50 people who were absolutely homeless and 12-25 people during winter who were sleeping outside. Characteristics of these homeless people, according to the group, were often:

- undiagnosed or unaccepted mental illness; and/or
- physical disease; and/or
- in need of dental care.

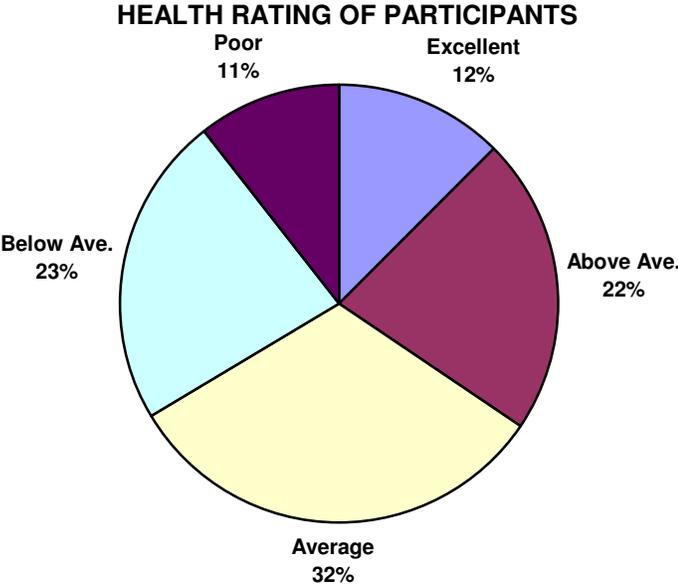
⁴³ Gayton, Judy: *Kaslo and Area Housing Needs Assessment*: Kaslo and Area Economic Development Committee, 1996

Some (of those on the street) are as young as 12-13 who had left abusive homes⁴⁴. One participant kept an actual count of homeless visitors who had stayed at his apartment, and recorded 405 overnight stays in a one-year period.

6.6.4 Reported Health (Combined Physical and Mental) of Participants

As illustrated in the diagram below, the majority (two thirds) of participants believed that their health was 'average' or 'better than average'. Those living outside the region's 3 largest communities generally ranked their health better: 77% ranked it 'average' or above. There was little variation in the response from males and females.

The diagram below shows how the participants rated their health, in comparison to others of their age range.



In comparison to the health status of the average Canadian the regional figures are significantly worse. Although a different rating scale (Excellent/Good/Fair/Poor) was used, Health Canada reports that in 1996-7, 63% responded that their health status was excellent (compared with just 12% of the participants).⁴⁵ Only 2% of average Canadians considered themselves to be in poor health, while 11% of the participants did.

Two thirds of the participants rated their health as average or above, and 53 (or 44%) stated that they were currently receiving treatment or counselling for physical or mental health issues. For those who chose to comment, the main health issues identified included mental health (15) for which nearly one half were seeking help with depression, anxiety or stress. Five individuals were going to physiotherapists or chiropractors, and three were suffering from Hepatitis C. Another

⁴⁴ Martin, Myrna (Mental Health Coordinator); notes from *Homelessness in Nelson Focus Group Summary 2001, Mental Health*. Personal Communication May 29, 2002

⁴⁵ Statistics Canada, Health Canada and Canadian Institute for Health Information, *Statistical Report on the Health of Canadians 1999*. Federal Provincial and Territorial Advisory Committee on Population Health

three were diabetics and two were receiving alcohol addiction counselling. There were several who were experiencing a wide range of ailments.

Of the 68 participants who did not indicate they were receiving treatment, 11 added a 'footnote'. They nearly all started off with a 'but' and went on to state why they were not getting the treatment they, or even their doctor, wanted. A common complaint was the impact of the cutbacks in health services for people on income assistance, or affordability issues with access to health care, as shown by the comments below:

- *"I used to be allowed 12 visits to the chiropractor per year, now I am only allowed 10."*
- *"Because I cannot afford the gas to get me to health specialists I need to see. I'm kind of waiting to die, but I do try and put joy in my life" (48 year old).*
- *"I have Ulcers and Colitis and the medications I am on are expensive. I have to pay \$800 before Pharmacare kicks in. It used to be \$600"*

Dental issues were raised a number of times. One support network provider knew an individual who was perceived by many as having mental health issues, due to speech and eating abnormalities. Only when he was (eventually) referred to a dentist was it found that his extremely deteriorated teeth and gums were the cause of the problem. One participant recorded that dental issues were keeping her in poverty:

"In my twenties I did not look after my teeth and they went really bad. During the last decade I have probably spent \$10,000 on them, and those debts have kept me in poverty".

6.7 Fear of Violence or Mental Abuse

Clearly stress was an issue for many of the participants. This could be the result of a number of factors; finances, unsafe housing, health problems, or lack of employment opportunities for example. A significant number also reported that fear of violence or mental abuse from others was tied to their housing situation. In fact, one third of all the participants in the survey stated that this fear was either a 'high' or 'medium' influence on their housing situation. Twenty-one people, or 17% stated that 'fear' was a high influence.

The majority of those who recorded it as a 'high' influence (19 of the 26) were women, and of these, only 4 were in common law or marital relationships. The single female living alone was most prone to the threat of mental or physical abuse from others. One woman even reported 'fear' as a major problem, because of the 'head games' her room-mate was playing with her. Mental or physical abuse came from many quarters, some more unexpected. One participant stated:

"I am feeling depressed from my abusive son. He's very abusive. Now I am looking for separate digs". Single mother living with a teenage son

Due to the sensitive nature of this question, not all participants volunteered more detailed information, but clearly fear stemmed from a variety of sources. The most common sources cited were past and present neighbours, landlords and landladies, and ex-partners.

Housing problems can happen to anyone, at any time. One woman, living in a Transition House, told how she was forced to flee her husband after the relationship went sour (after many years of

marriage); he began to get mentally and physically abusive and removed the funds from a joint account. She felt she had no option but to leave her community, her extended family, and a well-paying job.

It seems that poor housing and fear of abuse can feed off one another. Some participants commented that because of souring relationships, like the example above, they had been forced into sub-standard housing. Others commented that because they were in substandard housing, they experienced more fear of physical or mental abuse. One participant recalled an incident when she was living in a low-cost private cabin :

"In 1992 I was attacked by a total stranger while I was living in another community. Living in low income housing exposes you to more dangers."

A similar experience was described by a woman who lived in an apartment complex and reported that people were frequently *"pounding on my door"*.

There were no age limits to those who suffered from fear of mental or physical abuse - they ranged from students to seniors. Landlords were mentioned less frequently as a source of fear, but still came up in a number of different comments. It is worth mentioning, not only because some of their actions are impacting tenants' lives, but also because some straightforward education may help to better inform them of what they can and cannot do.

A powerful sentiment came from one single mother who captured the choice that many women face on whether to leave an abusive relationship (and give up the secure income, house, family etc) or to endure it and keep those 'securities'. This participant reported that one day her teenage son turned to her and said:

"Why didn't you just take the beatings from dad and we'd still be in a nice house?"

Others had left abusive relationships and given up even more than just housing. As one participant commented:

"I can't even go and visit my own children or grandchildren"

6.8 Pets

The issue of renters and pets arose frequently in interviews. One third of all participants stated that pets were either a 'high' (19%) or 'medium' (14%) influence on their housing situations. For many it was a frustrating topic since they regarded their pets as family and questioned the thought of ever having to 'give up' a member of the family. One participant went so far as to say it should be illegal for landlords to bar pets. Others took a more balanced view with the knowledge that pets can cause damage, but that pets, like people, differ and should not be 'tarred with the same brush.' One participant (with one cat, living in private rented accommodation) said:

"Lots of places don't allow pets... It's very unfair of the government to have subsidized housing that does not allow pets. I feel very militant about this"

According to a manager of a subsidized family unit, it was not a difficult decision to bar pets. During the research phase for the units, the manager had spoken to numerous other housing societies and most of those that had formerly allowed pets were reversing their policy, with the vast majority recommending a no-pet policy. In their opinion, pets accelerated the wear and tear

on the units significantly, and they did not want to see dogs chained up on the outside of the units.

There are a number of proposed changes to the residential tenancy laws such as allowing landlords to increase damage deposits for people with pets. This is to try, in theory, to encourage more pet-friendly rental units, and cover the potentially higher repair costs. On the downside, however, there were complaints in all areas regarding the difficulty in getting damage deposits returned, so increasing the deposits may just lead to higher amounts being unfairly withheld.

A related issue is the need for joint inspections by the landlord and tenant before and after the tenancy. Responsible tenants and landlords ensure that this is common practice and it is highly recommended in the local *'Guide to Trouble Free Renting'*. The proposed new legislation calls for mandatory joint inspection reports but there may be a loophole: the proposed new law says that if a tenant cannot make one of two inspection times set by the landlord, they forfeit their right to their deposit.⁴⁶ Enforcement in repayment of the damage deposit is the critical issue and it remains to be seen whether these proposed changes will have a positive effect.

During one of the public displays for the project, one individual approached the researcher and offered some comments 'from the landlord's perspective'. According to the individual, half a month's rental is never enough to cover cleaning and damage repairs if an 'abusive renter' has been in residence. In fact, she knew of other landlords who will now only rent to people they know they can trust, and it sometimes means that rental units are kept off the market for a period of time. She also acknowledged that there are many 'slumlords' around and they are purely in it for money. They have no incentive to upgrade rental units, or even clean them when they do keep the damage deposit.

6.9 Disability

A little over one quarter (27%) stated that their physical disability was either a 'high' or a 'medium' influence on their housing situation. They were disproportionately much more likely to be men; only 5 of the 16 participants who stated disability was a 'high' factor were women.

When the participants talked about how physical disability influenced their housing, the response tended not to be the disability itself, but the way other people, particularly landlords, reacted to their disability. Here is how one individual summed it up:

"Because no one takes a chance with having you as a renter...we're seen as a second or third class citizen. If you're on disability, you're seen as a liability. Some, on disability benefits have burnt [landlords], now there is no trust with people on disability or welfare".

This was reflected by another's comment:

"When someone finds you are disabled they assume you are a drug addict or a drunk, and will only trash the place".

⁴⁶ Tenants Rights Action Coalition: *Changes to the Residential Tenancy Act*:
<http://www.tenants.bc.ca/actionRTA%20changes.html>

In fact, of the half-dozen comments about disability, just two highlighted the fact that their physical mobility played a part in determining housing options. One of these stated that he needed a place at ground level, and added:

"...and there's lots of discrimination against people with disabilities. [Landlords] automatically push up rents".

6.10 Other Influences

13% reported 'Other' factors that had a high influence on their housing situation. The topics ranged considerably, as the list below shows, but a theme that recurred in several responses (as well as in other categories) was discrimination. Here they referred to discrimination against landlords, religion and those on social assistance. In other categories there were reports of discrimination against households with children, pets, smokers, those on disability etc. From the widespread reports on discrimination it is clear that the topic is a real issue in rural communities and public education and awareness could be very valuable tool in helping to combat the problem.

