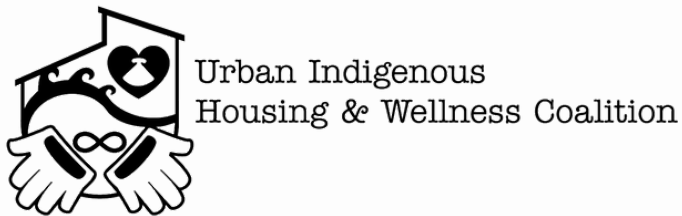




Collecting Stories of Where
You Live: A Strathcona
Regional District Housing &
Service Needs Estimation

*Campbell River, We Wai Kai
(Quinsam), Wei Wai Kum First
Nation, and SRD Area D*



Prepared for:
Coalition To End Homelessness
Campbell River & District
www.crhousing.net
www.facebook.com/crdceh

Prepared By:
Rural Development Network
(780)-964-2736
11443 - 143 Street, NW
Edmonton, AB

Report Disclaimer

This document is part of a larger housing and service needs project in the Strathcona Regional District called "Collecting Stories of Where You Live".

For more information on the project or to access the full report, please contact info@crhousing.net

Table of Contents

| | |
|--|----|
| Objective Housing Situation | 19 |
| Exploring the Spectrum of Homelessness | 20 |
| Housing Stable versus Housing Unstable Population Overview | 23 |
| Education, Employment, and Income Sources | 24 |
| Living Situation | 26 |
| Community Supports | 30 |
| Future Housing Opportunities | 33 |
| What Does Homelessness Look Like for Someone? | 36 |

Campbell River, We Wai Kai (Quinsam), Wei Wai Kum First Nation, and SRD Area D received 214 survey responses: 204 from Campbell River; one from We Wai Kai (Quinsam); one from Wei Wai Kum First Nation; and, eight from SRD Area D. The following results are based on those responses.

Objective Housing Situation

As part of the survey, participants were asked the following question: “Do you consider your housing situation to be unstable or feel you could easily lose your housing?” Respondents were given the options “yes,” “no,” “I don’t know,” and “prefer not to answer” to guide their responses.

109 survey respondents indicated “yes” to being housing unstable, and 34 indicated “unsure.” Using the national definition, we were able to identify 59 respondents experiencing housing instability at the time of the survey. A total of 168 survey respondents were found to be housing unstable.

An additional 114 dependents under the age of 18 and 178 adults reported as living with survey respondents.

Based on survey results, we know that there are at least 460 people living in unstable housing situations in Campbell River, We Wai Kai (Quinsam), Wei Wai Kum First Nation, and SRD Area D.

Respondents who self-identified as housing unstable were then asked to specify why they feel that their housing situation is unstable. Respondents identified a variety of reasons for housing instability. The top five reasons cited were the inability to afford rent/mortgage, low wages, mental and/or physical wellness concerns, increasing rent prices, and their housing needs major repairs (i.e., no windows, no heat, water or mould, damage, leaky roof). Additional responses included: job loss; domestic/family violence or abuse; family rejection; conflict with a landlord, guardian, or partner; death in the family; and, difficulty finding parking for mobile homes.

Exploring the Spectrum of Homelessness in Campbell River, We Wai Kai (Quinsam), Wei Wai Kum First Nation, and SRD Area D

Knowing that homelessness is a complex term that refers housing situations across a spectrum, it is important to better understand what homelessness looks like in the community. This understanding can be achieved by exploring the experiences of the 168 housing-unstable respondents across the homelessness spectrum. In order to accurately place respondents along the spectrum, we used a series of measures to understand their situations, including their self-identified housing stability response, their current housing situation, and the amenities they lack in their current home.

For their current housing situation, respondents were able to choose all situations that applied to them; for example, “I own the house I am currently in”; “I lived in supportive housing”; and “I slept in a public space.” To accurately present what a journey of homelessness might look like for respondents over a year, we have included all responses provided by each respondent.

Table 4

Respondents Experience by Housing Situation in the Homelessness Spectrum

| Place on the homelessness spectrum | # of experiences along the spectrum |
|---|--|
| Unsheltered | 24 |
| Emergency Sheltered | 6 |
| Provisionally Accommodated | 34 |
| At Risk of Homelessness | 124 |
| Not at Risk of Homelessness | 57 |

Exploring the Spectrum of Homelessness in Campbell River, We Wai Kai (Quinsam), Wei Wai Kum First Nation, and SRD Area D

Table 4 outlines the diversity of respondents' experiences with housing instability. It demonstrates that homelessness presents itself in more ways than simply sleeping outside. Respondents that have been identified as at risk emphasized their difficulty in being able to afford their rent/mortgages and/or that their home needs major repairs. Many of these respondents also reported living in overcrowded housing, where there are too many people for the number of bedrooms in the home.

