

**LIVING IN RENTAL UNITS AND ROOMING HOUSES IN THE CAPE
BRETON REGIONAL MUNICIPALITY: TENANTS AND TENANT
EXPERIENCES**

December, 2016

Authors:

Catherine Leviten-Reid, Ph.D., Cape Breton University
Bridget Horel, MBA in Community Economic Development

ACKNOWLEDGEMENTS

We would like to extend our sincere appreciation to the tenants who participated in this study, and to those who collected survey data from rooming house tenants on our behalf: Gerry Marsh, Peggy Vassallo and Abby Goodwin. We also need to acknowledge the members of this project's steering committee, including Janet Bickerton, Natalie Oake, Erin Neville, Fred Deveaux, Billy Hill, Rene MacCandless, Judy Kelly, Jennifer Kendrick, Peggy Vassallo, Erin Forsey, and Monika Dutt. In addition, we would like to thank Cape Breton University and the Community Advisory Board on Homelessness for providing funding (made available through the Homelessness Partnering Strategy), Abby Goodwin and Tanya Andrews for assistance with data entry and cleaning, and Jamie Whitters, Paul Burt and Karen Neville from the Cape Breton Regional Municipality's Planning and Development Department for the invaluable help they provided as we were preparing the survey instruments and conducting fieldwork.

HOW TO CITE THIS REPORT

Leviten-Reid, C. & Horel, B. (2016). *Living in Rental Units and Rooming Houses in the Cape Breton Regional Municipality: Tenants and Tenant Experiences*. Sydney, N.S.: Cape Breton Community Housing Association.

EXECUTIVE SUMMARY

In this study, we report on the background and experiences of individuals living in rental units and rooming houses in the CBRM. Using a cross-sectional design and survey data (N=26 for rooming house tenants and N=492 for tenants living in rental units), we found that most individuals living in rooming houses are single men with incomes of less than \$20,000. While we also found that many living in public and non-profit housing units reported low incomes, the percentage of survey respondents living in for-profit, market-based rentals with household incomes of less than \$20,000 was not negligible, at 38%.

Individuals living in rooming houses reported considerable housing instability, including frequent moves, no leases, and recent experiences with homelessness. However, most indicated that it was not hard for them to pay their current rent, which was, on average, \$412 per month including utilities. In contrast, those living in rental units moved infrequently and usually had leases in place, although 35% indicated it was at least somewhat hard for them to pay their rent. A weak association ($p < .10$) was found between type of rental housing and indicators of housing instability, with individuals living in for-profit, market-based rental units reporting more moves, more problems securing housing, fewer opportunities to have a lease, and greater difficulty paying rent compared to individuals living in non-profit and public housing.

With respect to housing quality and safety, 8% of respondents living in rooming houses do not have a smoke detector in their room *or* on their floor, and 16% of respondents do not know if there is a smoke detector on their floor but were able to confirm there is *not* one in their room. Nineteen percent of respondents indicated their rooming house requires major repairs, while 35% said minor repairs are needed. Many also reported signs of mice or rats (54%). Most respondents living in rooming houses were satisfied with the cleanliness of their units when they moved in, and are satisfied with the cleanliness of any shared space they have and the level of privacy available to them.

For respondents living in rental units, most indicated they have a working smoke detector in their rental, although 6% do not. Seven percent also said major repairs are required in their homes, while 24% said minor repairs are needed. Eighteen percent of renters also reported signs of mice or rats, 13% indicated their appliances are not in good working order, and 9% indicated their heating system does not keep their home warm enough in the winter. Associations were found between type of rental housing and measures of housing quality, with more respondents living in for-profit and public units reporting that repairs are required compared to non-profit units ($p < 0.05$). Individuals living in both units and rooming houses reported satisfaction with their landlords with respect to how requests for repairs are handled, as well as any requests to make late rental payments.

Tenants were asked if they experience any challenges living in their room, unit or building as a result of aging or a physical disability. For respondents living in rooming houses, 19% said they do, while 18% of respondents living in rental units said the same. Changes to bathrooms in rental units emerged as the most frequently needed modification.

Rooming house tenants typically get around the municipality on foot, and tenants of rental units by car. The most commonly reported types of amenities and services that are difficult to access based on residential location are the same for both groups. These are health/mental health services, recreational facilities and social programs/community agencies. In comparing those living in rental units without access to a car to those who have such access, the service or amenity that emerged as being particularly problematic with respect to meeting everyday needs is mental health services, followed by access to social programs and community agencies.

Overall, and with the exception of one's general health, rooming house tenants reported poorer mental health, greater stress, lower satisfaction with life, and less sense of belonging to their community

compared to individuals living in rental units. Among those living in rental units, individuals who find it harder to pay their rent are more likely to report lower general health ($p < 0.05$), lower mental health ($p < 0.05$), greater stress ($p < 0.001$), lower satisfaction with life ($p < 0.05$), and less sense of belonging to their community ($p < 0.001$). Those living in rental units in greater need of repair also show similar patterns; that is, lower mental health ($p < 0.001$), greater stress ($p < 0.001$), lower satisfaction with life ($p < 0.05$) and less sense of belonging to their community ($p < 0.05$).

Recommendations based on these findings include that inspections be conducted of rooming houses and rental units to ensure smoke detectors are installed, that Statistics Canada collect better data related to housing quality through the census, that financial incentives continue to be put in place to improve the quality of rental housing (both rooms and units) in the community, that Housing First organizers consider putting greater emphasis on the quality of rental units they help participants secure through this program, and that community-based, mental health outreach and support be provided in the CBRM in order to reach tenants.