The range of topics and (and some comments) were as follows:

- **Being Single** (3)
- **Landlords** (2); *"They take advantage of the situation and charge high rents for dumps"*.
- **Cost of Living**: (2): In rural areas
- **Family History**: *"Basically my dad screwed up with his job (and there was alcohol involved) and he introduced us to apartment life. Never been able to get out of it"*.
- **Religious Discrimination**: Feels discriminated against as a Christian
- **Central Location of Current Housing**: *"It's a few blocks away from the beer and wine store - so there is a strong temptation"*

- **Being A Student**
- **Isolated Community**: *"Difficult to find a market for my work"*.
- **Car Crash**
- **Because Rent Control Removed**
- **Lack of Decent Housing (as opposed to affordable housing)**
- **Lack of Transportation**
- **Drug Culture**: (Keeps rents high)
- **Legal Status**
- **Reliant on Specific Source of Income**: *"So can't just move anywhere"*
- **Attitudes Towards Income Assistance Recipients**: *"As soon as people find out, the response is 'oh, it's been rented'."*

6.11 Personal Choice

'Own choice' refers to the participants' 'voluntary' decision-making regarding their accommodation; e.g. an individual may live in a mountain shack with no running water, but prefers to live this seemingly isolated lifestyle, even if she has the money to afford an alternative. Thus the individual's own choice is a major influence.

One might expect that the dozen who reported choice as a key factor would be single young males, living rurally and choosing rough or primitive accommodation as an 'exploration' or experiment. Indeed, they were all single (a couple had children but they were not cohabiting

dependents) and half of them were paying no rent - either, camping, sleeping in vehicles or small cabins. They ranged, however, through all ages, came from all areas, and were equally likely to be women as men.

Even though choice played a key role, nearly half of these twelve participants stated that they considered their accommodation substandard (or unsafe). Their level of contentment with their housing situations, however was higher: 75% of them were either 'Satisfied' or 'Extremely Satisfied'.

Comments received focused on privacy, isolation, space and nature. They included:

- *"Freedom and no hassles from landlords, pets are welcome and I like the privacy"*
- *" There are cheaper places but I need more privacy, so I chose to pay more; can't live with others"*
- *"I want to live a simple monastic life of homelessness, according to God".*

There was more of a temporary nature to the housing situations of those who rated personal choice as a high influence. 44% of those who described their living situation (and rated personal choice as a high influence) stated that they were either sleeping rough (camping or in cars) or couch surfing. Although personal choice played a strong role at the time of the interview, their expectations and satisfaction levels may change with time.

6.12 Having Children

Although it was not included as one of the options offered to the participants, 'Having Children' was mentioned by 1 in every 10 participants as a high influence on their housing situation.

There were a variety of comments around space relating to children, especially when in their teenage years. More commonly, however were the comments relating to discrimination about children such as:

- "Landlords will walk all over you when you have kids";*
- "People will take dogs...but they won't take kids"*
- "Single parent discrimination is a real problem".*

One of the twelve participants stated that having children had resulted in an improvement:

- "Now we have a small child it has forced us to improve our housing and find somewhere in town. We cannot sleep rough any more".*

6.13 Drug and Alcohol Use

Although drug and alcohol use ranked further down the list as influences on housing situations they were often linked to a variety of other factors. A total of 7 individuals felt that drug or alcohol were key factors in their housing situation, and 2 of them recorded both as major influences. It should be noted, however that half those who recorded drug use as a 'high' influence were referring to other people's use of drugs, and not their own. One employed woman commented about her partner's use of drugs:

"We've lost rentals before...the last one due to my partner's drug addiction. He was spending \$800 a month on drugs. To be seen at the food banks, and going to work, it was very difficult".

Another participant's health problems were linked to alcohol, and possibly housing:

"I suffer from a chronic low grade depression. I use alcohol because of it, and have moved from one place to another".

As mentioned earlier, these comments indicate that there may be a variety of underlying causes to housing problems and a continuum of care and services will be required to help some people.

There were others who commented on how others' drug use affected their housing. For example, one participant with children, moved away from neighbours or neighbourhoods where there was a higher incidence of drug and alcohol use. In doing so he was forced to pay higher rents, but to him it was necessary and worth it:

"When we got [to the last rental] we found needles in the front yard. We've got two kids. We had to move."

Another (female participant) commented:

"It's a pretty strange thing. A lot of alcohol and drug abuse...it can be quite a wild spot. Too much partying, drunkenness, damage and noise...and fighting to listen to. Not very pleasant. People are often pounding on my door (probably because I am one of the few with a phone). Sometimes I feel like I am living in a mental institution."

Participants in this category tended to have multiple factors affecting their housing situations. These included mental health issues (4); fear of violence or mental abuse (2); criminal record (2); and sexual orientation (1), amongst others.

Reflecting on the statistics recorded by the West Kootenay and Boundary Addiction Services, 14% of clients (since 1999) stated during intake interviews that their housing was 'poor'. There also seemed to be a contradiction in the widely-held belief that poor housing and drug addiction go hand-in-hand. Those clients who scored higher on the Drug Abuse Screening Test tended to rate their housing conditions as better than those who scored lower.⁴⁷

6.14 Various Factors

Several other options were offered to participants as shown below, but relatively few noted them as 'high' influences on their housing situations (number in parenthesis).

► Gender (9):

All but 2 of these participants were women, and all were single or divorced.

"Poverty makes me vulnerable. It's difficult when people want sex and you don't want it. Being a single woman makes you a target, and the Landlord used to flirt with me". One of the males responded to the question by saying that landlords discriminate against men as they expect a poorer level of cleaning in the rental units.

⁴⁷ West Kootenay Boundary Addiction Services, IRMAv1.0 database (2002)

One participant brought up a particularly poignant point regarding gender. She observed that in rural areas, at least where she was living (Slocan valley), gender roles tend to be much more defined; i.e. by more traditional gender roles:

"The men have their chain saws and the truck, they are expected to be the major bread winner, fix things around the house and make sure there is enough firewood for winter. The women, on the other hand are expected to cook, clean and look after the children. This may work well when the traditional family unit is intact, but more and more there are single women living alone. Most of the places here are wood heated, but it's very difficult for a woman to chop wood, and it is the men who have the chain saws. We end up by having to pay \$150 a cord."

There are often more groups and organizations for women to fall back on for support and guidance in urban areas.

A recent report on housing options for women living alone in rural areas (July 2002)⁴⁸ noted that:

"While most women preferred to live in their own private dwelling, they were interested in sharing land or adding a second dwelling on their property....Zoning by-laws in most rural areas in the Boundary prohibit these housing options as housing density is limited to one dwelling per lot, even in areas where the minimum lot size is twenty-five acres."

➤ **Age (8):**

There was no clear age pattern. There were marginally more in the youngest age bracket, 3 between 17 and 24, who felt age was a 'high' influence. *"People have so many prejudices against teenagers. They think that we steal, have no intelligence, and do not work either."*

Age discrimination was also faced at the other end of the spectrum:

"I am facing employment discrimination. I'm young looking for my age, and extremely fit, have applied for lots of jobs, but got nowhere. When they hear I am 60, they say 'no'. On a recent job, I lied on the application, and said I was 50; I got the job!"

Another participant in his forties felt he faced discrimination:

"[Housing] is a problem only because it is very difficult to get work at my age - 48".

➤ **Smoking (8):**

Many more participants (other than these 8) reported that they smoked but that it was not a huge impediment to securing housing (although several noticed a number of places that had a policy of 'no kids, no pets, no smoking'). One person in this category mentioned that landlords were not the barrier, but rather his own expenditure on tobacco:

"It's very expensive and difficult to walk away from; I used to spend half a month's rent on tobacco."

➤ **Tenant Record (7):**

The majority felt that they would get good references so this was not a key issue. One participant commented that the family would often move into places for sale, and when buyers came around the landlord would blame the tenants for it being a 'dive'.

⁴⁸ Steele, Margaret: *Housing Options for Women Living Alone in Rural Areas*, CMHC July 2002.

➤ **Leaving Home as a Child (6):**

"Leaving home at a young age has affected how I live my life and my approach. I lack confidence and am totally afraid of adults";

"I left home when I was 12 or 13; I left school. I am still trying to complete it. No school means no job, means no housing".

➤ **Credit Record (5):**

One participant commented that moving into a nicer place would require credit record checks (which would be a problem), and another stated that poor credit was affecting his ability to purchase a house.

➤ **Criminal Record (3)**

Two of the participants indicated that "criminals living in the building" (as opposed to a personal criminal record) influenced their housing situation. The third (after losing her job and house) commented *"My ex-spouse has been charged and it has had serious ramifications on me"*.

➤ **Sexual Orientation (2):**

One participant felt harassed by a gay neighbour; for the other, being gay was a positive as he felt there were greater opportunities to get into communal housing where mutual support could be encouraged.

➤ **Ethnic Origin (2):**

One participant felt that she was discriminated against because she was a member of a minority, and one felt discriminated against as he was not a member of a minority.

Profile Summary:	Low income and lack of affordable housing most commonly influence housing situations, followed by lack of employment and health issues. Many face multiple issues that affect housing.
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7 SPENDING

7.1 Spending on Rents / Shelter

It should be noted that utilities in these figures include only those basic utilities such as fuel for heat, and electricity for lights and hot water. In the case of homeowners it includes property taxes, water, fuel and electricity bills. Water was an issue with a variety of tenants; several were living in rustic cabins and drew water from streams (and were, therefore, apprehensive about the potential risks of disease). One single mother, in a regional centre, insisted on purchasing bottled water (although she could not afford it) due to the asbestos pipes in the house.

The above basic utilities are in line with the guidelines set out by the CMHC when calculating shelter costs.⁴⁹ The utility costs in the table below *do not* include telephone bills (line rental, or long distance). Funds provided in the Shelter Allowance to Income Assistance recipients from MHR are supposed to include basic telephone costs (not long distance).

The table below shows the average cost of rent and utilities paid by the participants for a variety of rental accommodation sizes and conditions. It does *not* include shelter costs for homeowners and those paying zero or minimal rental costs such as:

- couch surfers,
- those living in Transition Houses,
- those living with a parent,
- those living in makeshift shelters such as vehicles - or cabins where there is little or no rent paid.

Average Shelter Costs (Renters Only) By Unit Size

Unit Size or Situation**	Based on # Participants	Reported Average Shelter costs
Single room cabin	3	\$207
Share - own room in dwelling	9	\$314
1 room bachelor Suite*	7	\$347
1 bedroom house/apt	20	\$489
2 bedroom house/apt	19	\$601
3 bedroom house/apt	7	\$776

* Note: The majority of these were in a non profit housing unit, thus average rents will be below the market rate. The remaining sample is too narrow to provide an indication of market rates.