Some respondents noted that they have to stay with a stranger, at an emergency shelter, or at a domestic violence shelter to be sheltered at night. Other respondents stayed in their cars, abandoned out-buildings, or public spaces. Importantly, people experiencing homelessness often fluctuate in and out of their situation, so while it is helpful to understand where survey respondents in Campbell River, We Wai Kai (Quinsam), Wei Wai Kum First Nation, and SRD Area D fit on the homelessness continuum, it is not guaranteed that this position is where they will fit next week, next month, or next year.

Housing and Service Needs Estimation Survey Population Overview

214 people responded to the Housing and Service Needs Estimation survey from the Campbell River, We Wai Kai (Quinsam), Wei Wai Kum First Nation, and SRD Area D. 170 (79.5%) respondents identified as female, 33 (15.5%) as male, three (1%) as trans-male, and three (1%) as non-binary. Three respondents preferred not to answer, and two skipped the question.

173 (81%) respondents identified as straight, six as gay or lesbian, 13 (6%) as bisexual or pansexual, one (0.5%) as asexual, and one (0.5%) as queer. 14 respondents preferred not to answer, and four skipped the question.

Of those 214 respondents, three (1.5%) respondents indicated they were under the age of 18. We know from their unique identifier, which asks for digits from their birth year, as well as our ethical standards on the age of consent when administering the survey, that these respondents were between 14 and 18 years old. 15 (7%) were between 18 and 25, 89 (41.5%) between 26 and 45, 71 (33%) between 46 and 65, and 37 (17%) were over 65.

94% (201) of survey respondents reported they were born in Canada, while 5.5% (12) reported immigrating to Canada, and 0.5% (one) came to Canada as a refugee.

Housing and Service Needs Estimation Survey

Population Overview

70% (150) of survey respondents were white. One (0.5%) respondent identified as East Asian, one (0.5%) as Latin American, and 17 (8%) as Indigenous only. Nine respondents preferred not to answer, eight respondents noted their racial identity was not listed in the options provided, and 28 skipped the question. Further, 21% (45) of the total respondents self-identified as Indigenous. Of the 45 Indigenous respondents, 26 (58%) identified as First Nations, one (2%) as Inuit, 13 (29%) as Métis, and five (11%) as having other Indigenous ancestry.

26 (12%) of 214 respondents stayed in foster care, a youth group home, or under a youth/young adult agreement in the past. An additional two (1%) respondents preferred not to answer. Notably, 40% of respondents that have stayed in foster care, a youth group home, or under a youth/young adult agreement are Indigenous despite only making up 24% of the entire survey population. Additionally, 20% of respondents that have stayed in care were not straight and/or cisgender.

We also asked survey respondents to note if they have ever served in the Canadian Armed Forces, RCMP, or emergency services (EMS, police, fire department). Of the 214 respondents, four indicated they serve(d) in the Canadian Armed Forces, two in the RCMP, and 10 in Emergency Services. Two respondents preferred not to answer, and one respondent skipped the question.



Housing Stable versus Housing Unstable Population Overview

Table 5

Housing and Service Needs Estimation Survey Population Overview Comparison by Housing Stability

| Demographic characteristic | Housing stable | Housing unstable |
|--|------------------------------|------------------------------|
| Number of survey respondents | 46 | 168 |
| Gender | Male: 13 | Male: 21 |
| | Female: 31 | Female: 138 |
| | Trans-male: 0 | Trans-male: 3 |
| | Trans-female: 0 | Trans-female: 0 |
| | Non-binary: 1 | Non-binary: 2 |
| Sexual orientation | Straight: 42 | Straight: 130 |
| | Gay/Lesbian: 1 | Gay/Lesbian: 6 |
| | Bisexual/Pansexual: 0 | Bisexual/Pansexual: 13 |
| | Asexual: 1 | Asexual: 0 |
| | Queer: 0 | Queer: 1 |
| Age | 0-17 years old: 1 | 0-17 years old: 2 |
| | 18-25 years old: 0 | 18-25 years old: 8 |
| | 26-45 years old: 10 | 26-45 years old: 79 |
| | 46-65 years old: 19 | 46-65 years old: 51 |
| | 65+ years old: 16 | 65+ years old: 22 |
| Immigration status | Born in Canada: 41 | Born in Canada: 160 |
| | Immigrant to Canada: 5 | Immigrant to Canada: 3 |
| Racial identity | White: 35 | White: 115 |
| | Visible minority: 0 | Visible minority: 2 |
| Indigenous identity | First Nations: 2 | First Nations: 24 |
| | Métis: 2 | Métis: 10 |
| | Inuit: 0 | Inuit: 1 |
| | Other Indigenous ancestry: 0 | Other Indigenous ancestry: 5 |
| Time in foster care, youth group home, or youth/young adult agreement | Spent time in care: 1 | Spent time in care: 25 |
| Served in Canadian Armed Forces, RCMP, emergency services | Canadian Armed Forces: 1 | Canadian Armed Forces: 3 |
| | RCMP: 1 | RCMP: 1 |
| | Emergency services: 5 | Emergency services: 5 |