Table of Contents

Background.....	5
Methods.....	5
Terminology and Presentation of Results	7
Findings.....	7
<i>Tenants' Backgrounds</i>	7
<i>Gender</i>	7
<i>Age</i>	7
<i>Education, Labour Force Participation and Income</i>	8
<i>Household Composition</i>	8
<i>Type of Housing and Amenities</i>	8
<i>Shelter Costs</i>	9
<i>Housing Stability</i>	9
<i>Length of Time in Current Housing</i>	9
<i>Number of Moves in the Past Two Years</i>	9
<i>Paying Rent, Securing Housing and Experience with Homelessness</i>	10
<i>Type of Lease</i>	10
<i>Safety and Housing Quality</i>	11
<i>Sense of Safety</i>	11
<i>Doors, Windows, and Smoke Detectors</i>	11
<i>State of Repair</i>	11
<i>Quality of the Housing: Detailed Questions on Problems</i>	12
<i>Quality of the Housing: Subjective Assessments</i>	13
<i>Satisfaction with Landlords</i>	14
<i>Accessibility</i>	14
<i>Location of Rental Housing</i>	15
<i>Health, Satisfaction with Life and Sense of Community</i>	16
<i>General Health</i>	16
<i>Mental Health</i>	17
<i>Stress</i>	17
<i>Satisfaction with Life</i>	17
<i>Sense of Belonging to the Local Community</i>	17

BACKGROUND AND RESEARCH GOALS

In the summer of 2016, we surveyed tenants living in rental units and rooming houses in the Cape Breton Regional Municipality (CBRM). This work was done in the context of better understanding the experiences of renters in the community given the local implementation of Housing First, and given the significant number of homeless individuals enumerated through two, April 2016, counts done in the municipality.

We set out to explore the following through this research: the socio-demographic characteristics of tenants (particularly in the case of those living in rooming houses); their subjective assessments of health and sense of community; the housing stability experienced by renters (for example, how often they move and how hard they find it to pay their rent); the perceived quality and safety of units and rooms; satisfaction with landlords; the location of rental housing and rooms vis-à-vis services and amenities; and the subjective assessments of housing accessibility and tenants' abilities to age in place. We also compare different kinds of rental housing (non-profit, for-profit and public), and, when possible given the size of our samples, tenants living in rental units to tenants living in rooming houses.

METHODS

We used a cross-sectional design for this research project. We used two approaches to data collection: for individuals living in rental units, we sent mail surveys. For individuals living in rooming houses, we collected survey data through in-person interviews.

The sampling frame for the mail survey consisted of a list of rental housing that was compiled by the Planning and Development Department of the Cape Breton Regional Municipality, and which was corrected based on fieldwork we conducted on rental housing stock in 2015-2016 (in other words, addresses were removed from this list if they were found to no longer contain rental housing; see Leviten-Reid and Horel, 2016, for more information). We used a stratified random sampling strategy based on type of housing, meaning that the number of surveys mailed was based on the proportion of for-profit, public and non-profit rentals in the CBRM (Robson, 2011). A postage-paid return envelope was included in the package, along with a ballot for a chance to win one of three \$50.00 gift cards. The survey was followed up with a reminder postcard, and then a third and final mailout was conducted for tenants living in for-profit rentals. We excluded non-profit and public addresses from this third mailout since individuals renting in the for-profit market had the lowest response rate after the first distribution of surveys and the reminder postcard, and because limited funds remained available.

Our final response rate for the tenant survey is 31%, and our total sample size is 492. Broken down by sector, a higher final response rate was obtained for public housing tenants (36%) and non-profit housing tenants (34%), compared to individuals renting in the for-profit market (24%). This may perhaps be explained by the greater turnover in for-profit rentals, by the higher percentage of market-based renters who are employed (and therefore too busy to respond), or by its less formalized nature. For example, individuals living in for-profit rentals are less likely to have leases than tenants of public or non-profit housing, and so are renting "below the radar" and may be less inclined to respond to a survey about their housing. Additionally, there may have been units included in our sampling frame that were vacant or no longer being rented out but for which surveys were not returned to the authors: for-profit rentals are more likely to experience a vacancy than non-profit and public units in the CBRM, and there is also a considerable amount of secondary market rental housing locally (Leviten-Reid & Horel, 2016), which is a less permanent form of housing stock. In other words, a family might let an adult child live in their basement suite, thereby taking their unit out of the rental market, or convert an accessory apartment into personal living space. Meanwhile, a purpose-built apartment building is not likely to be converted in this way.

With respect to how the individuals who answered our mail survey compare to the population of renter households in the CBRM, we compared our respondents to characteristics of tenants which are available through the National Household Survey, and found that they differed based on household size ($\chi^2=14.44$; $p<.001$), and the number of households with at least one senior living therein ($\chi^2=29.76$; $p<.001$) (CMHC, 2016b & 2016c). More of our survey respondents live in one person households compared to the population of renter households in the CBRM, and more respondents have at least one senior living in their household compared to the population of local renters. However, respondents are similar to the population of renters with respect to household income (CMHC, 2016a). In terms of the rental stock in which respondents of the survey are living, more reside in public and non-profit housing than are in the population of renters in the municipality ($\chi^2=42.86$; $p<.001$) (Statistics Canada, 2011), but the state of repair of units captured through this study is similar to what is reported in the National Household Survey (CMHC, 2016d). The results we report in this document need to therefore be read keeping these differences and similarities in mind. Where applicable, we also discuss results from our recent study on rental housing stock in the CBRM which is based on data collected from landlords. In many cases, results from that recent study are similar to the findings presented within this current document. Being able to triangulate results contributes to the validity or “truthfulness” of data we report and interpret, despite the lower response rate (Robson, 2011).

To develop a sampling frame for individuals living in rooming houses, we utilized a list of rooming houses and the estimated number of rooms within each, which was compiled by staff at Cape Breton Community Housing Association and supplemented using information we obtained through our research on housing stock. Note that we excluded rooming houses which target students from our study, given that this research was conducted in the context of Housing First.

Given the lack of addresses for specific rooms in rooming houses and the anticipated amount of turnover among tenants, we collected survey data from occupants through one-on-one interviews. Data were collected by two staff employed by Cape Breton Community Housing Association, and by one graduate student at Cape Breton University. Participants were given a \$5.00 gift card for a local coffee shop as a token acknowledgement of their time.

We used a convenience sampling strategy for rooming house tenants: individuals were invited to participate if they were home when fieldworkers visited their place of residence. Out of the 28 individuals who were invited to participate, only two declined, and we estimate, based on our sampling frame, that we captured 55% of the population of single, non-student adults living in rooming houses in the CBRM. Note that there are no existing sources of information on these tenants to which we can compare our data, as the National Household Survey does not present disaggregated data on this particular type of renter. However, given our high response rate and good coverage of the population, we believe these data are generalizable to the population of rooming house tenants in the municipality.

