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## ***Viable Accommodations?***

*Living in Poverty and the Dilemmas of Sharing Housing*

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*Tim Richards*  
&  
*Nicole Lindsay*

*July 2003*



**Vancouver Island Public Interest Research Group**  
SUB B122, University of Victoria  
PO Box 3035, STN CSC, Victoria, BC, V8W 3P3  
Phone: (250) 472-4386 Fax: (250)721-7285  
email: [research@vipirg.ca](mailto:research@vipirg.ca), [www.vipirg.ca](http://www.vipirg.ca)

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# ABSTRACT

The Capital Region of Victoria, British Columbia, has one of the highest rent housing markets and lowest vacancy rates in Canada. Past research has documented that poverty forces people into inadequate and unsafe housing. This research is a study of whether shared housing is a viable means by which people in poverty can improve their living circumstances. It seeks to identify what practical issues would need to be addressed and how such housing could be facilitated. These questions are answered through a community based research methodology by drawing on the perspectives and experiences of people in poverty through information obtained through focus groups. By circumstance, the six focus groups that were involved in the study were composed primarily of women, and people who are using the services of community organizations. The study concludes that shared housing has the potential to improve the living circumstances of people in poverty. However, the participants clearly stated the negative aspects of shared housing and identified supports that should be in place to establish and support such housing. The conclusions and recommendations of the report build on these positions with additional observations of the researchers.

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# 1 INTRODUCTION

This research undertaking was modest in scope. It grew out of our work and personal experiences, and was limited by the time and resources available through our work at the Vancouver Island Public Interest Research Group (VIPIRG). Our general area of concern was the housing crisis facing people in poverty in the Victoria region. From this large and complex reality we sought to study an aspect of poverty and housing which could possibly be translated into immediate benefits for people in poverty. Thus we settled on the question of whether shared housing can be a means for people in poverty to improve their living circumstances, for instance in regard to affordability, safety or stability.

*“When my son could afford to pay the rent, or half the rent, it was affordable for me to live. I’ve looked at bachelor suites and one bedrooms, and I can not afford to live on my own.”*

We were clear from the outset that we do not regard shared housing as a solution to the housing crisis. Clearly, through our governments we must increase income assistance rates to reflect actual housing expenses, must invest in affordable housing, and must legislate an above poverty minimum wage. This has been well documented through past research. It is also clear that past and present governments are not willing to do this. For the foreseeable future people in poverty will be caught in a rental market in which their limited incomes force them to live in inadequate and unsafe accommodation. Thus, in the interests of undertaking research with a possible practical benefit, we decided to study shared housing as an immediate, albeit limited, means for people to improve their living circumstances.

## 1.1 PERSONAL CONTEXTS

**Nicole Lindsay:** My experience with housing comes primarily from the personal challenges I have faced over the years as a low-income two-parent family and also as a single parent of two children. My six year old son has moved over ten times in his lifetime, living at various times in basement suites, apartments, shared houses, and a converted school bus. I now live with my two children in subsidized housing. I am currently a graduate student in the English Department at UVic., and a workstudy research assistant at VIPIRG.

**Tim Richards:** This research project stemmed from my involvement in end to poverty work and experiences of the past fifteen years. During this time I have lived and worked with people with disabilities, lived and worked in a poor barrio in Cochabamba, Bolivia with indigenous people, and for seven years did front-line income assistance and employment insurance legal advocacy with the Together Against Poverty Society in Victoria, B.C. I have lived in shared housing for all but one year, enjoying its benefits and working through some of its downsides. My work since July of 2002 at VIPIRG has allowed the time and resources to do the work of this project.

## 1.2 Societal Context

*"We had friends who were couch surfing for four months, and they were a family of four, but they couldn't find a place that they could afford."*

The systemic realities of the housing crisis in which people in poverty live has been well documented elsewhere. The information that follows is a very brief survey of some basic information relating to housing and poverty in the Victoria region. For more extensive information, we suggest to readers begin with the Capital Urban Poverty Project (CUPP) report and Working Paper # 1 of the Regional Housing Affordability Strategy referenced in the bibliography.