Housing Stable versus Housing Unstable Population Overview

Based on the population breakdown in Table 5, we can determine the following:

- Female respondents were 6.6x more likely to be housing unstable than male respondents.
- Indigenous respondents were 4x more likely to be housing unstable than their non-Indigenous counterparts.
- At the time of the survey, four respondents indicated that they have experienced or were currently experiencing domestic/family violence and abuse.

N.B.: The rest of the reported results will focus on those respondents that have been identified as housing unstable unless otherwise indicated. Additionally, responses of “None given” (i.e., respondent skipped the question) and “Not applicable” have automatically been excluded from the analysis.

Education, Employment, and Income Sources

Respondents indicated various education levels when responding to the question, “What is the highest level of education you have completed?” 1% of respondents reported that they have some grade school education, while 8% have some high school education, and 20% have a high school diploma or GED. 10% of respondents stated that they have an apprenticeship, trades certificate, or diploma, 30% have a college certificate or diploma, 7% have some post-secondary education, 16% have a bachelor’s degree, and 4% have a graduate or professional degree (e.g., Master’s, Doctoral, Medical, etc.).

Additionally, 68% of housing-unstable respondents indicated they were employed. Of those employed, 71% reported full-time employment, 15% part-time, and 5% casual. 10 respondents selected “not listed” when asked about their employment type; they were retired, self-employed, working on a temporary contract basis, and/or are collecting employment insurance.

Recognizing that many respondents were not employed full-time, we asked them, “What are your sources of income?” Respondents were encouraged to check all that apply from the following list of income options:

- Job-related (e.g., employment, partner/spouse’s income, alimony/child support, etc.);
- Government-related (e.g., Canadian Emergency Relief Benefit, Seniors Benefits, Veterans’ Benefits, Disability Benefits, Employment Insurance, Student loans, etc.);
- Tax-related (e.g., child and family tax benefits, GST refunds, etc.); and,
- Informal (e.g., bottle returns, panhandling, money from family and friends, etc.).

Education, Employment, and Income Sources

Respondents likely checked off more than one category, with job-related income checked off by respondents 145 times, government-related 67 times, tax-related 74 times, and informal 24 times.

We also asked respondents to identify their approximate household income for the previous year. Responses varied widely as seen below in Table 6.

Table 6

Respondents Household Income in 2021

| Total household income in 2021 | # of respondents per income level |
|---------------------------------------|--|
| \$30,000 or less | 61 |
| Between \$30,001 and \$50,000 | 49 |
| Between \$50,001 and \$70,000 | 26 |
| Between \$70,001 and \$90,000 | 30 |
| Between \$90,001 and \$110,000 | 15 |
| More than \$110,001 | 26 |

We further broke this data down to understand household income level by housing stability status, as seen in Table 7.

Education, Employment, and Income Sources

Table 7

Respondents Household Income in 2021 by Stability

| Total household income in 2021 | # of housing stable respondents per income level | # of housing unstable respondents per income level |
|---------------------------------------|---|---|
| \$30,000 or less | 0 | 61 |
| Between \$30,001 and \$50,000 | 6 | 43 |
| Between \$50,001 and \$70,000 | 8 | 18 |
| Between \$70,001 and \$90,000 | 8 | 22 |
| Between \$90,001 and \$110,000 | 6 | 9 |
| More than \$110,001 | 15 | 11 |

Of the housing-unstable respondents, 37% reported a household annual income of less than \$30,000 despite 68% of respondents being employed. Notably, this data indicates income is not the sole factor related to homelessness: 42 housing-unstable respondents generated an income of \$70,001 or more in 2021, yet they are still considered housing unstable based on national definitions of homelessness.