The survey questions were developed based on the authors’ review of the literature, and through feedback from two members of the steering committee for this project. Many, but not all, of the survey questions asked to tenants of rental units and rooming houses are the same. For rooming house tenants, we asked additional questions about their experience with homelessness, the amenities in their rooming houses, their satisfaction with the cleanliness of rooms and shared spaces, and their satisfaction with the level of privacy available to them. Surveys were pre-tested with two renters and three rooming house residents before being finalized.

This project was approved by the research ethics board at Cape Breton University, and was funded by the Homelessness Partnering Strategy.

TERMINOLOGY AND PRESENTATION OF RESULTS

In this report, when we present results on rental units, we use the term “for-profit” to represent private rental units that are *not* non-profit. Often, for-profit rentals are referred to simply as “market rentals”, but we decided not to use this term since it can also be used in the literature to mean both for-profit rentals *and* non-profit units which are not subsidized. In this report, non-profit units refer to rentals which are owned and managed by co-operatives, community development corporations and non-profit organizations. Rooming houses, in turn, are buildings in which renters are provided with single rooms, and in which shared laundry, kitchen and common rooms may or may not be included. Rooming houses may or may not be owner-occupied, and meals may or may not be provided.

In the presentation of our results, we provide both percentages and frequencies when reporting data on rooming house tenants because of the small sample. Although our sample size for rooming house tenants is 26, a lower denominator indicates missing data on the particular question on which we are reporting. Finally, when we report percentages, figures do not always add up to 100%, due to rounding.

FINDINGS

Tenants’ Backgrounds

Gender

In rooming houses, 92% of respondents (24/26) are male, and 8% (2/26) are female. In rental units, 72% of respondents are female and 29% are male.

The fact that almost three quarters of rental unit respondents are women can likely be explained by the fact that there is an over-representation of subsidized renters in our dataset, and that subsidized renters are more likely to be female given that many are seniors or parents in single-parent households. However, in general, women are also more likely to respond to surveys than men.

The significant percentage of men renting rooms in rooming houses suggests that this is a source of housing that excludes women; this could be due to the fact that women struggling with housing and homelessness may not feel safe in a rooming house environment, and because single rooms make it impossible for a woman with children to live with her dependents. The fact that most rooming house respondents are male is also consistent with the rental housing survey conducted by the authors during the same time period, which identified that non-student rooming houses in the CBRM predominantly target single men.

Age

The mean age of rooming house tenants is 46 (SD 12.73), with the range being 27 to 68. Note that 84% of respondents are younger than 58 - the age at which they would become eligible to live in public housing.

The average age of respondents living in rental units is 63 (SD 16), and this result can also likely be explained by the over-representation of subsidized renters in the dataset. Note that the average age of respondents living in for-profit rentals is lower (at 59 years, with the standard deviation being 18) than it is for public housing tenants (66 years, with the standard deviation being 14) and non-profit tenants (66 years, with the standard deviation being 16) ($p < 0.001$).

Education, Labour Force Participation and Income

In rooming houses, 8% of tenants (2/26) have completed elementary school, 8% (2/26) have completed junior high school, 27% (7/26) have completed some high school, 38% (10/26) have completed high school and 19% (5/26) have completed a college diploma or university degree. In terms of labour force participation, 12% (3/26) are employed full-time, 4% (1/26) are employed casual/part-time, and 85% of respondents (22/26) are not currently employed or retired. In turn, 88% of respondents (23/26) noted their household income is under \$20,000, and 11.54% (3/26) indicated their income is between \$20,000 and \$39,999.

For respondents living in rental units, 6% have completed elementary school, 8% have completed junior high school, 18% have some high school, 32% have graduated from high school, 17% have taken some college or university courses and 19% have completed college or university. With respect to labour force participation, 12% of these respondents are employed full-time, 7% are employed part time and 81% are not currently employed or retired. For household income, 52% of respondents living in rental units reported a household income of less than \$20,000, 32% indicated it is between \$20,000 and \$39,999, 10% reported having an income of between \$40,000 and \$59,999 and 6% reported having an income of \$60,000 or more.

Not surprisingly, there is an association between income level and type of rental unit in which one is living ($\chi^2=88.17$; $p<.001$): for example, 76% of respondents living in public housing reported a household income of under \$20,000, while 34% of tenants in non-profit housing and 38% of tenants living in for-profit rental housing reported the same. In turn, 3% of respondents living in public housing reported a household income of \$40,000 or over, while 17% of tenants in non-profit housing and 30% of tenants in for-profit housing reported the same. There is also an association between labour force participation and type of housing, with 8% of public housing tenants indicating they are working either full or part-time, versus 30% of respondents living in for-profit rentals and 23% of respondents living in non-profit housing ($\chi^2=26.73$; $p<.001$).

It is also noteworthy that a greater percentage of rooming house tenants reported a household income of under \$20,000 compared to public housing tenants (88% versus 76%), which suggests to the authors that these individuals could be eligible to live in public housing if household type (that is, being a single, non-senior) was not used as a marker of ineligibility. Additionally, the percentage of lower-income households securing shelter in for-profit rental units is not insignificant, at 38%.

Household Composition

For tenants living in rooming houses, 62% (16/26) are single, 12% (3/26) are married or living common law and 27% (7/26) are separated, divorced or widowed.

For tenants living in rental units, 28% of respondents are single, 21% are married or living common law and 51% are separated, divorced or widowed. A small percentage of respondents (11%) have at least one child living with them. Among respondents without children living at home and who are single, separated, divorced or widowed, a small percentage report living in non-family households (12%).

Type of Housing and Amenities

For respondents living in rental units, 31% live in non-profit housing, 30% live in for-profit rentals, and 39% live in public housing. All rooming houses in the CBRM are in the private, for-profit market.

For respondents living in rooming houses, 92% (24/26) have access to a kitchen, 64% (16/25) said a common room is available, and 81% (21/26) said a laundry room is available. Most (96%, or 25/26) respondents share their bathroom with from one to five other people; the most common number reported is four other people.

Shelter Costs

The mean amount tenants are paying for shelter in rooming houses is \$411.56 (SD \$42.56). All respondents living in rooming houses indicated that utilities are included in their rent.