** Note: Categories with fewer than 3 participants (e.g. 4 bedroom units) have been suppressed

Although these are generally less than in urban areas, the 1, 2 and 3 bedroom residences were consistently higher than the shelter allowances provided by the MHR. For example, a 3-person family (single parent with two teenagers) needing a 3-bedroom unit, would get a maximum shelter allowance of \$555. The average cost for these participants was \$776. The rental rates were

⁴⁹ CMHC: *Core Housing Need in Canada* 1991, Public Affairs Centre, Government of Canada

generally higher in Nelson than the surrounding communities, also shown by the CMHC figures below.

The table on page 32 (Homeowner vs. Renters Shelter Costs) outlined the affordability gap between owners and renters, particularly in rural areas. Most rental stock is in Canadian cities (for example, in Greater Vancouver 29% of the population rent). In the West Kootenay Boundary region, as well, there are more rental units in the regional centres than in rural areas. Nelson has the highest proportion of dwellings that are rented, at 38%, followed by Trail (33%), Grand Forks (26%) and Castlegar (25%).⁵⁰ For the two regional districts (Kootenay Boundary and Central Kootenay), the proportion of households that were renting in 1996 was 22% (21% and 23% respectively).⁵¹

In the study area the vacancy rates vary considerably. Data is not available for all communities, but in 2001, the vacancy rates ranged from a low of 1.2% in Nelson, to a high of 36.5% in Fruitvale.

Vacancy Rates and Average Apartment and Townhouse Rents, 2001

Community	VAC RATE	AVERAGE RENTS (APARTMENTS & TOWNHOUSES)		
		Bachelor Suites	1 bedroom	2 bedroom
Fruitvale	36.5%	-	\$371	\$400
Warfield	33.3%	-	\$342	\$437
Trail area	19.5%	\$314	\$376	\$449
Grand Forks	18.7%	-	\$406	\$488
Rossland	18.5%	-	\$364	\$559
Trail	13.5%	\$315	\$383	\$454
Castlegar	6.0	-	\$465	\$540
Nelson	1.2%	\$366	\$463	\$596
AVERAGE	18.4%	-	\$396	\$490

Source: Rent Market Report, CMHC⁵²

The above figures are for apartment complexes and townhouse units combined. CMHC does not collect statistics from detached units, or from legal and illegal suites. The statistics show no differentiation between rental units that include utilities and those that do not. The result, therefore, is based on a mixture of the two. Due to insufficient sample size, vacancy rates in bachelor suites are not produced by CMHC, and average rents are only available for a small

⁵⁰ Statistics Canada, 2001 Census: *Family and Dwellings Statistics (for various communities)*: <http://www12.statcan.ca/english/profil01/Details/details1fam.cfm>

⁵¹ BC Stats: 1996 Census Profile of British Columbia's Census Subdivisions (CSD). Winter 2000/2001
 Central Kootenay <http://www.bcstats.gov.bc.ca/data/cen96/profiles/CSD03000.pdf>
 Kootenay Boundary <http://www.bcstats.gov.bc.ca/data/cen96/profiles/CSD05000.pdf>

⁵² CMHC, *Rent Market Report 2000-2001; Vacancy Rates and Average Apartment Rents, East and West Kootenay and Boundary Faces of Homelessness in a Rural Area: Housing Issues and Homelessness in the West Kootenay Boundary Region*

number of communities, as shown in the table. Vacancy rates are generally higher for one-bedroom than for two-bedroom units. Most recent figures for 2002 indicate that, for all communities, the average vacancy rate for one-bedroom units was 25.5% compared to two bedroom units at 16.7%.⁵³

Of these communities identified in the table, it would seem that only Nelson has a severe shortage of rental units. For the rest of the region it would be logical to assume as the economy continues its decline in the West Kootenay and Boundary region – and people move to find work elsewhere – that rents may possibly come down in the long run, although they show few signs of doing so. Again the most recent figures for 2002 indicate that for the above communities, the average vacancy rate has risen to over 20% (only Grand Forks, Rossland and Warfield show marginal decreases); while rents have again risen by an average of \$12.50 for one bedroom units and \$4.00 for two bedrooms. (op.cit)

As noted earlier, there was an overall out-migration of residents from the two regional districts between 1996 and (Kootenay Boundary by 3.2% and Central Kootenay by 1.9%) while the population of the province rose by 4.9%.⁵⁴ In fact, Kootenay Boundary experienced the highest out-migration of all the regional districts between 1999 and 2000. Greenwood lost 15.1% of its population in the five-year period leading up to 2001, while in the Central Kootenays it was the rural areas that experienced the greatest decrease. For example, rural area G (around Salmo) lost nearly 14% in the same time period. (op.cit)

More job cuts have been announced in various Ministries which will be implemented over the next three years, and as the main focus of these cuts is towards greater centralization, it is anticipated that there will disproportionately more jobs lost in the rural regions. The result of all this will mean more vacant buildings – offices, businesses and residencies – and perhaps populations dropping below a ‘critical mass’ in some communities, that will result in the closure of more services. It is evident from this, and population outflow, that issues around housing are linked to the well-being and sustainability of communities. Without economic development opportunities rural communities may continue to struggle, and there may be little investment in the housing infrastructure, either from the government or from the private sector.

The vacancy rates are telling only part the story however. There were many reports of *"I can't find anywhere to live"*, in nearly every community. This may be for a couple of reasons. Firstly because there may be discrimination against those on low incomes, especially those in receipt of IA and DB. Secondly, those units available may still be out of the price range of many individuals, such as the ones interviewed in this study. Such comments would seem to confirm that affordable units rarely have vacancies and those that do become vacant are at the more expensive end of the market.

7.2 Other Spending

Participants were a little more vague when it came to spending patterns on items others than rent and utilities. Those who did respond to the question typically mentioned one or two items and then

⁵³ CMHC, *Rent Market Report 2001-2002; Vacancy Rates and Average Apartment Rents, East and West Kootenay and Boundary*

⁵⁴ Statistics Canada; Population and Dwelling Counts, Census Divisions and Census Subdivisions (Municipalities) 2001 & 1996 Censuses

wrapped up with "whatever's remaining goes on food." This very phrase gives cause for concern because if other bills are higher (e.g. higher utility bills as experienced last winter), the one item immediately sacrificed is food.

Average Spending, By Family Size,

Spending Item	Average Spending (# in parenthesis indicates # of participants who recorded spending)			
	1 Person Family	2 Person Family	3 Person Family	4 Person Family
Groceries	\$154 (53)	\$301 (19)	\$323 (11)	\$513 (6)
Telephone	\$48 (16)	\$59 (8)		\$48 (3)
Vehicle	\$93 (14)	\$157 (6)		
Tobacco	\$85 (18)	\$138 (4)		

Note: Only those items are recorded where more than 10 participants (per item category) recorded expenditures

For the majority of cases, groceries topped the spending list after rent and utilities. The figures show that there is very little difference – at least with these participants - in spending on groceries between a family of 2 and family of 3. For a family of 3, the average bill was \$323 which would equate to only \$108 per person.

There was a high incidence of spending on tobacco in the 1-person households, with the average monthly spending being \$85 per person among the 18 participants who recorded tobacco expenditures. There was no spending pattern related to higher and lower income earners (relative to other participants) on tobacco and spending ranged from a low of 4% of income to a high of 30%. The average spent on tobacco was 12% of income. There may be many reasons why individuals smoke, from child-hood addictions to the need for some to balance out their medications. Three participants indicated that although they knew the habit was expensive, it was the only 'thing' left to do.

For a few individuals (5) in the one-person households, loans were the largest spending item after rent, at \$416 per household.

Profile Summary: Many are unemployed or unemployable, with a continuum of health care needs. Many struggle to obtain enough food due to income limitations.

8 ASSISTANCE SERVICES

8.1 Support Network Assistance Services

A total of 96 shorter 'Support Network Provider Surveys' were distributed (see Appendix III), and 48 were completed and returned. Between these 48 organizations a wide spectrum of services were provided, as shown in the table below:

Assistance Services Provided By the Support Network

Types of Assistance offered	Support Network Respondents By Area and Service Provided				
	Area 1	Area 2	Area 3	Area 4	TOTAL
Guidance/Counselling	5	11	4	9	29
Food bank	3	5	3	7	18
Shelter*	4	2	2	5	13
Meals	4	3	2	2	11
Clothing	5	3	2	1	11
Financial Aid	3	2	1	4	10
Drop In Centre	2	5	2	1	10
Legal Aid**	0	0	1	0	1
Other***	2	9	1	10	22

Notes: *There is no official Emergency Shelter in the region; this refers to MHR providing emergency shelter in hotels, transition homes, senior's social housing, other housing programs such as Habitat for Humanity etc.

**There is no Legal Aid office in the region. One support network provider indicated it provides referral services to legal aid as well as general advocacy services

***Nearly one half of the organizations stated that they offered 'Other' services such as: Helping youth become independent; giving people the incentive to build; public health care; liaison with FAW's; donation shed; operate RRAP program; needle exchange; harm reduction and street outreach; support services to AIDS, HIV and Hep C sufferers; provide free space; transportation; residential care; meals on wheels; community nutrition; home support (soon to be cut); provide furniture, appliances and bedding; safe home program; community garden; potluck; low interest loans to women; volunteer centre; employment services.

8.2 Services Used by the Participants

The vast majority of participants had received some kind of assistance from community groups or agencies in the past year. Not included in these numbers was help received from friends or family (such as food or clothes); however, specific financial aid from family was included. Financial aid in the form of IA or DB (i.e. regular payments) was not included, but any emergency crisis or transportation grants were.

The table below shows the extent of participant utilization of each type of assistance:

Level of Community Assistance Sought in the Last Year

Type of Assistance	Participants Used Assistance	Average number of times each Participant used Assistance in the Last 12 months
Emergency shelter	17	15 (bed nights)
Free food	92	29
Meals	31	61
Clothing	52	15
Job Counselling	36*	4
Financial Aid	29	2
Victim Assistance	12	6
Spiritual counselling	23	34
Legal Assistance	29	2
Other (please state)	15	-

*Note: For participants on Income Assistance, job search training is mandatory.

It is clear that the majority of those with housing issues, are in need of extensive community support, whether from food banks, the church, or a professional organization. In fact, of the 121 respondents only 9 (7%) did not identify the use of some kind of assistance during the last year. The level of use will be dictated, to some extent, by the availability and accessibility of services in different areas. The regional centres have a variety of support services available whereas those living at the north end of Kootenay Lake or in the West Boundary, with transportation barriers, have more restricted access to services in general (see below).

8.2.1 Food Banks/Food Cupboards

The most sought-after service was free food from food banks, food cupboards, drop-in centres, churches, and community groups. Over 75% of respondents had received free food in the last year. Most food banks (less so, food cupboards) have a policy of 1 visit per month per client, or 3-4 visits per year, unless there are extenuating circumstances.