### **NUMBERS OF PEOPLE IN LIVING IN POVERTY**

47,000 people in the Capital Region District live on an income below the Statistics Canada low income cut-off, approximately 15% of the population (CUPP). In January of 2003, 13,995 citizens of the CRD received income assistance (source: Ministry of Human Resources).

### CORE HOUSING NEED

Table I below presents the percentage of income that people on income assistance must pay to rent the average priced apartment in the Capital Regional District. These percentages do not include the housing costs of utilities or phone service.

**Table I**  
**Rent in Victoria (CRD) as a Percentage of Income Assistance**

	<b>Single Adult</b>	<b>Single Parent with one child</b>	<b>Two Parents with two children</b>
Rent*	Bachelor apt. \$482.00	2 bdrm apt. \$751.00	3 bdrm apt. \$853.00
IASupport	\$ 185.00	\$ 325.58	\$ 401.06
IA Shelter Allowance	325.00	520.00	590.00
Family Bonus	0.00	114.83	229.66
Child Tax Benefit	0.00	92.00	184.00
<b>Total</b>	<b>\$ 510.00</b>	<b>\$ 1052.41</b>	<b>\$ 1404.72</b>
Percentage of Income	95%	71%	61%

\* The rent amounts are the average for each apartment size, and are taken from the Canada Mortgage and Housing Rental Market Report, 2001 Survey, Metro Victoria (October 2001).

Table II below presents the percentage of income that people living at the poverty line (Statistics Canada low-income cut offs) must pay to rent the average priced apartment in the Capital Regional District. The income levels are income before income tax, and thus the rent as a percentage of disposable income is higher than the percentages given. These percentages do not include the housing costs of utilities or phone service.

**Table II**  
**Rent in Victoria (CRD) as a Percentage of Income**  
**for the 47,000 People below the Poverty Line**

	<b>Single Adult</b>	<b>Single Parentwith one child</b>	<b>Two Parentswith two children</b>
Rent*	Bachelor apt. \$482.00	2 bdrm apt. \$751.00	3 bdrm apt. \$853.00
Poverty Line \$/month (Low income cut-offs)**	\$1376.33	\$1720.33	\$ 2590.00
Percentage of Before Tax Income	35%	44%	33%

\* The rent amounts are the average for each apartment size, and are taken from the Canada Mortgage and Housing Rental Market Report, 2001 Survey, Metro Victoria (October 2001)

\*\* These numbers are based on the National Council of Welfare, Welfare Incomes 2002, page 79.

#### SHORTAGE OF AFFORDABLE HOUSING STOCK

5.4% of the housing stock in the Capital Regional District is Social Housing Units (6,947 of 129,350, 1996 Census). In April 2002, there were 1,700 people and families on the Capital Region Housing Corporation wait list for subsidized housing, the highest levels since January of 1998. In comparison with 2000, there was a 400% increase in applicants for the first five months of the year for BC Housing (up from 56 to 277).

The statements and personal circumstances of those in our research discussion groups confirmed the above realities of unaffordable housing.

*"My husband and I are trying, were trying, to raise kids on about \$1,200 a month. And if we weren't in housing right now, we wouldn't make it, because we need three or four bedrooms, and have you seen the price of those places lately? I just about fell over. I saw some of them for, you know, \$2,500. The income just can't keep up with it."*



## QUALITY OF HOUSING

*"I've had living situations where one person gets a boyfriend and then there's another person living with you."*

The above information addresses the affordability of housing in the Capital Regional District. The problem of the quality of housing is of related and equal importance. Limited income often forces people in poverty to live in unsafe and unhealthy accommodations. This includes, among other problems, accommodations without locks on doors, with broken windows, with structural defects, with pest infestations, damp and moldy suites, and suites without heat or other services.

## FINANCIAL INCENTIVE FOR SHARED HOUSING

Part of the financial incentive for shared housing is apparent in the rental information in Table III above, which is taken from the October 2001 CMHC Rental Market Report.