Living Situation

To better understand respondents' current living situations, we attempted to determine the number of respondents who rented their homes versus the number of respondents who owned their homes. We were able to determine that 59% of housing-stable respondents owned their homes, while only 8% of housing-unstable respondents owned their homes. Comparatively, 10% of housing-stable respondents rented their homes, while 25% of housing-unstable respondents rented. We also asked respondents who rented their homes to note their current rental price. Reported rental prices varied.

Living Situation

Some respondents seemed to indicate a rental price even though they did not state that they rented their homes. This response could be because respondents provided previous rental prices that they have paid because they included their mortgage payment amount because they did not indicate they rent but did note their rental price, or because, in some cases, respondents noted that they both rent and own property/homes (e.g., for seasonal work in another location).

Table 8

Rental Prices by Housing Stability Status

| Rental price | # of housing stable renters | # of housing unstable renters |
|--------------------------|------------------------------------|--------------------------------------|
| Less than \$500 | 1 | 3 |
| Between \$500 to \$999 | 3 | 32 |
| Between \$1000 to \$1499 | 2 | 37 |
| Between \$1500 to \$1999 | 0 | 28 |
| Over \$2000 | 0 | 20 |
| I don't pay rent | 27 | 37 |

Among those who rent and own, 16.5% of respondents reported they do not have sufficient heating in their home. Other than sufficient heating, very few respondents lack basic amenities that would make their homes considered livable. Fewer than 2% of respondents do not have access to electricity or safe drinking water. However, 43% of respondents lack air conditioning.

Living Situation

Table 9

Breakdown of Missing Amenities by Rent/Own Status

| Missing amenities | # of home owners missing amenities | # of renters missing amenities |
|--|---|---------------------------------------|
| Indoor plumbing/bathing facilities | 0 | 3 |
| Sufficient and affordable heating | 3 | 25 |
| Safe drinking water | 0 | 3 |
| Refrigeration | 0 | 3 |
| Electricity (or equivalent, i.e., solar power) | 0 | 3 |
| Cooking facilities | 0 | 3 |
| Fire protection (smoke alarms, fire extinguishers) | 3 | 6 |
| Home/property insurance | 2 | 31 |
| Air conditioning | 15 | 57 |
| Access to laundry facilities | 2 | 6 |

Table 9 highlights respondents who reported a lack in basic amenities. Additionally, it is one of the ways in which we were able to calculate how many people fell under the category of “objectively housing unstable.” Some of these respondents self-identified as housing stable; however, using the criteria listed in the Canadian definition of homelessness, respondents lacked essential amenities for their housing situation to be considered stable.

46 respondents, 39 of whom were housing unstable, have always lived in Campbell River, We Wai Kai (Quinsam), Wei Wai Kum First Nation, and/or SRD Area D. An additional respondent always lived in their community seasonally. Of those housing-unstable respondents who were not born in these communities, 79 moved to the community to look for work or because they accepted a job offer, while 43 moved for family and 42 moved for the lifestyle these communities offer.

Living Situation

Additionally, 14 respondents moved to the community to access better services than their previous communities offered and two moved here to access emergency shelter services. Some respondents indicated that they moved to the community to live with parents after being unable to afford rent. Others left their previous homes because they feared for their safety, fleeing from abusive/violent situations. Notably, 10 housing-unstable respondents moved between three and six times in the past 12 months, and one housing-unstable respondent moved more than six times in the past 12 months.



Community Supports

In an attempt to better understand service needs and gaps in Campbell River, We Wai Kai (Quinsam), Wei Wai Kum First Nation, and SRD Area D, respondents were asked: “What support services do you access?” Respondents predominately accessed support services for reasons related to health and wellness, basic needs, and financial support reasons.

Table 10

Main Reasons Respondents Access Support Services

| Services accessed | # of housing stable respondents who accessed services | # of housing unstable respondents who accessed services |
|--|--|--|
| Basic needs- Food, shelter, clothing, etc. | 3 | 37 |
| COVID-19 – PPE, information, supports, etc. | 1 | 16 |
| Crisis financial support – Eviction notice, utility bill problems, damage deposits, etc. | 0 | 8 |
| Family/parenting – Child care, parenting/family issues, relationship issues, child developmental assessment tools/referrals, etc. | 5 | 19 |
| Financial – Employment, housing, training/education, etc. | 1 | 23 |
| Health and wellness – Addictions, mental health, physical health care, spiritual/cultural, etc. | 9 | 46 |
| Legal – Separation/divorce/ custody, wills/estates, employment/labour standards, landlord/tenant issues, immigration issues, criminal/misdemeanour, etc. | 0 | 13 |
| Support Services – Help with government forms, help with accessing government/other programs or services, access to technology, etc. | 0 | 14 |
| Transportation – Access to basic services/education/employment, medical transportation | 0 | 10 |

Community Supports

To further understand respondents' abilities to access the necessary support services, we asked two questions: (1) "Which of these services were you able to access in your community, either in-person or over the phone/online?"; and, (2) "Which of these services did you have to access in another community and how far did you have to travel to access these services?"