There are a few food banks/meal providers that are open 3, or even 5, days a week and do not have a policy of limiting visits. One example is the Hands of Mercy in Grand Forks, which provides limited food to take away, but also lunches, furniture, clothes and a venue to sit down and have a coffee. A significant portion (94%) of the Grand Forks participants, who had housing issues, used this, or the 'official' food bank, in the community. There is bias in this figure, however, since the Hands Of Mercy was extremely active in encouraging its clients to come forward and take part in the research.

Participants who were least likely to visit food banks were people from rural areas and more remote communities; in these areas only 24 out of the 41 (remote) participants received free food, with the average number of visits per individual being 11. Again availability and accessibility likely plays a strong role.

There is certainly more pressure on community agencies to feed the needy. Nationally, according to the Canadian Association of Food Banks, the demand has dropped marginally in 2001 – after a

decade of steady increases. In British Columbia, however, there is still an upward trend, with 1.6% more visits in March of 2001 compared with the previous year.⁵⁵

The typical composition of food bank users in British Columbia is single parents 30%; single person households 29%; 2 parent households 27%; and childless couples 13% (op. cit.). It is likely to be a similar picture in the communities in the research region, although Nelson attracts a high number of transients in the summer compared with other communities. One Nelson food bank volunteer commented that on some summer days, particularly at StreetFest (an annual 3-day street festival), up to two-thirds of the visitors can be transients. Some food banks, particularly in small communities, prefer to meet the needs of only those who are local residents.

More importantly the overall numbers, even outside summer, show a steady increase. During the one day counts for 'Hunger Count' (usually held in mid March), numbers at Nelson's Anglican Church food bank went from 10 in 2000 to 18 in 2001, and 40 in 2002. This represents a four-fold increase in just 3 years. Another (at the United Church, Nelson) had numbers for the whole month of March jump from 86 in 2001 to 277 in 2002; over a two-fold increase in just 1 year. Even in the smaller communities like Kaslo (population of 1,032), there was a relatively high demand; one church organization provides 15 hampers every month, and feeds over 40 individuals every week in a community dinner.⁵⁶ Living costs are going up while real incomes for people on lower incomes has stagnated or diminished. The reductions in shelter rates, and other cuts to IA recipients will only help drive more individuals to food banks.

One observation made by the researcher was the increased pressure on local volunteers; e.g. at food banks, these pressures are not just the need to gather food and cash donations, but also in coping with the increased demand. They are also trying to help clients who are likely to be experiencing higher stress levels. Although this was not reported by any of the support network providers (other than one church employee asking for a local policeman to 'make the rounds' every once in a while), there were incidences observed where tension and friction in the line-ups, could potentially boil over. On one occasion, the researcher was asked to intercede in a situation between a disgruntled volunteer and a client acting in a threatening manner. In the end the long-serving volunteer left, vowing never to return again. Similar situations will likely continue and multiply as client numbers increase.

Clearly in each community there were committed individuals who wanted to make a change and help people. Frequently the helpers were the people themselves who had housing issues or other barriers to deal with. One participant had sandwiched the interview between delivering a large vat of homemade soup to a low-income housing unit, and collecting day-old vegetables from a local store, all without the use of a car. Individuals were making a difference. One participant, when asked if there was other help that she accessed, exclaimed, "*It is the local community that keeps me alive.*"

⁵⁵ Canadian Association of Food Banks, (Dec 2001) *Hunger Count 2001 . Food Bank Lines in Insecure Times.*
<http://www.icomm.ca/cafb/hc-2001.pdf>

⁵⁶ Personal communication, Kaslo Food bank Coordinator: 19 October 2002

8.2.2 Legal Aid and Other Assistance

Legal Aid had been sought by nearly 24% of the participants (in the previous 12 months), and several commented that they could no longer access it given the cutbacks to the program in the province. The cutbacks include the closing of Legal Aid offices and making Family Law – where violence is not involved - and Poverty Law cases, no longer eligible. These, and other cuts are likely to disproportionately affect women and those on low incomes. The closure of courthouses will affect those without transportation (common in rural areas); the rape crisis counselling as well as auxiliary victims services have been cut and the Debtor’s Assistance Program eliminated. One participant commented that receiving debt service planning had been critical in turning her life around. The elimination of funding to women’s centres - due in March 2004 - will also impact women in rural communities.

Other services or assistance that were identified (by 15 participants) included Family (4); The Advocacy Centre (3); Alcoholics Anonymous (2); Homemakers; Clubhouse Support, and the Women’s Resource Centre. Another participant stated that her mother had helped her with the grocery shopping once in the last year. She added, *"Do you know how humbling and embarrassing that is for me?"*

8.2.3 Access to Assistance

This highlights the point that there can be many supports in a community, but for some, actually asking for that help is the most difficult part. One elderly woman, paying in excess of 75% of her income on shelter and living in an old trailer, stated "I couldn’t use food banks, there are people much worse off than me".

Accessing help is not just a difficult proposition for seniors. The researcher observed one encounter between two middle-aged men outside a food bank, with one of them clutching his plastic bag of donated food, looking clearly embarrassed and taking part in an seemingly awkward dialogue with his friend, possibly because both were members of the same congregation.

The majority of participants accessed more than one service during the last year. It was noted above that only 9 individuals out of the 121 either did not respond to the question, or did not use any of the assistance services listed. Of those individuals who did access help, 26% utilized just one service; 80% accessed two or more, and 54% accessed three or more services. This is shown in the table below:

Accessing Different Services Within the Last 12 Months

Number of Types of Assistance Accessed	# of Participants	% (of those who accessed help)
0	9	-
1	22	20%
2	29	26%
3	22	20%
4	19	17%
5	12	11%
6 or more	8	7%
TOTAL	112	100%*

*Note: Does not add up to 100 due to rounding

This highlights a couple of themes. Firstly, that people with housing issues generally need a variety of services for support, and secondly, that there are significant direct and indirect costs to the communities due to the range of support services required. Also there was a tendency for the older age categories to use fewer services. This relationship is shown in the following table:

Accessing Multiple Number of Services By Age Category

Age Band	Number of Assistance Services Accessed									Total
	0	1	2	3	4	5	6	7	8	
17-24 years	1	5	4	1	3		2			16
25-34 years	2		4	7		3		1	1	18
35-44 years	2	2	7	6	6	1	2			27
45-54 years	1	9	9	6	8	5	1			39
55-64 years	1	4	3	2	2	2				14
65+ years	2	1	1							4
n/a		1	1			1				3
Total	9	22	29	22	19	12	5	1	1	121

Proportionately, with the exception of the youngest age category, the older the age bracket the fewer the services used, although caution should be exercised with these numbers as some participants may have been uncomfortable about revealing the true level of help received. A further breakdown of those using help, by age, is shown below:

Percentage Using Multiple Services By Age Band

Age Band	% of age band using 2 or fewer services	% of age band using 3 or more services
17-24	63%	37%
25-34	33%	67%
35-44	41%	59%
45-54	49%	51%
55-64	57%	43%
65+	100%	0%

Aside from the youngest age category, where 63% accessed only 2 or fewer assistance services, the number steadily increases as the age band goes up. Low income and housing issues are experienced in all generations so it would be beneficial for communities to increase awareness of housing issues in general, and to work towards de-stigmatizing the use of these assistance services, especially for seniors. One food bank volunteer, in a small community, stated that one of the main reasons she volunteered there was because she felt that she could not bring herself to walk through the doors of a food bank. She was working there to try and break down these barriers for others.

8.3 Help that was not Found

When the participants were asked if there was help that they were unable to find, 48 (40%) of participants stated that they were unable to find the help they were looking for. There were a number of other people who stated that they did not seek other help because they knew that it was not available in the area. Of these 48 participants, there was an even split between two broad scenarios.

Half were seeking services that existed in the community or region but were rejected by, or displeased with, the services that they received e.g. student loans, hardship grants, independent living, homecare support etc. Below are some of the participants' comments:

- *I looked for social support at Free Community Dinner recently, but no one said a word to me. I feel very angry about it.*
- *Small Business help. If I was a minority female it would be different. If could come up with 30% of investment costs then also be OK*
- *I felt poorly treated by employment counsellors and welfare people*
- *The Financial Assistance Workers are understaffed and overworked. It takes a very long time to get answers to questions*
- *Went to career services asking about employment programs, but none suitable. (2)*

The other half were trying to obtain certain services (e.g. food, legal aid, counselling, health services etc), which were either:

- out of their reach due to cost, or
- did not exist locally in rural areas, or
- were not found by the participants looking for them.

Some comments on these scenarios included:

- *Went looking for more help with Legal Aid, couldn't get it...can't afford the \$175/hour for a lawyer. (5) The Advocacy Centre has helped a lot.*
- *Debt service planning; free financial planning (2)*
- *Grief Counselling (2)*
- *Help with affordable daycare*
- *Castlegar should have free soup kitchen*
- *Tried to get extra funds to cover physiotherapy (only get 10 visits per year) but no success.*
- *Now soft tissues injuries are not covered.*
- *Somebody who can help me out with supervised access to see child (presently qualified individuals live far away)*
- *Good house cleaners...got no money to pay for them.(2)*
- *Free hostels/Laundry facilities*

Profile Summary:	Most have used a multiple of support services in the last year; older generations tend to use fewer services
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9 PAST AND FUTURE PERCEPTIONS

9.1 Description of Housing in the Last Five Years

Each participant was asked how they would describe housing in their area in the last 5 years, and if they had seen any significant changes. For ease of analysis communities were grouped together in the 4 areas set out below. Participants who were relatively new to the area could not comment on past years, but their insights were valuable when it came to comparing communities.

9.1.1 Area 1: Grand Forks and Area

(17 responding)

Two participants in the Grand Forks area stated that they had witnessed no change in the previous five years. The remaining 15 comments from residents were nearly all negative with a focus on lack of quality and affordability. Many descriptions of poor quality houses and affordability issues in the area were received, in addition to the following comments:

- *"It has been getting more expensive and lots of spaces are not fit to live in. They may look good on the outside, but it's different on the inside and they don't care about the tenants. They also don't want to discuss the place with you."*
- *"Rents increased and more apartments are being left vacant"*
- *"Rents kept high by Pope and Talbot mill in area (\$750 for a 2 bed house)"*
- *"People want perfect tenants for non-perfect places"*
- *"More rental available but places for rent are literally shacks. Doors torn off, holes in walls"*
- *"It has gotten from bad to worse; a lot of times I've had to live in shacks".*
- *"Many more houses on the hillsides. Rents gone up and food very expensive"*
- *"Housing has been poor for many years, very slow to build. A lot more rentals available as people are moving out."*
- *"No change except that attitudes towards youth have gotten worse...don't trust us as much. The City doesn't want to fund any ideas for youth (teen centre, skateboard park etc)"*
- *"Rent is cheaper here than Alberta, but a lot less options and more flexibility there. In the Work-Link Course I took I couldn't help but overhear how many people were one-step away from being on the street"*

Reports of poor quality housing were numerous in the Grand Forks and West Boundary areas, even though people were leaving the area and more spaces were becoming available. One support network respondent stated that summer can be worse because some opportune landlords turn garages or sheds into rental units that would be completely un-inhabitable during winter. There seems to be a strong sense that there is little investment in rental units and the situation is getting worse. Those who did mention the Gables (non-profit social housing unit for families) said that it was a benefit to the community and something similar was needed for singles or people with pets.