**Table III**  
**The Financial Benefit of Shared Housing**

<b>Accommodation</b>	<b>Rent</b>	<b>Rent per Bedroom</b>
Bachelor Suite	\$ 482	\$ 482
One Bedroom	592	592
Two Bedroom	751	375
Three Bedroom	853	284

This information indicates that shared housing offers the potential benefit of reducing rent costs by approximately \$100 per month with each additional roommate in the apartment, from \$482, to \$375, to \$284 per month.

## BARRIERS TO SHARED HOUSING

Many people in poverty have income assistance as their source of income, and face barriers to entering shared housing due to legislation and policy applied by the Ministry of Human Resources. If the Ministry takes the view that a recipient's roommate is their spouse, then the recipient will have their benefits cut back or cut off entirely. The Ministry interprets the legislation as requiring the legal landlord to confirm that a recipient resides at a residence before it will issue a shelter allowance. Not accepting the confirmation from a roommate can prevent a person from receiving their shelter allowance and thus living in shared housing. The law and policy regarding the availability and repayment of security deposits can further hinder moving into shared housing.

## 2 RESEARCH METHODOLOGY AND METHODS

Our research study was developed to address the questions: “Is shared housing considered a desirable option by persons in poverty to improve their living circumstances? If so, is it viable, for which persons, what practical issues would need to be addressed, and how could the creation of this form of housing arrangement be facilitated?”.

We intentionally did not narrow the definition of shared housing. For our purposes we presented “shared housing” as a term that is meant to characterize a living arrangement in which people live as roommates or housemates in an apartment, house or rooming house. They share some house facilities such as kitchens, bathrooms or living areas. They may or may not share a tenancy agreement and rent and utility expenses. The arrangements can vary from casual, such as roommates sharing a house, to formal co-operative agreements.

As much as our time and resources allowed, we pursued a community based research methodology. While we did not consult with research participants directly in designing the research study, we did seek input into the usefulness of this project and its methodology from the staff of community organizations that provide front line services. Some of these staff are involved in providing housing related services. This assisted to ensure that our study was grounded in the housing realities of people in poverty and was one that had the potential to lead to positive change for them. We also used our community based knowledge and experience of housing and poverty issues in developing the study. A guiding objective throughout the study was to draw from the experiences of people in poverty to gather their answers to the research question of whether shared housing is a viable means for persons in poverty to improve their living circumstances.

*“I think part of it is that we thought just because we were good friends we would make good roommates, and that wasn’t so, and I think part of the problem is that we didn’t lay out any guidelines beforehand and we should have.”*

*“ . . . I shared in a house with five altogether, and I wouldn’t recommend that to anybody. And - five people - a few stay, but . . . it’s a revolving door, and you have no idea what they are bringing with them, we all have baggage.”*

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*“It’s hard to find somebody that you can live with. Because if you think about it, that’s your space outside of the world - there’s the world, and there’s your home. When you’re sharing with someone else, that’s something that is really important to a lot of people, just to have that space. And so you have to find a balance with that person that you’re sharing it with. Because if you don’t have that balance, it just doesn’t work.”*

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## 2.1 THE FOCUS GROUPS

*"My worst roommate was an untreated schizophrenic who heard and saw things that weren't there. He also had a nasty habit of going down town and getting drunk and coming home and beating up the people he was living with."*

*"I had friends that I lived with when I had my oldest daughter, it was actually pretty helpful. They would help out with her and they would also help out if I needed a sitter to go and do errands and whatever, and they would fill in for that. It worked out good that way. And they didn't really interfere with the parenting aspect because I pretty much set my rules down that way."*

Focus groups were the primary method of information collection. This choice was made as we wanted to collect information through opened ended discussions that were as wide ranging as possible. One intended benefit was that the experiences of each person would spark comments from others, either in agreement or disagreement.

Our options were either to bring together groups ourselves or to meet with pre-existing groups. We chose the latter as the participants in such groups would have a familiarity and comfort with each other that would facilitate discussion, and also due to the difficulty in constituting the former. We drew upon our existing contacts in the community in finding focus groups. We made requests to assist us to the organizers of twelve groups of low-income people, and from this we were able to hold six focus group discussions.