Rent reported by respondents living in rental units is reported using median values rather than means to avoid presenting skewed results (meaning results that would be influenced by unusually high or low values). The median amount respondents are paying for shelter (rent and utilities) in one-bedroom rental units is \$504. Broken down by unit type, the amounts are the following: \$475 for public housing, \$637.50 for for-profit housing and \$650 for non-profit housing. For two bedroom units, the median shelter cost is \$816. Broken down by unit type, respondents are paying a median amount of \$650 for public housing, \$865 for for-profit housing and \$812.15 for non-profit housing. For three bedroom units or greater, the median shelter cost is \$820, with the amount equalling \$493 for public units, \$955 for market rentals and \$855 for non-profit rentals of this size.

Similar to the results reported in our study on rental stock in the CBRM, public housing is the most affordable type of rental unit available for tenants. Additionally, rooming houses have much lower monthly shelter costs compared to one bedroom rental units available from non-profit and for-profit housing providers.

Housing Stability

Length of Time in Current Housing

For tenants living in rooming houses, most respondents (69%, or 18/26) reported moving to their current place of residence in 2016. Several others (15%, or 4/26) have lived in their rooming houses since 2015, while the remainder have lived at their current place of residence since 2012 or earlier (15%, or 4/26).

For tenants living in rental units, only 8% reported moving to their current home in 2016, and the median length of time they have been residing in their current housing is five years. There is a statistically significant difference in the length of residence by type of unit (that is, whether it is for-profit, non-profit or public, $\chi^2 = 9.0758$; $p < 0.001$). For tenants in non-profit housing, the median length is 6.5 years, for those in for-profit rentals, it is 3.5 years, and for respondents living in public housing, the median amount of time is 6 years.

Number of Moves in the Past Two Years

For tenants in rooming houses, 32% (8/25) have moved once and 52% of respondents (13/25) have moved twice or more in the past two years. Only 16% of respondents (4/25) reported *not* having moved at all in the past two years.

In contrast, most respondents living in rental units (72%) have not moved at all in the past two years. However, 20% have moved once, and 8% have moved twice or more. There is a weak association between type of rental housing and moving twice or more ($\chi^2 = 9.0758$; $p < 0.10$); 13% of respondents living in for-profit rentals have moved twice or more in the past two years, versus 6% for public housing and 5% for non-profit housing.

Paying Rent, Securing Housing and Experience with Homelessness

Respondents were asked if they have had to move in the past two years because they could not pay their rent. For rooming house tenants, 12% indicated that this was the case, while for tenants in rental units, only 3% answered yes to this question. In turn, 42% of rooming house tenants indicated they had problems getting housing in the past two years, while 11% of tenants living in units said the same.

Based on the type of rental units in which respondents are living, 8% of people residing in a non-profit unit indicated they had problems getting housing in the past two years, while 17% of respondents living in a for-profit rental and 8% of people living in public housing answered the same. This answer is significant based on housing type ($\chi^2 = 8.5143$, $p < 0.05$).

We also asked participants to indicate how hard it was for them to pay their current rent. For rooming house tenants, 8% (2/26) indicated it was very hard, while 4% (1/26) said somewhat hard, and most (88%, or 23/26) said it was not hard. For respondents living in units rather than rooms, 6% said they found it very hard to pay their rent, while 29% said it was somewhat hard, and 66% said it was not hard. Looking at the data by type of housing unit, a weak association emerges: more people in for-profit rentals state that it is very hard to pay their rent (8% for those living in for-profit rentals versus 5% for those living in public housing and 3% for those living in non-profit housing, $\chi^2 = 8.1967$; $p < 0.10$).

Finally, we asked rooming house tenants if they had experienced homelessness in the past two years, with 52% (13/25) indicating that they had. We also asked rooming house tenants specifically why they were living in their current type of housing. Most respondents (59%, or 13/22) indicated that it was the best that they could afford. Other answers included that: they could not find suitable housing (14%, or 3/22), they wanted to be closer to work, school, or family (9%, or 2/22), they did not want to live alone (5%, or 1/22), they were evicted (5%, or 1/22), they recently moved to the community (5%, or 1/22), and they wanted to save money to give to their family (5%, or 1/22).

Type of Lease

For respondents living in rooming houses, 44% (11/25) have no signed lease, while the remainder (56%, or 15/25) have a month to month lease in place.

For tenants living in rental units, 36% have a one year lease, 36% said they have a month to month lease, 17% have no signed lease, and 11% have other arrangements. There is a significant association between lease type and type of housing: 19% of individuals living in non-profit housing have no lease, versus 33% for for-profit and 5% for public housing tenants ($\chi^2 = 71.0233$, $p < 0.001$). Among for-profit rentals specifically, more renters living in units in the secondary market reported having no lease, versus those renters living in housing in the primary market. These findings on lease type are consistent with results reported from landlords and which are described in the authors' report on rental housing stock in the CBRM.

Results suggest that those living in rooming houses in the CBRM have the lowest level of housing stability. Many of these tenants have moved recently, move frequently, have experienced homelessness and do not have any lease in place. However, because most tenants living in rooming houses report that it is *not* difficult for them to pay their rent, this type of accommodation is an important source of affordable housing for singles (and in particular, single men) in the CBRM.

Looking at rental units rather than rooms, data suggest that those living in for-profit rentals might have less housing stability than those living in non-profit and public rentals. Housing type is at least weakly associated with all variables included in this section, with those living in for-profit housing reporting

more moves, more problems securing housing, fewer opportunities to have a lease, and greater difficulty paying rent.

Safety and Housing Quality

Sense of Safety

Respondents were asked to report how safe they feel in their housing during the day and at night. For respondents living in rooming houses, 88% (23/26) feel safe at both times, while 12% (3/26) feel a little unsafe at both times. For respondents living in rental units, 92% of respondents feel safe during the day, while 8% said a little unsafe, and .41% said unsafe. At night, 85% of respondents feel safe, 13% said a little unsafe, and 2% said unsafe. There is no association between type of housing in which respondents are living and their sense of safety.

Doors, Windows, and Smoke Detectors

For individuals living in rooming houses, 81% (21/26) are able to lock all the doors in their room that go to the outside or to any shared hallways¹. For rental units, 98% of respondents reported the same. There is no association between type of housing in which respondents are living (that is, non-profit, for-profit or public) and this question.

We also asked respondents about whether or not they are able to lock any windows that are close to the ground (meaning two metres or less). Among rooming house tenants, 19% (5/26) said this question was not applicable to them, 73% (19/26) said they can lock these windows, and 8% (2/26) said they cannot. Among tenants of rental units, 19% said the question was not applicable to them, 76% said these windows can be locked, and 5% said they cannot. There is no association between type of housing in which respondents are living and this question.