9.1.2 Area 2: Castlegar, Trail and Rossland

(23 responding)

The perceptions of participants in general were that there was a much greater availability of rental units in the Trail area, than in Castlegar and Rossland – particularly in winter with the latter. Several participants in Rossland would not live in the Trail valley mainly due, in their eyes, to the poor quality accommodation and the unhealthy environment caused by the Cominco smelter. Rents were thought to be higher in Rossland and Castlegar, with the rents in the former being kept high due to winter tourism, and the latter due to the number of higher paid worker on the dams and in the local pulp mill.

Of the 17 remaining comments, they varied in strength of criticism, but again mostly focused on the lack of quality units and the general high cost of those that were available. These comments included:

- *"It's increasingly challenging. Have to have more dollars to get decent housing. Traditional work on the dams or power plants jack rents up. People are in it for the dollars".*
- *"Noticed decline in Trail for good affordable housing. Found some really bad places on my last search".*
- *"It has gotten worse. Rents have gone up and most houses I know have problems such as water damage etc."*
- *"Horribly inadequate. Rents too high (because of pulp mill), rents went high and never came down. Very little new housing available".*
- *"More slumlords, and insecure housing; people made to feel that it is not their home".*
- *"Prices up and quality down. Trail is leaning more towards senior citizens and they generally buy (and move in) and thus remove rental units from the town (plus they tend not to rent out extra space). The rental houses that are left are too shitty to buy. Trail has slum areas, mostly owned by landlords".*
- *"Deteriorating. Landlords not fixing things up. Welfare people are treated differently, they are looked down upon, even by the landlords. They expect us to be slobs. In west Trail a lot of places are falling apart fast. They know exactly what we (on Income Assistance) can pay."*

There were a few more positive comments from respondents in Area 2 compared to area 1. Of those who did comment, 2 saw no change and 1 had always owned her house so was unaware of the general housing situation. The 3 positive observations were:

- *"Housing is not hard to find in this area"*
- *"Pretty good housing area"*
- *"Lots of places to rent (compared to Nelson) and cheapest in Nelson is \$550/mon"*

All three of these comments came from participants who were living in Trail, not in a temporary housing, in their forties and fifties and had been in situ for more than a year. The focus of the positive comments was still on availability and quality. The participant who made the third comment also said that his present rental unit was *"like living in a jail cell; It's very small and in Winter I don't get out much."*

Of the regional centres in the area, Trail was usually the community that was most frequently mentioned in terms of affordable rents, but it also drew many comments regarding the poor quality of units as well as more environmental health concerns. Transportation was mentioned as a

particular problem in Castlegar due to the strip development that has taken place there and the relatively long distance between services. Fewer participants may have come forward from Rossland due to the fact that the field research was completed in summer. Being a winter tourism resort, there are greater housing pressures during that season.

9.1.3 Area 3: Nelson

(20 responding)

There was a general consensus that housing in Nelson was extremely tough to find and that it was more expensive than the surrounding satellite communities. For instance some students at Selkirk College or Kootenay School of the Arts (KSA) would live in Kaslo, Castlegar, or in the Slocan Valley due to greater availability and cheaper rents there. One indicated that some students who had enrolled at KSA had been forced to leave the school because they could find nowhere to live. In consultation with the registrar there was no record or knowledge of this happening but there is certainly a widely-held perception that housing is very difficult to come by in the city.

Of the 20 participants who made comments about past and present housing in Nelson, 3 indicated that they had seen no change in the last five years, one of them adding that *"housing has always been critical"*. Three made comments about how 'picky' and discriminatory landlords can be with IA recipients, and just one made the observation that more rentals were available in the last two years but added:

"... rents themselves have not come down. There is a lot less responsibility from people renting those units out. I hate having to show them things from the Tenancy Act, it impacts the relationship".

Two comments were more general about the increasing sprawl of the city, and newer buildings going up on the hillsides. The remainder of the comments, such as the ones below, were more negative in nature, at least from the perspective of renting units.

- *"It's who you know in Nelson. You need to be tapped in to get decent place"*
- *"Gone from bad to worse. Used to be the case where there was affordable housing but rich are moving in and poor moving out (e.g. to Castlegar/Salmo) It's even affecting places like Balfour and Kaslo"*.
- *"Trend: people move in, get crappy places and move up...it just depends on who they know....they should encourage more caring amongst landlords."*
- *"High level of homelessness here. I had a friend who has lots of youth crashing on her floor. 1 night emergency shelter by MHR is not enough"*.
- *"This building is a rarity. It's dismal. There's a little bit of housing opening up for handicapped"*
- *"Has gotten worse. Rich are buying the houses for cheap, and screwing the little guys. I was once like my parents (not looking at the poor); now I am one of them. The landlords reaction is 'you should be happy with what I am offering you', but the quality is poor"*.

These comments reflect the fact that the community has had exceptionally low vacancy rates (1.2% in 2001) for some time. The waiting lists for social housing were long and rents were perceived to be very high. The lack of affordable housing was mentioned more than quality of housing although this too was identified as an issue. The existing housing stock may be better

maintained than in some smaller communities but, in Nelson, 42% of the dwellings were built before 1946 and fewer than 10% are less than 10 years old.⁵⁷

Discrimination from landlords was also a topic for many of the participants and this is likely fuelled by the low vacancy rate and high demand, allowing many of the landlords to 'pick and chose' their tenants.

9.1.4 Area 4: Rural Areas of Central Kootenay Regional District and Smaller Municipalities (31 responding)

There was an over-riding message that one really had to 'want' to be there (in the smaller communities) if one was going to survive and be able to stay. There was little or no employment, public transport links were poor, and cheaper rents were still relatively elusive. Issues of inadequate quality were raised.

Of the 31 comments received about housing trends in the rural areas, there were proportionately more participants who had witnessed little or no change in the last 5 years compared with the other areas; (8 in all). Two of these 8 commented that it had always been 'impossible' or 'difficult' to get decent housing.

Four participants stated that they had seen some improvements, one of which included the new seniors' lodge in Passmore (one individual from a distant community reflected on this example "*as the kind of project we should be following; community driven, with quality design and construction*")⁵⁸. Two others made positive observations that included rents and availability being generally better than in the city – although both added comments about local 'slums' and accommodation being 'run-down'.

Most of the negative comments (again in the majority) were regarding affordability and quality of units, as in the other areas. Other comments included:

- "*Rents increasing, and rent has even jumped in New Denver. Lucky to get a 2 bedroom place there for \$700*".
- "*When I first came here it seemed relatively steady. Now it is a house of sticks and [The government] is pulling out one stick at a time...and you are left still trying to balance there. They are decimating rural communities. People who live rurally are tough people but there is a limit.*"
- "*Demographics are changing. On the Balfour side of the [Kootenay] lake there has always been enough cabins...now people are just buying houses for themselves*".
- "*Unchanged rents and availability...ample out there but not affordable.*"

The degree of change (in housing) seen over the years in Area 4 was less than some of the regional centres. It seems that housing pressures, particularly in and around Nelson, had a 'ripple-effect' and impacted many of the smaller satellite communities. Many were genuinely surprised that rents were so high in rural areas, and assumed, given the lower availability of jobs, that rents would reflect lower incomes.

⁵⁷ NCOH: *Nelson's Community Plan to Prevent and Reduce Homelessness*; February 2002

⁵⁸ This in partnership with the fundamentally necessary provincial government HOMES BC program

Quality was also a significant issue, and a variety of responses gave the impression that individuals sometimes moved into a rustic cabin on a planned temporary basis, but found that it became long term, with few other, affordable, options. Some participants were initially accepting of the pioneer lifestyle (especially if it was understood as a short term 'fix') but when the months turned into years, with no change in sight, the situation was viewed in a far less positive way.

The success and (frequent mention) of the Senior's Lodge at Passmore, means that purpose built housing units can operate in more rural areas. People do want to stay close to their 'rural roots' as long as possible, if the appropriate supports are available.

9.2 Outlook for Future Housing: Participants and Support Network Providers

Both participants and members of the Support Network were asked to look into their crystal balls and offer thoughts on their own outlook (rather than the community) for future housing. The responses of the participants can be viewed in the table below and are coded as 'optimistic', 'pessimistic' and 'don't know, or no change'. The table also includes data about how the participants rated their current situation.

Participants Outlook for Future Housing

	Outlook for Future Housing (Participants)				
Rating of Current Accommodation	Optimistic	Pessimistic	No change or don't know	(No response)	Total
(No response)	3	1			4
Extremely Dissatisfied	10	12	10	2	34
Dissatisfied	20	12	18	2	52
Satisfied	12		12	3	27
Extremely Satisfied	2	1	1		4
TOTAL	47	26	41	7	121

The results show that a significant proportion of participants, (41% of those who responded) remained relatively optimistic about their future, despite having to face significant housing - and other - challenges. Households with children were slightly less optimistic about their housing future. Just over one third of single parent families were optimistic and the rate was marginally higher for two parent families.

Interpreting "don't know", or "no change" as more negative than positive, however, the majority indicated that they were more negative about the future in general, rather than positive. Those

who were pessimistic about their future outlook, were proportionately likely to rate their current situation as poor. Of the 26 who were pessimistic about the future, 92% classed their current housing situation as 'dissatisfying' or 'very dissatisfying'.

Another point to note is that participants were disproportionately more optimistic if they were planning to move to another province or community (outside the study area), than those who were staying. Of the participants who talked about plans for an upcoming move, (17 in all), 1 was pessimistic, 4 did not know, and 12 (or 71%) were optimistic about their future housing situations. Even the individual who was 'pessimistic', described it as "*not good, unless I can move away*". These examples highlight the continuing drain that many of the rural areas are experiencing and the desire that many have to seek better opportunities elsewhere.