We anticipated that many of the groups would be composed of women only. For this reason, prior to commencing the focus group discussions, we decided that a woman would facilitate groups composed exclusively of women. Our reason for this is that some of the issues for women concerning shared housing, such as safety, may relate to men. As the presence of a man could inhibit discussion of such issues, we decided upon this practice.

Our focus groups were with participants in the Women's Supportive Housing Program, the Young Parent's Support Network, the Victoria Best Babies Program, the Burnside Gorge Community Association, the Victoria Single Parent Resource Centre, and the Blanshard Community Centre.

These groups have at least two characteristics relevant to interpreting our findings. The first is that the participants were almost exclusively women. Five of the 6 groups were composed exclusively of women, and 38 of the approximately 41 participants were women (due to late comers it is not possible to have a precise number).

The second characteristic of the focus groups is that because we were working through the sponsoring groups, the participants were accessing the services of community organizations. In this respect they are not representative of all people in poverty, or on low income. Further, some of the participants sought these services due to a need for social or other supports. In some cases this may indicate, or correlate to, a difficulty in living in shared housing circumstances.

The focus group sessions were in two parts. We took approximately 30 minutes to introduce ourselves, the research project, and the participants, to read and sign the consent form, and to have participants complete the participant information sheet. The facilitated discussions ranged between 30 and 75 minutes.

Our research tools are found in Appendix A. These include the consent form signed by each participant, a participant's information sheet of thirteen questions that is in part a participant profile sheet, a worksheet, and the focus group questions. With the consent of the participants the discussions were tape recorded and later the comments in summary were typed out along with quotes on key issues.

We piloted both our research tools and our discussion questions and format with a group of volunteers prior to beginning the focus groups as a means of anticipating problems and improving the research tools and information collection.

## 2.2 PROFILE OF FOCUS GROUP PARTICIPANTS

The following information, except where noted, is summarized from the table of data on the focus groups in Appendix B. The 6 groups ranged from 3 to 12 participants, and involved approximately 41 people in total.

While the participants shared in common the reality of living in poverty, there was considerable diversity amongst them. In age they ranged from 23 to 65. In the groups, the average age varied from 27 to 48. Some were people with mental disabilities. Approximately 30% lived alone, approximately 40% were single parents, and approximately 17% were in two parent families. The income source for 36% of participants was income assistance, for 33% it was paid employment. For the other third, their incomes were a mix of income assistance and paid employment, and other government income.

In regard to current housing circumstances, 11% of the participants currently lived in shared housing. Forty three percent of the 35 responding currently lived in subsidized housing. Participants ranged from 0 to 8 moves in the previous two years. Thirty eight percent of the participants responding had not moved in the previous two years, 21% had moved once, 18% had moved twice, and 18% had moved three times in the previous two years. This data was compiled from the information in separate data sheets for each group. The groups averaged 0.2 to 3 moves in the previous two years. Eighty eight percent of participants had lived in shared housing before.

*"When you're alone raising kids, there could be that balance where you need help, but parental roles can get shady."*

*"I also had a room that had a common living room area, and there was myself and four other women. It was in the basement of this Christian couple's home and they specifically opened it to young women. It was very positive because we set up a chore schedule, and we discussed the fact that some people had allergies, so certain foods we tried not to cook. We each tried to take a night when we would make dinner."*

*"I didn't have enough money to pay off the bills myself, so it ended up going to collections and damaging my credit. That was a major downfall."*

In regard to the percentage of income spent on rent alone, this varied from 16% to 74%. The groups averaged from 29% to 48% in rent as a percentage of income. Due to incomplete and unclear responses, these percentages are not based on information from all participants.

We were unable to include other elements of diversity. Our participants were not racially or ethnically diverse. Two of the participants in one of the groups were immigrants. We pursued holding focus groups through community organizations promoting the interests of and providing services to first nations people, immigrants and refugees, men, and transgendered persons, but unfortunately we were not able to hold focus groups with those involved in their work and services.