With respect to smoke detectors, 42% of respondents (11/26) living in rooming houses have a working smoke detector in their room, while 50% (13/26) said they do not, and 8% (2/26) said they do not know. These tenants were also asked if they had a working smoke detector on their floor, with 68% (17/25) indicating that they do, 12% (3/25) indicating that they do not, and 20% (5/25) indicating that they do not know². Note that in cross-tabulating these data, we find that 8% of respondents (2/25) do not have a smoke detector in their room *or* on their floor, and 16% of respondents (4/25) do not know if there is a smoke detector on their floor but were able to confirm there is not one in their room.

For tenants living in rental units, 93% indicated they have a working smoke detector in their rental, while 6% do not and 0.41% do not know.

State of Repair

In order to gauge the quality of the housing in which respondents are living, we asked individuals to report on the state of repair of their units or rooms, using standard categories from Statistics Canada. Definitions of each category were provided in the survey, with general maintenance meaning improvements are needed such as painting and furnace cleaning, minor repairs meaning that there is missing or loose flooring, or repairs required for steps or railings etc., and major repairs signifying defective plumbing, wiring, or structural repairs being required to walls, floors or ceilings.

For tenants in rooming houses, 19% of respondents (5/26) indicated their place of residence (meaning their rooming house, not just their specific room) requires major repairs, 35% (9/26) said it requires minor repairs, and 46% (12/26) said only regular maintenance is needed.

¹ Rooming houses are not required to have locks on bedroom doors (Paul Burt, e-mail communication, May 11, 2016).

² In the CBRM, older rooming houses and ones with less than five bedrooms are not required to have smoke detectors in individual rooms, but they must have one on each level (Paul Burt, e-mail communication, May 11, 2016).

For respondents living in rental units, 7% said major repairs are required, 24% said minor repairs are needed and 69% said only regular maintenance is needed. Note that while 3% of respondents living in non-profit housing indicated their housing needs major repairs and 21% indicated their housing requires minor repairs, these figures are 8% and 27%, respectively, for for-profit renters, and 10% and 25%, respectively, for public renters. This association between type of housing and state of repair is statistically significant ($\chi^2 = 9.6946$; $p < 0.05$).

Quality of the Housing: Detailed Questions on Problems

In addition to asking about state of repair, detailed questions about the quality of respondents’ housing were asked. These questions were based on common dimensions of housing quality identified through a review of the literature.

Results from rooming house tenants are presented in Table 1. Note that the high percentage of respondents answering ‘not sure’ or ‘not applicable’ to the question on the adequacy of their heating system is due to the fact that, as reported earlier, many respondents had only recently moved to their current location: all individuals who moved to their rooming house in 2016 responded by stating this question was not applicable.

Table 1: Dimensions of Quality Reported by Respondents Living in Rooming Houses

Dimensions of Quality	Yes	No	Not Sure	Not Applicable
Are there any signs of mice or rats?	54% (14/26)	42% (11/26)	4% (1/26)	--
Is there mold or mildew?	15% (4/26)	73% (19/26)	12% (3/26)	--
Does any window have broken glass that could cause cuts, or be dangerous?	12% (3/26)	88% (23/26)	--	--
In general, would you say the kitchen appliances you have access to are in good working order?	92% (24/26)	--	--	8% (2/24)
Does your room have at least one electrical outlet that works?	100% (25/25)	--	--	--
Does the heating system (electric, oil, wood, etc.) keep your room warm enough in the winter?	42% (11/26)	12% (3/26)	19% (5/26)	27% (7/26)

Results from tenants living in units are presented in Table 2. Each dimension of quality was examined in relation to the whether or not respondents were living in non-profit, for-profit or public housing. A significant difference was found with rodent infestations and housing type (28% of respondents living in public housing answered yes to this question, versus 16% of those living in for-profit housing and 7% of those living in non-profit housing, $\chi^2 = 22.48$; $p < 0.05$). A weak, significant difference was found with the condition of appliances (14% of respondents living in public housing answered no to this question, versus 16% of those living in for-profit housing and 7% of those living in non-profit housing, $\chi^2 = 5.66$; $p < 0.10$).

Table 2: Dimensions of Quality Reported by Respondents Living in Rental Units

Dimensions of Quality	Yes	No	Not Sure	Not Applicable
Are there any signs of mice or rats?	18%	73%	9%	0%
Is there mold or mildew?	14%	73%	12%	0.41%
Does any window have broken glass that could cause cuts, or be dangerous?	4%	95%	1%	0%
In general, would you say your kitchen appliances are in good working order?	85%	13%	2%	0.41%
Does every room, except the bathroom, have at least one electrical outlet that works?	94%	6%	0%	0%
Does the heating system (electric, oil, wood, etc.) keep your home warm enough in the winter?	89%	9%	2%	1%

Quality of the Housing: Subjective Assessments

We also asked respondents to subjectively rate the quality of their rental as a place to live using a scale from 1 to 10 (with one being the worst and 10 being the best) - a question gleaned from the American Housing Survey.

For respondents living in rooming houses, the mean value is 7.13 (SD 1.51). For tenants in rental units, the mean rating is 8.01 (SD 2.02). The mean score for respondents living in non-profit housing is 8.47 (SD 1.69), for for-profits it is 7.85 (SD 2.17) and for public tenants, it is 7.78 (SD 2.09). Results based on type of housing (non-profit, for-profit or public) are statistically different ($p < .05$), with non-profit units being rated the highest by their tenants. Rental units, overall, are also rated higher than rooming houses ($p < .05$).

Finally, tenants of rooming houses were asked to rate their satisfaction with the cleanliness of any shared spaces available to them, with their room upon arrival, and with their sense of privacy. For shared space (including the bathroom, kitchen and common room, if available), 38% of respondents (10/26) are very satisfied, 42% (11/26) are satisfied, 15% (4/26) are somewhat dissatisfied, and 4% (1/26) are very dissatisfied. For their room upon arrival, 38% of respondents (10/26) indicated they were very satisfied, 38% (10/26) said they were satisfied, 15% (4/26) indicated they were somewhat dissatisfied, and 8% (2/26) responded by answering “neutral”. With respect to privacy, 38% of respondents (10/26) are very satisfied, 42% (11/26) are satisfied, 12% (3/26) are somewhat dissatisfied, 4% (1/26) are dissatisfied, and 4% (1/26) responded by indicating they are neutral.