A selection of comments from participants provides a backdrop for their views:

- *The only way to improve the situation is leaving the area. [I] have to go where jobs are because I want to work. No way I want to stay here, except for 4 close friends.*
- *I'm going to find a suite, even if I have to pay \$600 and have nothing else. You do what you have to do.*
- *Don't know...locked in here for a year, perhaps after that I will live in a tent.*
- *I'm optimistic – as soon as I get CPP will be heading out to Manitoba..*
- *Very pessimistic on the rural scene.*
- *Don't know. I have employment opportunities but it means 1.5 hour walk to town.*
- *No change. I want to stay put and the amount [of rent] won't change; but I am realistic and [my partner] may relapse [with drug addiction] at any time. One month without rent and we are 'hooped'.*
- *I can't see it getting better. I'm aging and can't upgrade my skills. [I'll be] 55 soon and no skills. Can't see me working....losing my coping ability, particularly after seeing what the provincial government is doing. I see that I am not alone.*

Generally speaking, members of the support network were significantly more pessimistic about the future picture for many of their clients compared to the clients themselves. 41 (of the 48) responded to this question, painting a vivid picture of what they see ahead for rural communities. Only one of the comments took a more positive tone, while the vast majority anticipated more homelessness, more substance abuse, increasing mortality rates and pressure on food banks and charitable organizations. A selection of their quotes follows:

- *Increasing unemployment with decreasing government assistance and decreased spending contributing to a declining economy*
- *More youth on the street, couch surfing, and staying with inappropriate people. No safety, and they will be highly vulnerable to drug use, prostitution and rape*
- *More genuine homelessness, (now that rates for shelter have been decreased)*
- *There is no training component for youth from government. This means only one thing: the problems will continue to get worse in the future*
- *The priority population I work with will have less resources (money and support) to deal with issues attached to being oppressed (poverty/homelessness)*
- *Situation looks more challenging in future with all the government cuts.... There will be more jobless and homeless youth in the years to come*
- *Poverty seems to be a fast growing industry*

- *An increase of those receiving Social Assistance. It seems that the rich are getting richer and the poor getting poorer*
- *Continued difficulty with MHR clients and their housing needs. More trend towards substance abuse*
- *More seniors needing adequate housing*

Reasons for this generally lower level of optimism amongst support network providers may be varied. Firstly they have experience dealing with a broad range of individuals and have had (usually) years of experience in dealing with people with housing issues. They, therefore, may have a clearer picture. Secondly, the support network perhaps has a better understanding of service cutbacks and how they will impact local communities in the future. From the participants' perspectives, hope is a strong motivator and, even when the 'chips are down' it may be vitally important for them to maintain a certain level of optimism. A variation on this is that only the participants themselves truly know the living conditions they experience, and it may be logical for them to assume that when the rut is so deep, things can only improve.

Some key themes from the support network include the general restrictions with government spending that is adversely affecting those in the lower socio economic categories. As well, they feel that the cutbacks, although seemingly saving money, may cost society, and certainly some individuals, more in the long run. Future increases in substance abuse, homelessness, unskilled workers, and unemployment will create huge challenges for everyone. A prime example is the threatened withdrawal of provincial funding for the STEP Sawmill near Nelson. The mill has, for 18 years, helped 'at-risk youth' turn their lives around, provided them with valuable skills training and has proven to be a cost-effective success in turning justice system regulars into productive members of the workforce. There are two sides to this success - one is helping the individual involved to improve his/her quality of life, and the second is the future costs that are saved in keeping people out of a costly judicial system. Short-term gain for the government may lead to long term individual 'pain' and escalating costs to society, the tax payers.

Another key point, of a similar nature (action now for future benefits), relates to people in the higher age brackets. The majority of participants interviewed (55%) were between the ages of 35 and 54, the baby boomers, born between 1947 and 1966. Canada has the 'loudest boom' in the entire industrialized world, and (in 1998) this cohort accounted for just under one-third of the population⁵⁹. The one certainty about demographics is that we all get older, thus in less than 10 years time the front end baby-boomers will be 65 and looking for seniors' accommodation.

While home-owners build equity though their life-time, renters do not. As people age it is often more difficult to secure employment due to discrimination and/or health reasons. It is speculated that for the majority of participants in this age bracket (35-54) housing problems will persist (without meaningful intervention and help) and thus in 10 years time there will be a significant increase in seniors requiring social housing. Action needs to start now to ensure that the help is there for the future.

In summary the overall message from participants and the support network is of general pessimism and increased hardship for those in the lower socio-economic groups. Members of the

⁵⁹ Foot, David: *Boom, Bust and Echo 2000*; Macfarlane Walter and Ross 1998

support network were more pessimistic about future housing for many of their clients as compared to the clients themselves. Participants with children and single and two parent families were less optimistic about their future housing situations compared to their childless counterparts. Overall, those participants who were most pessimistic about their future were the ones who stated that they were 'dissatisfied' or 'extremely dissatisfied' with their current housing situation.

Profile Summary:	There is a real diversity in personal outlooks but the majority were pessimistic or saw little change. Those planning to move out of region were the most optimistic. The support network, in particular, painted a grim picture for the foreseeable future.
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10 RECOMMENDATIONS

10.1 Overview of Recommendations

Doing nothing is not an option. The situation will worsen and more individuals will suffer. There are serious housing problems in rural communities. Youth, seniors, male, female, families and single households are being continually challenged in the West Kootenay Boundary region by the lack of employment opportunities and services, the government cutbacks, poor quality accommodation and relatively high shelter costs. For some it is not living but merely an existence.

The key items for consideration are:

- Provision of more decent and affordable housing units,
- Employment opportunities
- Provision of enough resources to individuals to feed and house themselves
- Highlighting the housing problem in local communities and identifying local priorities

The next steps are Action Plans for each community: *who* needs to do *what* by *when*, and what are the priorities for each community. There are also various concrete initiatives that require relatively less planning (e.g. piloting alternative housing projects), but perhaps need detailed proposals to attract funding partners.

It is strongly recommended that funding for Local Housing Advocates be sought as there are significant in-roads that could be made just by increasing community and stakeholders' awareness of the issues. Advocates could also act as the catalyst for establishing local Action Plans and Housing Needs Assessments, as well as helping to implement some of the following recommendations.

10.2 Key Recommendations

The following recommendations are comprised of input from participants, the support network and focus sessions as well as observations made by the researcher. The key recommendations are set out as 'Goals' followed by suggested 'Strategies'.

The key recommendations are as follows:

- (A) More Affordable Housing and/or Subsidized Housing Options
- (B) Higher Individual Incomes through Greater Economic Development Opportunities
- (C) Reassessment of Shelter Rates/Earning Exemptions
- (D) Reinvestment in Support Services in Rural Communities
- (E) Increased Community and Individual Awareness of Housing Issues, Regulations, and Opportunities
- (F) Emergency and Short Term Accommodation

GOAL: (A) More Affordable Housing and/or Subsidized Housing Options

RATIONALE:

Across the region there was a strong call for more affordable housing units and/or subsidized housing programs. This is especially critical in Area 3 (Nelson) where: rents are the highest in the region; there is an extremely high proportion of renters (one in every three) paying in excess of 50% of their income on shelter; the vacancy rate is critically low (just over 1%); and there are extensive waiting lists for subsidized housing units. More units in and around Nelson would also relieve some of the smaller neighbouring communities such as Kaslo and the Slocan Valley that have felt the over-flow. This said, more decent, affordable housing units are required across the region because there are many pockets where either the quality of the accommodation is reported to be very poor and/or there is still a high incidence of people paying too much of their income on shelter.

There should also be a stronger emphasis on providing housing for single renters who made up the bulk of the participants for this project. A balanced approach is called for as housing issues are affecting all ages, regions, and family compositions.

The majority of participants interviewed (55%) were aged between 35 and 54. These ages correlate very closely with the Canadian 'baby-boom' population; people born between 1957 and 1966. In 10 years time when the front end of the baby-boomers fully retire, it is logical to expect that there will also be a large increase in the numbers of seniors facing severe housing problems. Waiting 10 years to start planning appropriate seniors housing will be too late.

Finally, action is required to make 'alternative' housing not quite so alternative. The demand, the technology and resources are all available locally to make real positive change for many with housing problems. Most importantly, community projects (e.g. using yurts, cob cottages, communal washing facilities etc) could be developed rapidly and at low cost. Getting people back to the land in rural areas is key for maintaining the viability and sustainability of rural communities.

It should be noted that all the following 'Goals' link into this one. Thus it follows that some of the rationale and suggested action items later in the section, overlap and could be included here.

STRATEGIES FOR CONSIDERATION:

Put Housing on the Political Agenda

Food and shelter are basic human rights and all levels of government should be aware of the plight of those facing serious housing issues. The CMHC's 1992 annual report stated "*without access to decent, affordable housing for all Canadians, regardless of where they live, we cannot hope to achieve our goals of good living environments and sustainable communities. As such, responsibility for providing assistance to needy households must be shared among the various levels of*

*government.”*⁶⁰ Housing is generally not a priority in rural areas as it is largely a hidden problem. This, in no way, means that it does not exist and governments have a clear role in ending ‘legislated poverty’.

At a local level, municipal governments should be encouraged to develop strategies that reduce homelessness for inclusion in their Official Community Plans (OCP’s). Regional Districts, too, should address the issue and be aware that restrictive zoning by-laws can severely limit housing density. This is of particular importance in Area 1 - the Kootenay Boundary region due to the high number of large lot sizes (25 acres) with only one dwelling allowed.

Implement Needs Assessments Supported by All Levels of Governments, and other Partners

As mentioned above, governments, at all levels, need to take a more serious look at rural housing issues and assist with the rebuilding of decent affordable housing stock in smaller communities. Each community has its own specific situation and, therefore, one solution will not fit all. It is necessary to do individual ‘Needs Assessments’ for the each community. These could follow the recently completed one in Nelson entitled ‘Community Plan to Prevent and Reduce Homelessness’⁶¹. The variables studied could include housing stock, availability, quality, as well as such factors as transportation, childcare services, and any specialized housing requirement needs. A template Needs Assessment could be designed for one rural community, in order to minimize costs for others.

Develop More Non Profit Housing Options and Subsidized Programs

The options in most communities are limited, particularly for single renters and those with pets. This said, there were several locally owned and managed non profit housing complexes that were noted as being well designed and managed and it is necessary to learn from these. Non-profit housing managed by local community groups is a long term asset that can support many families. Locally managed operations can also react if there are demographic shifts or changing requirements in the community (e.g. shift towards more housing for the elderly or mentally ill). Other housing options too should be examined such as cooperative housing or ‘Support Living’ options (whether *in situ* or on an outreach basis).

Stimulate and Assist with Home Ownership

Given the growing wealth gap between homeowners and renters, another option is to stimulate home-ownership for those on lower incomes. Some argue, however, that it is inappropriate to use public expenditures for the benefit of a few, especially if there is a possibility that these houses will be sold for personal gain in the future. The goal would be to help people on lower incomes access stable and secure housing, and help them to build equity. People on lower incomes who purchase their own homes are more likely to be in greater need of other revenue streams and may rent out rooms or develop secondary suites. Assisting with homeownership has several possible options:

- Increased investment in the Residential Rehabilitation and Assistance Program (partly forgivable loans to help those on low incomes undertake major repairs)

⁶⁰ BC Government: *Homelessness Causes and Effects Volume 2; A Profile, Policy Review and Analysis of Homelessness in BC*, April 2001

⁶¹ Nelson’s Committee on Homelessness: *Nelson’s Community Plan to Prevent and Reduce Homelessness* February 2002
Faces of Homelessness in a Rural Area: Housing Issues and Homelessness in the West Kootenay Boundary Region

- Programs that assist individuals to save money for down payments or other major expenditures like education (e.g. The Vancouver Foundation has partnered with the Mennonite Central Committee in Abbotsford to offer such a program)
- Local Lending Circles for small loans and down payments (e.g. the Habondia Society in the Slocan Valley provides limited low interest loans (up to \$1,000) to local women needing assistance with car repairs, roof repairs, travel money etc. This idea could be extended to larger loans to help people find funds for down-payments)
- Lenient lending partners. Down payments are just half the answer as most individuals cannot obtain a mortgage if more than 35% of their income is going towards housing costs (yet are told that they “can afford” to pay still higher rents that do nothing to build equity). Thus partners in the form of lenient lenders such as foundations or trust funds, need to be sought.