# 3 FINDINGS AND DISCUSSION

The focus group discussions were loosely structured around the following questions:

1. What was your best shared housing experience, what are the benefits of shared housing?
2. What was your worst shared housing experience, what are the concerns or problems with shared housing?
3. What would you need before being willing to participate in shared housing? What community or other supports would help?
4. Is shared housing a viable option for persons in poverty to improve their living circumstances?

*"Landlords are a huge issue – they don't want to rent to multiple people."*

At the end of the information collection, we had approximately five and a half hours of audio tape discussion. The discussions were wide ranging and provided a great diversity of information, including relevant information beyond our specific research questions. From the audio tapes we were able to paraphrase 322 statements relevant to this research, and through the process of sorting and synthesizing gathered it under the following issues, needs, and supports identified as important to shared housing.

## 3.1 Participants' Shared Housing Experiences

- 3.1.1 Landlords
- 3.1.2 Financial
- 3.1.3 Social
- 3.1.4 Practical
- 3.1.5 Safety
- 3.1.6 Parenting and Children

## 3.2 Participants' Needs for Shared Housing

- 3.2.1 Landlords
- 3.2.2 Space and privacy
- 3.2.3 Practicalities
- 3.2.4 Interpersonal dynamics
- 3.2.5 Parenting and children

## 3.3 Supports Recommended for Shared Housing

## 3.4 Other Findings

*"That is another problem. It is not only the house and the housemates, but the landlords, or slumlords, and they take no responsibility. All they want is the rent money and they're gone, they're gone with the promise of fixing or 'I'll be back'."*

Our findings regarding each of these issues are presented below. The format of this is a summary of the general experience and perspectives of the participants, and contrary views, if any, were expressed. Following this, for each issue where there were pros and cons, we present our assessment of the implications of the findings for shared housing as a means for persons in poverty to improve their living circumstances. In section 3.4 we describe other important issues that arose during the discussion. Quotes from the discussions are provided as they often convey better than a summary the reality of people's experience. Conclusions and recommendations based on the findings are presented in subsequent sections.

## 3.1 PARTICIPANTS' SHARED HOUSING EXPERIENCES

### 3.1.1 LANDLORDS

*"Most landlords judge you on your income levels."*

**Findings:** The participants in three discussion groups initiated comments regarding landlords. Two comments were neutral, and all but one of the remainder were negative. The majority of the comments were that many landlords discriminate against families by refusing to rent to people with children. The problems of slumlords not taking responsibility were also brought forward. Two comments stated that landlords have legitimate concerns around protecting their investment and not taking on extra work.

*"Landlords won't rent to you if you say you have kids."*

**Implications:** Especially involving families with children, establishing workable relationships with landlord from the outset will be necessary for successful shared housing arrangements.

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*"It's more affordable."  
"Share utilities, share the rent, but then you share your space. So I don't know what price that has. That's a big price for me. I like my space."*

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### 3.1.2 FINANCIAL

*"A positive thing is lower costs in rent and utilities."*

**Findings:** Comments from participants in four of the groups supported that more affordable rent, utilities and other expenses including food were an incentive to be in shared housing. Some comments indicate that high rent levels combined with low incomes force people to live together.

*"I've known other people that have been saddled with up to \$1,200 phone bill."*

Balancing, and often outweighing this, participants in all six groups commented that financial issues are the hardest or worst aspect of shared housing. Roommates not paying rent or bills was a common experience, leading to credit problems. Another concern was having primary responsibility for paying rent and bills and having to chase roommates for money.

**Implications:** In order for shared housing to be a financial benefit for people, there must be means to ensure that people meet their financial responsibilities. In addition, housemates require safeguards to ensure a means to pay expenses that roommates fail to meet.

### 3.1.3 SOCIAL

**Findings:** Participants from four of the groups commented that shared housing created a home like atmosphere, good company, time for fun together, companionship and friendship. People also commented that shared housing can help to avoid isolation, depression and loneliness. It can also be an opportunity for people to develop friendships and practice social skills.

Participants from almost all groups identified social drawbacks including lifestyle and personality conflicts, increased stress, and issues around personal boundaries. Other problems mentioned included: too many outside people, losing friends, high turnover of roommates, and unreciprocated emotional attachments.