Our results from rooming house tenants show that this housing is of lower quality compared to the assessments provided by tenants in rental units, and further, that many rooms or rooming houses require repairs and have rodent infestations. Our results also show that work needs to be done to ensure that smoke detectors are present in this housing; recommendations for readers of this report who are working with people living in poverty in the community is to raise awareness of this issue while delivering services (in other words, readers should encourage tenants to check about the presence of working smoke detectors) and for building inspectors or the fire marshal’s office to communicate with landlords and conduct random inspections to ensure detectors are in place. Given that rooms are a source of affordable housing for single men in the community and that a significant percentage of rooming house tenants reported satisfaction with their sense of privacy and the cleanliness of their dwelling, those working on an affordable housing strategy in the CBRM may want to include, as a component of this work, that landlords make repairs to this housing through financial incentives and that additional rooms be created in the non-profit sector.

With respect to rental units, data also show that a considerable percentage of respondents report that their housing is in need of some repair, and that they experience rodent infestations, have mold or mildew, and appliances and heating systems that do not work adequately. The percentage of respondents who report they do not have a smoke detector in their rental is also noteworthy. These findings confirm the need for initiatives that improve the condition of rental housing locally, including new funding to improve public housing stock and financial support available for landlords who participate in Housing First. We also recommend public education and inspection of rental units to ensure smoke detectors are in place. It is also worth noting that although Statistics Canada only asks residents about the general condition of their homes, the more detailed questions included in this study reveal other important problems with housing as experienced by tenants of both units and rooming houses. It would therefore be valuable for government to include more detailed questions pertaining to housing quality in the census.

In terms of differences between non-profit and for-profit landlords, these data are consistent with the recently completed study on rental housing stock in the CBRM: in that study, a greater number of non-profit versus for-profit units were in need of regular maintenance only, and non-profit units were given higher subjective quality scores by landlords. With respect to the quality of public housing, the province indicated for the study on housing stock that all units required only regular maintenance and ranked each one a 10 out of 10 on the quality scale, based on the logic that any unit needing work would be fixed once a tenant vacates. However, the data reported by tenants who participated in this current study provide information on the *current* state of the units in which they live, and suggest that public housing is of lower overall quality than non-profit rentals, and similar to the condition of for-profit rentals.

Satisfaction with Landlords

We asked respondents to assess their level of satisfaction with landlords' response to any requests for repairs and any late rental payments.

For responses to requests for repairs, 50% of tenants (13/26) living in rooming houses said they are very satisfied, 27% (7/26) are somewhat satisfied, 4% (1/26) are somewhat dissatisfied, 4% (1/26) are neutral, and 15% (4/26) said this question was not applicable. For respondents living in rental units, 46% indicated they are very satisfied, 29% are somewhat satisfied, 8% are somewhat dissatisfied, 7% are very dissatisfied, 8% are neutral and 2% indicated that the question was not applicable to them.

With respect to any late rental payments, 20% of respondents (5/25) living in rooming houses indicated their landlord is very flexible, 12% (3/25) said somewhat flexible, 4% (1/25) said very inflexible, 4% (1/25) said neutral, and 60% (15/25) said not applicable. For respondents living in rental units, 23% of respondents said their landlord is very flexible, 14% said somewhat flexible, 3% said their landlord is somewhat inflexible, 2% said very inflexible, 4% were neutral, and 60% said the question was not applicable to them.

Overall, data suggest that respondents' landlords are responsive to their tenants' requests.

Accessibility

In the surveys, tenants were asked if they experience any challenges living in their room, unit or building as a result of aging or a physical disability. For respondents living in rooming houses, 19% (5/26) said they do, while 18% of respondents living in rental units said the same. There was no association between the type of housing in which respondents are living (non-profit, for-profit or public) and answers to this question.

We also asked individuals to specify any changes they felt needed to be made to their housing to better accommodate their aging or physical disability. For rooming house tenants, 8% (2/25) indicated a

walk-in shower is required, 4% (1/25) indicated grab bars, 4% (1/25) indicated an elevator to get to their room is needed, and 8% (2/25) reported that a ramp is necessary to get inside the building. For tenants living in units, the most common change needed is having a walk-in shower or bathtub (17%). The second most frequent answer is grab bars in the bathroom (12%). Additionally, 3% selected a ramp to get inside the building, 5% selected an elevator to get up to their unit, 2% indicated wider doorways are necessary, 2% indicated lower electrical outlets and switches, and 3% indicated lower countertops are needed.

These results point to the limitations of existing rental housing stock (including rooming houses) in addressing the physical challenges of renters. Changes to bathrooms in rental units emerged as the most frequent response, which is consistent with other research conducted in Nova Scotia on newly built, affordable rental housing for seniors which identified similar and major challenges experienced by tenants (Leviten-Reid & Lake, 2016).

Location of Rental Housing

We asked respondents to indicate if the location of their home was meeting their everyday needs with respect to accessing different services and amenities in the community. Table 3 presents results from individuals living in rooming houses; note that 75% of respondents (18/24) typically get around on foot, 21% (5/24) usually travel by taxi and 4% (1/24) travel by car.

Table 3: Location of Rooming Houses Vis-à-vis Services and Amenities

Services and Amenities	Yes	No	Not applicable
Groceries	85% (22/26)	15% (4/26)	--
Public transit	85% (22/26)	8% (2/26)	8% (2/26)
Laundromat	38% (10/26)	8% (2/26)	54% (14/26)
Access to medical services	64% (16/26)	28% (7/26)	8% (2/26)
Access to mental health services	52% (13/25)	28% (7/25)	20% (5/25)
Access to social programs/Community agencies	68% (17/25)	20% (5/25)	12% (3/25)
Recreational facilities	72% (18/25)	24% (6/25)	4% (1/25)
Parks and green spaces	85% (22/26)	15% (4/26)	--

Table 4 presents the same information but for respondents living in rental units. Among these individuals, 12% of respondents typically get around on foot, 11% usually travel by taxi, 69% travel by car, 7% travel by bus and 1% travel primarily by bike.