Implement Alternative Housing Projects

Develop at least 2 pilot projects that utilize alternative house-building techniques in rural areas and which can be evaluated within twelve months. This action overlaps with the recommendation above (i.e. partnering with community organizations to promote ownership) but instead utilizes low cost house building techniques that are extremely affordable. These could include yurts or other low cost building techniques (where construction costs would be in the realm of \$5,000 - \$7,000). The demand is there, and the local rural culture is generally accepting. The key is having access to land or serviced lots. Such demand could be matched with appropriate suppliers, e.g. seniors (or others) with too much land to care for, but who want to stay there and are willing to share some space. Most importantly, this strategy would create an opportunity for individuals to own and to remove themselves from the ‘rent drain’. Such projects could easily be linked to training initiatives, allowing participants to work and learn at the same time.

GOAL: (B) Higher Individual Incomes through Greater Economic Development Opportunities

RATIONALE:

Out-migration from the local rural communities (when the population of the province is increasing), low income, lack of investment in housing, and higher than average unemployment rates all point to a lack of economic opportunities in rural regions. Providing secure housing will not solve the root cause of many of the problems, as increased incomes and opportunities are required long term.

STRATEGIES FOR CONSIDERATION:

More Effective Job Creation Programs

Effective job creation programs, by the Federal and Provincial Governments, are especially important for the younger generations who are being pushed to the urban centres to find work, and are unlikely to return. They are also required for the older members of the workforce who face age discrimination and possibly a lack of transferable skills after spending so much of their working lives in the primary resource industries. The programs should also be fully accountable, with the goal of meeting the needs of the clients.

Investment in Community Development Projects

Reinvestment in rural communities, and not just through job creation programs, would help improve quality of life and employment opportunities significantly. There is a lack of direct private investment coming into the region, not helped by gradual withdrawal of services though centralization of services, so this trend is likely to continue. Investment in community projects, perhaps even encouraging people relying on government transfers to work on them (and keep their earnings - see below), could be a catalyst for attracting private investment. Examples could be tourism development projects or investment in broad-band technology.

GOAL: (C) Reassessment of Shelter Rates and Earning Exemptions

RATIONALE:

Many of the participants on fixed incomes did not have enough left at the end of the month to put food on the table with rent and utilities swallowing more than 50% of their income. Thus there should be a careful review of shelter rates to ensure that they truly reflect market costs. The removal of the earnings exemptions has, according to some, reduced the incentive to find work (and increase their incomes), as well as encouraging more to operate in the underground economy.

STRATEGIES FOR CONSIDERATION:

Reassessment of Realistic Shelter Rates and/or Greater Enforcement of Maintenance Standards of Accommodation

Every month there are many thousands of tax payers dollar's that are being used to house individuals in substandard and unsafe units. The majority of those interviewed were paying more than 50% of their incomes on rent, and the bulk of these were made up of those receiving government transfers. Many people at the same time, considered themselves living in unsafe or substandard accommodation. Even in these generally depressed rural communities rental rates remain high and a thorough re-assessment of the shelter rates, especially taking in to account the recent cuts, should be undertaken by government.

Similarly, when such transfers involve taxpayer's money, MHR, or an autonomous body, should be enabled to ensure that basic standards of maintenance are adhered to by the landlords. The goal is not one of gentrification of properties, but to root out those landlords who are taking advantage of individuals who are often less able to fend for themselves.

Lobby for Melding Shelter Rates and Living Allowance for Income Assistance Recipients and Reinstate the Earning Exemptions

It was reported by many participants, and some members of the support network, that 'slum-lords' knew exactly what MHR would pay (for shelter rates), even for substandard and unsafe accommodation, and would set their rental rates accordingly. If there was a melding of the shelter rates with the living allowance, or an agreement for recipients to keep a portion of an unused shelter component, the quality of the accommodation may improve in the long run. Currently there

is no incentive for recipients to find cheaper housing yet there are many reports of substandard housing. If recipients were allowed to keep a portion of their shelter allowance, perhaps on a sliding scale, more individuals might seek out units where the quality is more comparable to the cost. The current situation is that some people are living in a place that is only worth \$200 but are paying \$325 (MHR shelter allowance for single renters). To attract renters to their buildings, landlords would be encouraged to make the required improvements. This suggestion would be much more suited to areas with higher vacancy rates (e.g. Grand Forks, Trail, and Castlegar).

It was also reported by many that the 'system' is not conducive to encouraging people to find employment. The removal of the earnings exemptions for all (other than those on Disability Benefits II) means there is less incentive for individuals to find what little work there is available. As they withdraw into a smaller network of contacts, and periods of prolonged unemployment, there is less likelihood of finding full term employment. With the removal of the earnings exemptions there may be a stronger attraction to working in the underground economy. Almost one-in-five participants recorded income from the underground economy and many more stated that increased 'fudging' and unreported earnings were anticipated in the future, in order to survive.

GOAL: (D) Reinvestment in Support Services in Rural Communities.

RATIONALE:

Recent provincial cutbacks have clearly impacted rural communities and particularly those individuals living in poverty – the same group most likely to be facing housing challenges. There is a danger that the long-term costs of such fiscal cutbacks will not only harm individuals, but also prove to be very costly in the long run. Lack of legal aid may lead to poorer decision-making and more conflict; cuts in homecare support may lead to poorer health and accelerated departure from homes; and cuts to women's services may lead to more abuse and health care costs.

The message from the majority of the support network was that, due to the service cutbacks, there would be a far greater reliance on the community social safety net in the months to come. This would inevitably lead to greater individual suffering and increased costs to the community.

STRATEGIES FOR CONSIDERATION:

Lobby for Re-investment in Support Services in Rural Communities

It is understandable that not all services will be available in all local communities but re-investment, certainly in local regional centres, along with appropriate outreach services, is necessary. These are especially required for services such as transportation, child-care, drop-in day care, advocacy, senior's supports, addiction services and legal aid.

Develop More Targeted Programs for those Experiencing Homelessness

Alongside those listed above are support services that are more closely related to poverty and homelessness. These would include food distribution (especially in areas 1, 2 and 4)⁶², budget management, community kitchens and gardens, shopping and cooking programs, debt planning services, and more accessible tenancy advocates. These could be managed by local non-profit organizations, if provided with appropriate funding from government or other partners.

GOAL: (E) Increased Community and Individual Awareness of Housing Issues, Regulations, and Opportunities

RATIONALE:

Homelessness continues to be a 'hidden problem' in rural communities. There were perceptions that those people more likely to be vulnerable to homelessness (those in poverty, facing illness, or generally marginalized from society) were being taken advantage of by some landlords and/or being discriminated against. Tenants, also, need to be aware of their responsibilities and the overall goal of community education should be to encourage more understanding between landlords and tenants. There were many reports of inflated rental rates, poor attitudes, discrimination, and substandard accommodation; making individuals aware of their rights and responsibilities will be valuable in the long term.

Such education could be very cost effective in heading off tribunals and creating better harmony between landlords and renters. As one participant (who was waiting for an arbitration hearing after receiving an eviction notice, interviewed by candlelight because electricity had been off for 5 weeks) commented; "We anticipate winning but if we stay here, what kind of a relationship are we going to have with our landlord?"

STRATEGIES FOR CONSIDERATION:

Deployment of Local Specialized Housing Advocates with Outreach Capabilities

A Housing Advocate could play a vital role in raising community (and local government) awareness about housing issues and homelessness. This in itself may, over time, help to promote better quality housing and possibly more affordable units on the market. The Housing Advocates could promote a better utilization of existing resources as well as provide impetus and organization for more appropriate affordable housing and related services. There are General Advocates in some of the communities but given cutbacks and the increasing demands from clients, the time that can be allotted to people with housing problems is limited. It should also be noted that the region is too large for one Regional Housing Advocate. There needs to be more localized expertise, if not full time, at least part time.

Job responsibilities could include some of the following:

- Hold local directory or housing registry of units available, and registry of those looking for housing;
- Intervene between tenants and landlords to provide suggestions and advice before disputes have to go to arbitration;

⁶² Area 1- Grand Forks and area; Area 2 - Castlegar, Trail, Rossland; Area 3 – Nelson; Area 4 – other smaller municipalities and rural areas within the Central Kootenay Regional District

- Provide renters and landlords with 'Frequently asked Questions' about the Tenancy Act and renting in general; distribute "The Guide to Trouble Free Renting" and other relevant literature
- Develop programs and ideas that would reward and encourage responsible and caring tenants and landlords;
- Increase awareness of society at large of the kinds of housing issues being experienced;
- Develop, or work with existing agents to deliver, educational programs for those in poverty around budget planning, debt service panning, and eating healthily on low incomes;
- Work to match existing resources with the needy wherever possible (e.g. fruit picking programs, those with land available for gardening, food-banks, volunteer programs, etc);
- Organize seminars on a range of topics including building alternative housing (e.g yurts, cob cottages), secondary suites, and developing co-operatives;
- Help people on low incomes communicate with government and encourage more compassionate communications in the opposite direction;
- Match seniors, who are finding it difficult to cope living alone in rural areas, with younger generations who are looking for affordable accommodation, and often a place to grow their own produce;
- Facilitate Community Planning Processes and Needs Assessments

Provide Direct Funding to Local Community Groups for Advocacy

If specialized housing advocates were not feasible an alternative would be to provide local community groups with the resources (i.e. training, literature, payroll contribution etc) to conduct advocacy on behalf of those who are homeless or at risk of becoming homeless.

GOAL: (F) Emergency and Short Term Accommodation

RATIONALE:

Each community will have different needs (thus a community needs assessment will be required) but there were calls from all areas requesting short term emergency accommodation for both men and women. There is no emergency shelter (other than Women's Transitions Homes) in the region at the time of writing although Nelson is currently renovating 5 rooms in an affordable housing complex to operate as short-term accommodation. Shelters tend to be an urban-only phenomenon, yet there were people sleeping 'rough' in all regions of the study area.

STRATEGIES FOR CONSIDERATION:

Establish Permanent Short Term Accommodation

Depending on the individual needs for a community, funding and planning for stand-alone or integrated (with other affordable housing) emergency shelters are required, particularly in the regional centres of the study area.