Many respondents, both housing stable and unstable, reported travelling by vehicle, ferry, plane, ambulance, and foot to Nanaimo, Courtenay, Victoria, and even other provinces in order to access essential services. This need to travel to another community is a significant barrier to accessing necessary services. Often, many respondents do not have the time to spare to travel for these services. Additionally, the rising gas, ferry, and plane prices may mean that housing-unstable respondents cannot access services in communities outside their own. Further, hitchhiking and/or walking to other communities to access the necessary services is an incredibly high-risk activity, putting respondents in very vulnerable positions. This concern is significant because many respondents may continue to cycle through stages of homelessness if they are unable to access necessary services.

Respondents provided several reasons for not accessing shelter services when they needed them. Most residents did not access shelters because they did not feel safe at them.

Table 11

Reasons Respondents Did Not Access Shelter Services When Needed

| Reason for not accessing shelter services | # of respondents |
|--|-------------------------|
| The shelter was full | 12 |
| There was no shelter in my area | 3 |
| No substance use or drinking allowed | 2 |
| I didn't feel safe | 15 |
| Health concerns (bed bugs, dirty, etc.) | 12 |
| Hours of operation | 2 |
| Lack of disability accommodations | 1 |
| Lack of transportation | 3 |
| No pets allowed | 9 |
| Separation from family member/partner | 6 |

"What Would You Like to See More of in Your Community?"

Respondents outlined several things they would like to see more of in Campbell River, We Wai Kai (Quinsam), Wei Wai Kum First Nation, and SRD Area D. Many of the answers aligned perfectly with respondents' answers to a previous question they were asked, "Does your community provide enough...employment opportunities; free/accessible recreational and social opportunities; social services; accessible and affordable housing; public transit services; emergency services; education opportunities; access to food?"

Table 12

Respondents' Perceptions of Campbell River, We Wai Kai (Quinsam), Wei Wai Kum First Nation, and SRD Area D's Service Provision

| Does our community provide enough: | # of respondents who believe their community provides enough | # of respondents who believe their community does not provide enough |
|---|---|---|
| Employment opportunities | 120 | 53 |
| Free/accessible recreational and social opportunities | 90 | 88 |
| Social services | 82 | 74 |
| Accessible & affordable housing | 9 | 187 |
| Public transit services | 93 | 80 |
| Emergency services | 134 | 42 |
| Education opportunities | 122 | 52 |
| Access to food (grocery stores, markets, food banks) | 170 | 20 |

Using respondents' perceptions of service provision in Campbell River, We Wai Kai (Quinsam), Wei Wai Kum First Nation, and SRD Area D, we generated an overall service satisfaction score. Housing stable respondents were 60% satisfied with service provision in their community, and housing unstable respondents were 49%. One respondent illustrated their frustration with the provision of services in Campbell River: "I walk 10km on the shoulder of the highway for access to all my needs, including to access public transit."

"What Would You Like to See More of in Your Community?"

Respondents offered many suggestions for improved service provisions in their community. Most suggestions fell into one of three categories: housing, mental health services, and safety. Of those who responded to the question of what their community is missing, almost all noted that their community needs increased affordable housing options. Several respondents outlined their desire for more affordable and varied housing options in the community, such as low-income housing, transitional housing, seniors housing, tiny home communities, and so forth. Many respondents also noted the need for improved access to local mental health services. Further, respondents specifically noted that mental health support for men in the community is critical. Lastly, respondents highlighted their desire to see more focus from community leaders and emergency services on preventing crime and increasing overall community safety.

Future Housing Opportunities in Campbell River, We Wai Kai (Quinsam), Wei Wai Kum First Nation, and SRD Area D

In an attempt to gauge interest in supporting housing opportunities moving forward, we asked respondents two additional questions. First, as shown in Table 13, we asked, "If you own property that could have a secondary suite or separate dwelling on it, but does not currently, what would encourage you to have a long-term/year-round rental unit on your property?"