Table 4: Location of Rental Units Vis-à-vis Services and Amenities

Services and Amenities	Yes	No	Not applicable
Groceries	91%	7%	2%
Public transit	77%	12%	11%
Laundromat	58%	13%	28%
Access to medical services	83%	11%	5%
Access to mental health services	68%	16%	16%
Access to social programs/Community agencies	69%	17%	14%
Recreational facilities	71%	19%	10%
Parks and green spaces	80%	15%	5%

We examined the responses of tenants living in rental units who typically use means of transportation other than their own car (or a car belonging to a family member or a friend) in particular. Compared to the results presented in Table 4, respondents answering “no” to access to groceries increased to 11%, while access to public transit and laundromats remained almost the same at 11% and 14%, respectively. The percentage of respondents answering “no” to medical services rose to 16%, mental health services to 25%, social programs and community agencies to 24%, recreational facilities to 26% and parks and green spaces to 22%.

For both rooming house tenants and individuals living in rental units, the most commonly reported types of amenities and services that were difficult to access based on residential location were the same. These were health services, recreational facilities and social programs/community agencies. In comparing those living in rental units without access to a car to those who have such access, the service or amenity that emerged as being particularly problematic with respect to meeting their everyday needs was mental health services, followed by access to social programs and community agencies. These results may reflect the fairly centralized delivery of community services in the CBRM (since many are offered in Sydney, rather than the periphery), the limitations of the local transit system, and the concentration of mental health services within hospitals in the CBRM, rather than in community settings.

Health, Satisfaction with Life and Sense of Community

We asked respondents general questions about their health, their mental health, the stress they experience in their lives, their satisfaction with life, and the sense of belonging they have to their local community. These questions were adopted word-for-word from health surveys used by Statistics Canada and the Genuine Progress Index for Atlantic Canada (Pennock, Pennock, Pannozzo & Colman, 2008; Statistics Canada, 2013). These questions were included in order to explore potential associations between dimensions of housing instability, housing quality and health; they also allow us to examine potential differences between individuals housed in rental units versus rooming houses. While these analyses must be considered exploratory given the cross-sectional (rather than longitudinal) nature of our research, our low response rate on the part of tenants in rental units and our low overall sample size on the part of rooming house tenants, a large body of literature on this topic, conducted both in Canada and around the world, has concluded that housing quality and housing stability are determinants of physical and mental health (for example, Bonnefoy, 2007; Bryant, 2004; Evans, Wells, Chan, & Saltzman, 2000; Fuller-Thomson, Hulchanski, & Hwang, 2000; Suglia, Duarte, & Sande, 2011; Thomson, Thomas, Sellstrom, & Peticrew, 2009).

General Health

With respect to how survey respondents rated their health in general, 8% of rooming house tenants (2/26) reported that it is excellent, while 29% (7/26) said it is very good, 29% (7/26) said it is good, 29% (7/26) said it is fair, and 4% (1/26) said their health is poor. For respondents living in rental units, 7% of respondents indicated their health is excellent, 24% said it is very good, 38% said it is good, 25% said it is fair and 6% said it is poor. Those tenants living in rental units who find it harder to pay their rent also reported lower levels of health; for example, 60% of respondents who find it hard to pay their rent also reported that their health is fair or poor, while 28% of individuals who find it somewhat hard and 30% of individuals who do not find it hard to pay their rent reported the same ($p < 0.05$). No association was found between the quality of rental units and this question.

Mental Health

In terms of mental health, 19% of rooming house tenants (5/26) said their mental health is excellent, while 23% (6/26) said it is very good, 27% (7/26) said it is good, 27% (7/26) said it is fair, and 4% (1/26) said it is poor. For respondents living in rental units, 18% indicated it is excellent, 34% indicated it is very good, 33% reported that their mental health is good, 13% indicated it is fair and 3% indicated it is poor. Respondents living in rental units also reported lower mental health if they were living in units in greater need of repair ($p < 0.001$) and if they found it harder to pay their rent ($p < 0.05$). For example, 40% of those who reported that it is difficult for them to pay their rent also indicated their mental health is fair or poor, versus 19.15% for individuals who find it somewhat hard and 3% of individuals who do not find it hard to pay their rent. In addition, 35% of respondents living in units requiring major repair reported having fair or poor mental health, while 21% and 12% of individuals living in units requiring minor repairs and general maintenance, respectively, indicated the same.

Stress

For the amount of stress respondents experience in their lives, 4% of respondents (1/26) living in rooming houses said most of their days are not at all stressful, 15% (4/26) said they are not very stressful, 42% (11/26) said they are a bit stressful, 31% (8/26) indicated they are quite stressful, and 8% (2/26) said most of their days are extremely stressful. With those living in rental units, 11% of respondents indicated that most of their days are not at all stressful, 24% said their days are not very stressful, 44% said their days are a bit stressful, 17% said their days are quite stressful and 4% said their days are extremely stressful. For individuals living in rental units, there is an association between stress level and how difficult it is to pay rent: 72% of individuals who indicated they have a hard time paying their rent experience days which are quite a bit stressful or extremely stressful, versus 13% of those who do not find it hard and 28% of those who find it somewhat difficult to pay their rent ($p < 0.001$). We also found an association between one's stress level and the state of repair of one's rental unit: 41% of individuals living in units requiring major repairs experience days which are quite a bit stressful or extremely stressful, versus 16% for individuals living in units requiring general maintenance only and 28% for those living in units requiring minor repairs ($\chi^2 = 24.91$; $p < 0.001$).

Satisfaction with Life

In terms of satisfaction with their lives as a whole, answers ranged from 1 (very dissatisfied) to 10 (very satisfied). For respondents living in rooming houses, the mean value is 6.04 (SD 2.35). For tenants living in units, the mean value is 7.22 (SD 2.27). For individuals living in rental units, there is an association between satisfaction with life and how difficult it is for respondents to pay their rent ($p < 0.05$): for those finding it very hard to pay their rent, the mean satisfaction with life is 5.67 (SD 2.54) versus 6.73 (SD 2.16) for those finding it somewhat hard and 7.59 (SD 2.20) for those reporting that it is not hard for them to pay their rent. There is also an association between satisfaction with life and the state of repair of the respondent's unit ($p < .05$): for those tenants living in rental units requiring major repairs, the mean satisfaction with life is 6.33 (SD 2.50) versus 6.83 (SD 2.23) for those living in units requiring minor repairs and 7.44 (SD 2.21) for those in units requiring general maintenance only.