**Implications:** There are common, obvious and significant social benefits to shared housing, provided that roommates have a basic level of personality and lifestyle compatibility. There are also significant social challenges, and people entering into shared housing need to have the social skills to identify and deal with conflicts and issues that arise.

*"I used to be extremely shy, terribly shy, and I found with all these roommates I forced myself to be sociable with them and communicate with them. I wouldn't even be here if I hadn't learned that. That was a very good aspect."*

### 3.1.4 PRACTICAL

**Findings:** Several practical benefits to living in shared housing were identified by members of most of the discussion groups. These included sharing the work of cooking and other chores and the benefit of having larger living and outdoor spaces.

Participants from all groups identified a detailed list of the practical problems with living in shared housing. These included roommates with poor hygiene, cleanliness and housekeeping standards and unwillingness to contribute to housework. This included everything from keeping bathrooms clean to doing dishes and taking out garbage. Other problems related to roommates being inconsiderate, for instance smoking or using drugs in the house, destructive roommates, and roommates who stole or did not return belongings. Another practical disadvantage was lack of stability when roommate get partners, leave, or refuse to leave.

**Implications:** While shared housing offers practical advantages, it is clear that people considering shared housing need to anticipate and have means to resolve a diverse range of problems that can be expected.

*"For a lot of people (one benefit is) the companionship. Often times when people are suffering from illnesses, it's a very lonely time period in their lives, and it is nice to have someone there, just to share a bit."*

*"You don't know when you're out and you come home and everything is gone. You don't know when that is going to happen, it could happen any day."*



### 3.1.5 SAFETY ISSUES

*“One benefit is that you have control over who’s living with you. When you go into an apartment, you don’t have control over who’s living next door to you, upstairs from you . . .”*

**Findings:** While participants in two groups stated that shared housing can contribute to increased safety, especially for women, the majority of the comments in the majority of groups indicated that shared housing itself raises serious safety issues. Safety of children was mentioned as a specific concern. Other concerns ranged from people taking advantage of each other to roommates whose mental disabilities can make them dangerous. These were common and serious concerns. One comment concerned safety issues in relation to housemates who have drug addictions.

**Implications:** As stated by one participant, it is important that people not rush into shared housing. Shared housing can provide increased safety but it requires planning and knowledge of new roommates to avoid dangerous circumstances.

### 3.1.6 PARENTING AND CHILDREN

*“Just finding someone can be a big problem. And I think safety is a big issue. Especially with kids, you want to find someone you feel safe with.”*

*“His daughter had different rules that my kids. My kids don’t usually have treats because we can’t afford those kind of things, like a whole cupboard full of goodies. Those were their goodies and so then I would have to say ‘no, you can’t eat those’ which was different. Just having them there, let alone have them and not touch them, was kind of hard. She was always having chips and my kids couldn’t.”*

**Findings:** While participants in four of the groups stated benefits relating to children and parenting in shared housing, the majority of comments were concerns and problems. The benefits for children were having other children for playmates. The benefits for parents included the help of roommates providing childcare and thus allowing time to do non parenting activities, and single parents supporting each other.

Several problems associated with parenting and children in shared housing were identified. These included different parenting values and rules, for example about bedtimes, food, and discipline. Other issues raised were roommates’ interference with parenting and children, roommate resentments over expectations around providing childcare, and the effects of roommate turnover on children’s emotional attachments, security and trust. Children’s safety with roommates who are strangers was also a concern.

Other comments made by participants were that families have similar needs in regard to housing, that single people need to connect to and be comfortable with children, and that similar or shared ideas and expectations about raising children are important.

**Implications:** Given that there are numerous and complex potential problems, both single people and families need to be aware of the problems relating to parenting and children prior to entering shared housing. If they decide to proceed, they need to establish means of working through these parenting and children issues. Children need to be involved in the process and decisions.

## 3.2 PARTICIPANTS' NEEDS FOR SHARED HOUSING

### 3.2.1 LANDLORDS

Participants in three of the groups stated that having supportive landlords willing to rent to people is important for shared housing.