Future Housing Opportunities in Campbell River, We Wai Kai (Quinsam), Wei Wai Kum First Nation, and SRD Area D

Table 13

Respondents' Reasons for Creating/Not Creating Rental Units on their Property

| Reasons for creating/not creating rental units on respondents' properties | # of respondents who share this reason |
|--|---|
| I don't own property | 125 |
| My property cannot hold a secondary suite or separate dwelling | 26 |
| I'm not interested in having a rental unit on my property | 11 |
| Zoning changes (I would like to but my property is not zoned for a secondary dwelling) | 23 |
| Financial support to build or renovate | 29 |
| Tenant with their own tiny home | 13 |
| Right person to share the land with | 11 |
| Rental agency to help me manage the renting | 3 |
| I don't know | 8 |
| Other | 15 |

Secondly, we asked, “What do you think might help stabilize the housing situation in your community?” Respondents were encouraged to choose all options that apply to them, which are listed in Table 14.

Future Housing Opportunities in Campbell River, We Wai Kai (Quinsam), Wei Wai Kum First Nation, and SRD Area D

Table 14

Respondents' Opinions of Factors Needed for Stabilizing the Housing Situation in Campbell River, We Wai Kai (Quinsam), Wei Wai Kum First Nation, and SRD Area D

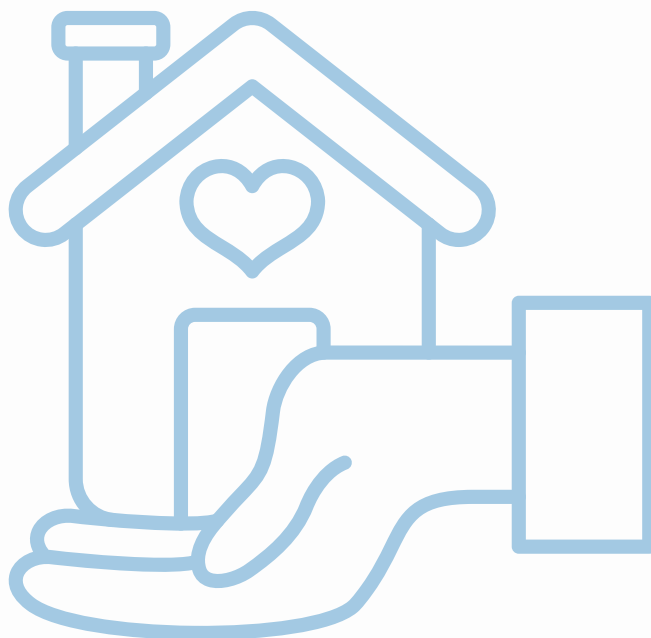
| Factors that would stabilize the housing situation | # of respondents who believe this factor would stabilize the housing situation: |
|---|--|
| An empty homes tax | 91 |
| Different development processes | 86 |
| More housing options (e.g. tiny homes, carriage houses, etc.) | 151 |
| Greater housing density | 89 |
| Income-based affordable rental units | 180 |
| Education and/or incentives for landowners to create secondary rental dwellings on their property | 83 |
| Supportive or complex care housing | 117 |
| A safe/transition home so that victims of domestic abuse have a safe place to go | 88 |
| Restrictions on landowners using secondary dwellings as vacation rentals | 90 |
| I don't know | 8 |
| Other | 32 |

Based on Table 14, we can determine that respondents believed that creating income-based affordable housing units, increasing the number of housing options in the community, and creating supportive or complex care facility will help to stabilize the housing situation. Several respondents also noted that increasing regulations around Airbnb booking would help to increase the number of housing options available.

What Does Homelessness Look Like for Someone in Campbell River, We Wai Kai (Quinsam), Wei Wai Kum First Nation, and SRD Area D?

In a report that is composed of mainly quantitative data, it can be easy to overlook the humanity behind the numbers reported. Using the most common responses from the survey, we were able to compile a profile of a “typical” respondent facing housing instability.

In this case, the profile is a woman between the ages of 26 and 45 who has been renting a unit with her partner for over one year. The rental unit lacks amenities such as property insurance, air conditioning, and affordable heating. She finds it difficult to pay rent, spending more than a third of their combined household income on housing. She is also concerned that her landlord will be implementing a rent increase at their next lease signing. She and her partner moved to the community because of the lifestyle the community offers.





Rural Development Network
(780)-964-2736
11443 - 143 Street, NW
Edmonton, AB