Encourage Temporary Solutions

Given the generally depressed state of the local economy there were numerous vacant buildings in the region that could, potentially, be used to provide emergency shelter on a temporary basis.

Other buildings such as church halls and community buildings might also be considered. The problem is usually one of insurance or, to a lesser degree, the operational costs and supervision, not a lack of enthusiasm by stakeholders. One individual suggested that shelter from the elements was at least required, so an old school bus on the edge of each community would suffice. Again the utilization of low-cost alternative building techniques should be considered.

Drop-In Spaces

Possibly, as part of short-term accommodation establishments drop-in spaces would prove very valuable to those who are homeless. These could provide information about food banks, local support services and crisis lines, volunteer and employment opportunities, pick up places for workers, information on housing options, access to advocacy, lockers for valuables, and possibly laundry and shower facilities. More importantly they would provide a place to meet and interact with others, which is sorely lacking in rural communities where housing problems and homelessness continue to be largely hidden. As one participant commented: "*Society continues to shut out poverty. We are expected to sit in substandard accommodation all day and watch T.V.*"

11 RESEARCHER'S PERSONAL REFLECTIONS

Although many points of interest arose during the research, there were four key points that particularly caught the attention of the researcher:

- Homelessness is a problem in rural areas, that can affect anyone with little or no warning;
- The continuing cutbacks and fiscal changes are disproportionately affecting residents in rural areas, and especially those who are marginalized in society;
- After years of experiencing housing problems, people exhibit a 'lowering of the bar' in terms of their willingness to accept poor standards of housing;
- The frustration and anger expressed by individuals experiencing housing problems is extremely difficult to capture in a report.

There is not one profile of the individual who is homeless, or at risk of becoming homeless, in rural communities. If that were the case the solution would be far easier to narrow down. The problem spans all ages, regions, genders and family compositions.

There are some common traits such as under-employment, physical or mental illness, and low income, but homelessness can impact anyone. During the interviews it was apparent that changes resulting in homelessness can happen suddenly: an abusive spouse, an accident at work or a layoff notice, the onset of an illness or even the bungling of paperwork in a bureaucracy - each has the potential to push people into a tailspin that is nearly impossible to emerge from.

For those who have faced long periods of homelessness or housing problems, and experienced a series of homes in a poor state of repair, there seemed to be a greater acceptance of the circumstances. To put it another way, there tended to be a 'lowering of the bar' in terms of their willingness to accept poor standards of housing. A rental unit, that society at large may deem to be un-inhabitable, may receive a completely different reaction from someone who has bounced from one poorly maintained unit to the next. This may be particularly prevalent in rural areas where there is often a culture of 'making do' and being resourceful.

There are individuals who are choosing alternative, and extremely frugal, lifestyles, but they are in the minority. People who are having housing problems want to get out of the 'hole' and create a better environment for themselves and, especially, for their children. There are generally fewer options in rural communities: limited services and support, poor employment prospects, transportation issues, poor quality housing (that is costly to heat) and relatively high rental rates given the depressed economy.

Finally, the frustration for some of those interviewed was palpable. A very temporary situation might extend into something long term, with no end in sight. More commonly individuals might 'flip-flop' from more affordable - and subsequently substandard - housing that presents everyday stresses and health hazards to more expensive, unaffordable units (that required the sacrifice of something else, usually food). People living in poor quality units or indeed, out in the elements, often have a litany of other associated challenges: difficulty finding work, having to travel long distances for employment, health problems, high fuel bills because of lack of insulation, health hazards around the home, and general lack of security and well-being.

There are a great number people in rural areas who are homelessness, or at risk of becoming homelessness, and their lives are negatively impacted – for the most part – at many different levels. Adequate, affordable and appropriate housing is often the cornerstone for quality of life sues for the family unit.

Appendices

Appendix I: Map of the Study Area

Appendix II: Participant Survey

Housing Issues and Homelessness Survey in the West Kootenays/Boundary Region

- All the information you provide will be both private and confidential. WE WILL NOT USE YOUR NAME and those records with your name will be destroyed
- The information you provide will not affect any services you are currently using
- If you are unable to or uncomfortable answering any of the questions, please move on
- The report is due for completion by the end of October 2002, and will be freely available to the public at The Advocacy Centre in Nelson, local libraries and on the internet
- If you have any questions regarding this questionnaire, PLEASE CALL ANGUS GLASS OF VISIONLINK CONSULTING 1-866-825-4561 (TOLL FREE).

1. Where found _____ Date: _____ Start _____ End _____ Name (Optional) _____

2. Where were you born and where did you spend most of your childhood?

3. Where are you currently living? (please be accurate e.g. if living outside city limits, please state where)

4. What (if any) are the reasons you are living there?

5. How long have you been at this address/location _____

6. How much rent/mortgage do you pay per month \$ _____ (including utilities Yes No)

6b. What type of accommodation _____

7. How many times have you moved in the last 2 years _____

b) Have you stayed here (this address) before? Yes No If "yes" how many times: _____

8. Do any of the following apply to your housing situation? (please place check mark to all that apply)

Situation	Currently or within last month	Within last year
Own		
Rent		
No shelter (sleeping rough or in a tent)		
Emergency shelter		
Couch surfing		
Paying more than 50% of income on rent/mortgage		
Shared bathrooms (with non family members)		
No fridge		
No cooking facilities		

9. Do you feel that you're living in sub-standard or unsafe accommodation? Yes No Please comment if "yes"

10. Describe what it is like living in this situation?

11. What do you do for a living? _____

12. What are your sources of income (*Check all that apply and fill in dollar figure per month*)

Source	Check if 'yes'	Amount per month
Employment		
Self Employment		
BC Benefits		
EI		
Underground economy		
Pension		
Disability Benefit		
Other (please state)		

13. What level of influence do you think the following have on your housing situation? (*one check mark per row*)

FACTOR	<i>High Influence</i>	<i>Medium Influence</i>	<i>No or little Influence</i>
YOUR CHOICE			
LACK OF EMPLOYMENT (for you in region)			
LOW INCOME			
DRUG USE			
ALCOHOL USE			
FEAR OF VIOLENCE OR MENTAL ABUSE			
PHYSICAL HEALTH			
MENTAL HEALTH			
LACK OF AFFORDABLE HOUSING			
PETS			
CRIMINAL RECORD			
TURFED OUT OF HOME AS A CHILD			
SMOKING			
SEXUAL ORIENTATION			
GENDER			
AGE			
ETHNIC ORIGIN			
DISABILITY			
CREDIT RECORD			
TENANT RECORD (bad/no references?)			
OTHER			

14. Please describe (if possible) **how** those factor(s) you marked above with a “High Influence” are contributing to your housing situation.

15. In comparison to other people your age, how would you rate your overall level of health? (circle one)

Excellent Above Average Average Below Average Poor

16. Are you receiving treatment or counselling for any of your physical or mental health concerns? Yes
 Comment _____ No

17. How would you describe your employment situation

- Retired
- Never Employed
- Unemployed for _____ weeks or _____ months or _____ years
- Employed part time (_____ hours per week)
- Employed full time
- Self Employed

18. What accounts for most of your spending each month? (Please list each of the main items (e.g. rent/food etc) and place approximate dollar figure next to it)

Spending Item	\$

19. What kind of help, if any, did you receive in the last year?

Type of Assistance	Check if ‘yes’	How many times (approx) in the last year
Emergency shelter		
Free food		
Meals		
Clothing		
Job counselling		
Financial Aid		
Victim Assistance		
Spiritual counselling		
Legal Assistance		
Other (please state)		

20. Did you look for, but were unable to find, any of this help? Yes No If ‘yes’ explain

21. Overall, how satisfied are you with your housing situation?

(Where '1' is Extremely Dissatisfied and '4' is Extremely Satisfied - *circle one*)

Extremely Dissatisfied

Extremely Satisfied

1

2

3

4

Comment?

22. What is your outlook for future housing?

23. What help would you find most useful in making a change to your housing situation? (*If you have a number of suggestions, please list them in priority*)

24. In the last five years, how would you describe housing in this area? (*if describing a certain community or area, please state which one*)

(Area _____)

25. How many people do you know with housing problems in this area? _____ What area or community are you referring to? _____

26. Age _____ 27. Gender Female Male

28. Marital Status: Single Married Divorced or separated

29. What was the highest level of education you achieved? _____

30. Ethnic or cultural background: _____

31. Dependents Yes No (If "yes" number and ages _____ Do they live with you? Yes No)

Thank you very much for your ideas and input

This Project is being Coordinated by The Advocacy Centre in Nelson and funded by Human Resources Development Canada

Appendix II: Support Network Provider Survey

Support Network Survey

Organization _____
Contact Name _____ Position _____
Phone _____ Fax _____ Email _____

Where is the organization based? _____
Which communities does it serve? _____

Please note that for the purposes of this survey, the term 'homeless' not only applies to those with no shelter or living in emergency accommodation but also to those who may be at risk of becoming homeless. This may include those who are paying more than 50% of their gross income on rent, living in sub-standard or insecure conditions, 'couch surfing' from one house to another, doubling up with other households, those facing imminent eviction etc.

1. Please list the support and/or services that your organization provides that may relate to housing issues and please describe (i.e. if run food bank for example, put how many days per month etc). Check all that apply

- shelter food bank meals clothing guidance/counselling
 financial aid drop-in centre legal aid other (describe)

2. What service or help (**whether you could provide it or not**) do you think would be most valuable in improving the situation for the homeless or homeless at risk? (if you can identify more than one, please list them in priority)

1. _____
2. _____
3. _____
4. _____
5. _____

3. Do you target specific groups yes no
(If 'yes', describe) _____

4. Do you keep statistics that may relate directly or indirectly to housing? yes no
(If 'yes', describe) _____

(Continued next page)

5 How many homeless (or 'homeless at risk') people would you help in a **typical month**? (If no statistics kept, please provide a rough estimate)

During Summer _____

During Winter _____

6. Please describe any trends you have noticed relating to their needs/numbers in the last five years

7. What (if any) trends would you anticipate in the future?

8. Do you have any further comments about housing and homelessness in the region?

This project is coordinated by The Advocacy Centre in Nelson (an agency of the Nelson District Community Resources Society) and is funded by HRDC

Thank you very much for your time and thoughts.

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Glossary of Acronyms

CMCH	Canada Mortgage and Housing Corporation
DBI & II	Disability Benefits I and II
IA	Income Assistance
HRDC	Human Resources Development Canada
LICO's	Low Income Cut-Off's (Poverty Line)
LUC's	Large Urban Centres
NCOH	Nelson's Committee on Homelessness
NDCRS	Nelson District Community Resource Society
OCP	Official Community Plan
PMB	Persistent Multiple Barriers to Employment
RAC	Research Advisory Committee
RDCK	Regional District of Central Kootenay
RDKB	Regional District of Kootenay Boundary
RHRC	Regional Homelessness Research Committee
RRAP	Residential Rehabilitation and Assistance Program
RST	Rural and Small Town area
SRO	Single Room Occupancy