Sense of Belonging to the Local Community

With respect to sense of belonging to one's local community, and for rooming house tenants, 8% (2/26) said it is very strong, 31% (8/26) said it is strong, 42% (11/26) said somewhat weak and 19% (5/26) said very weak. For renters living in units, 21% said it is very strong, 54% said it is strong, 19% said it

is somewhat weak and 5% said it is very weak. Individuals living in rental units requiring greater repairs reported less sense of belonging to their community ($p < 0.05$), as did those who experience a harder time paying rent ($p < 0.001$).

Overall, and with the exception of one's general health, rooming house tenants reported poorer mental health, greater stress, lower satisfaction with life, and less sense of belonging to one's community compared to individuals living in rental units. Our data also show that, on the whole, rooming house tenants experience greater housing instability. Placing these findings in a larger body of scholarship that has identified a connection between housing and health, our local results may signal that the differences we found between these two groups of renters could be associated with the more precarious housing histories of rooming house tenants, including the number of moves they make and their experiences with homelessness.

Additionally, results could suggest that while rooming houses are a source of affordable housing for single men in the CBRM, they are only a step along the housing continuum. In other words, being housed in an apartment of better quality, and which provides an opportunity to integrate into the community more fully, may result in better mental health, less stress, and greater satisfaction with life and sense of community. Finally, our data suggest that rooming house tenants could benefit from community-based, mental health outreach and support, due both to their lower self-reported health and because many respondents indicated that their place of residence does not meet their day-to-day needs in relation to accessing mental health services. Additionally, rooming house tenants overwhelmingly reported that they typically travel by foot.

With respect to our findings on rental housing tenants specifically, the associations we identified between state of repairs and health outcomes, as well as difficulty paying rent and health outcomes, also fit within the large body of literature that has concluded that secure and adequate housing is a major determinant of health. Because this literature and our data identify that quality of the stock matters with respect to the well-being of tenants, those implementing Housing First locally may need to pay more attention to the condition of the units provided to those participating in this program. Overall, the results of this CBRM-based research, taken together with the large body of scholarship on this topic, suggest that investments in good housing and in keeping people housed are also investments in the well-being of local residents.

References

- Bonnefoy, X. (2007). Inadequate Housing and Health: An Overview. *International Journal of Environment and Pollution*, 30(3-4), 411-429.
- Bryant, T. (2004). Housing and Health. In D. Raphael (Ed.), *Social Determinants of Health: Canadian Perspectives*, 217-232. Toronto, ON: Canadian Scholars' Press.
- Canada Mortgage and Housing Corporation. (2016a). *Cape Breton: Population, Households and Housing Stock: Household Income – Income Ranges*. Retrieved from Housing Market Information Portal.
- Canada Mortgage and Housing Corporation. (2016b). *Cape Breton: Population, Households and Housing Stock: Household Size*. Retrieved from Housing Market Information Portal.
- Canada Mortgage and Housing Corporation. (2016c). *Cape Breton: Population, Households and Housing Stock: Households with Seniors*. Retrieved from Housing Market Information Portal.
- Canada Mortgage and Housing Corporation. (2016d). *Cape Breton: Population, Households and Housing Stock: Period of Construction and Condition of Dwelling*. Retrieved from Housing Market Information Portal.
- Evans, G. W., Wells, N. M., Chan, H. Y. E., & Saltzman, H. (2000). Housing Quality and Mental Health. *Journal of Consulting and Clinical Psychology*, 68(3), 526.
- Fuller-Thomson, E., Hulchanski, J. D., & Hwang, S. (2000). The Housing/Health Relationship: What Do We Know?. *Reviews on Environmental Health*, 15(1-2), 109-134.
- Leviten-Reid, C. & Horel, B. (2016). *Rental Housing in Cape Breton Regional Municipality in the Context of Homelessness and Housing First: A Research Report*. Sydney, N.S.: Cape Breton Community Housing Association.
- Leviten-Reid, C., & Lake, A. (2016). Building Affordable Rental Housing for Seniors: Policy Insights From Canada. *Journal of Housing for the Elderly*, 30(3), 253-270.
<http://dx.doi.org/10.1080/02763893.2016.1198738>
- Pennock, M., Pennock, M., Pannoza, L., & Colman, R. (2008) Glace Bay GPI Community Profile. Np: GPI Atlantic. <http://www.gpiatlantic.org/pdf/community/glace.pdf>
- Robson, C. (2011). *Real World Research*. West Sussex, UK: John Wiley and Sons Ltd.
- Statistics Canada. (2011). *Housing Tenure Including Presence of Mortgage and Subsidized Housing (7), Shelter-cost-to-income Ratio (5A) and Household Type (9) for Owner and Tenant Households in Non-farm, Non-reserve Private Dwellings of Canada, Provinces, Territories, Census Divisions and Census Subdivisions, 2011 National Household Survey*. Retrieved from 2011 National Household Survey Data Tables: <http://www12.statcan.gc.ca/nhs-enm/2011/dp-pd/dt-td/Rp-eng.cfm?LANG=E&APATH=5&DETAIL=0&DIM=0&FL=A&FREE=0&GC=1217030&GID=0&>

GK=3&GRP=0&PID=107595&PRID=0&PTYPE=105277&S=0&SHOWALL=0&SUB=0&Temporal=2013&THEME=98&VID=0&VNAMEE=&VNAMEF

Statistics Canada. (2013). Cape Breton District Health Authority (Health Region), Nova Scotia and Nova Scotia (table). *Health Profile*. Statistics Canada Catalogue no. 82-228-XWE. Ottawa. Released December 12, 2013. <http://www12.statcan.gc.ca/health-sante/82-228/index.cfm?Lang=E>.

Suglia, S. F., Duarte, C. S., & Sandel, M. T. (2011). Housing Quality, Housing Instability, and Maternal Mental Health. *Journal of Urban Health*, 88(6), 1105-1116.

Thomson, H., Thomas, S., Sellstrom, E., & Petticrew, M. (2009). The Health Impacts of Housing Improvement: A Systematic Review of Intervention Studies from 1887 to 2007. *American Journal of Public Health*, 99(S3), S681-S692.