*"It really comes down to the landlords - there needs to be more incentive for landlords to rent to people who are sharing."*

### 3.2.1 SPACE AND PRIVACY

Participants in five of the groups stated that having privacy, adequate personal space, a nice house with lots of space were important to successful shared housing. Some participants indicated that having private bathrooms would be important for making shared housing work for them.

*"There's a lot of benefits for people to live in shared housing if you can find the right house."*

### 3.2.3 PRACTICALITIES

Participants in three of the groups stated that it is important to not go into shared housing out of desperation. Prior to living together people need time to meet and get to know potential roommates.

*"If I am going in there out of desperation I am already set up for a problem."*

Participants in four of the groups suggested that shared housing should be set up with clear rules and guidelines, and that written agreements would be helpful. An element of this would be setting up guidelines for resolving conflicts before they occur.

*"Sort of a group meeting so that we got to hash things out, and we had rules for it, no yelling, screaming, swearing. That worked very well."*

Some people stated that common goals, purposes and values would be important among roommates.

Participants discussed the importance for people to know how to mediate conflicts while living in shared housing. Participant suggested a forum in which roommates can talk about issues and resolve conflict.

Participants in three groups stated that people need to take responsibility and agree on household chores, rules and guidelines both before entering and while living in shared housing.

*"A signed contract of rules, it could join in with the bills."*

### 3.2.4 INTERPERSONAL DYNAMICS

*"I think the communication is a huge key in shared housing. You have to be comfortable enough to talk to the person you're living with."*

Participants from every group identified compatible lifestyles, personalities, and interests as some of the most important interpersonal needs for shared housing. Communication, clear boundaries and expectations were also identified as an important interpersonal skill for people living in shared housing.

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*"I've been fortunate, the people that move into my house seem to be women that are the same as me. We're mid thirties, we've probably all been in relationship, we're all on our own for some reason or another. People go to school and work and it has just somehow been a good spot. It is a moldy place, but the environment is good."*

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*"When that conflict happens, then kids are left in the middle of it . . . - . . . when you have a turnover of people, that's really hard on kids and their attachments."*

### 3.2.5 PARENTING AND CHILDREN

Participants identified specific needs around parenting and children including safety, respecting parenting rules, children getting along with each other.

*"I'd be worried with kids, about abuse and stuff like that."*

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*"When they (children) get home it is my safe place for them, and to have someone else living there, a stranger yet - I would want like a police criminal record check. I wouldn't like it."*

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### 3.3 SUPPORTS RECOMMENDED FOR SHARED HOUSING

The discussions produced a number of diverse suggestions to support shared housing.

Participants in four of the discussion groups suggested that resources to support shared housing should be created. Some participants suggested that this could be in the form of a resource center that could provide services such as a shared housing registry with a list of what housing is available, a method of screening prospective roommates, a list of profiles to match people with similar habits and interests, and a way to connect landlords with renters. This resource could also make information available through a website. Some more detailed resources that were suggested included a questionnaire to find compatible people, and could include references and criminal record checks for potential roommates.

Another group suggested having a list of bad or problem landlords and to make this available to prospective renters.

Some participants indicated that free workshops on communication or outside help with conflict management would also be helpful.

Participants of two groups stated that it would be useful to have an emergency fund to assist if roommates left without paying bills.

Another suggestion was that incentives for landlords such as tax breaks for renting to families would help make shared housing more available.

*"I think it would be a good idea to have a profile of people who want to live in shared housing. You kind of want to know a bit about the person."*

*"Definitely like a fund. If you are going to walk up and leave, I need you to know that if the bills are in my name, someone is still going to help me pay for them."*

*"There could be free communication workshops for people in shared housing."*

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*"If this was to be put in place, I would want like a screen, like a match-up. Say you didn't have a good friend that you could move in with but you were thinking of shared housing and you are a single mom, how can you ensure that the person you're sharing with is a match for you? Some kind of a non-profit agency that would screen people."*

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*"As a short term thing for the government, if they can't afford to build co-housing, some sort of rebate for landlords to have multiple people renting."*

*"That's a huge problem, if landlords were getting a tax break, they might be more willing to rent to families."*

### 3.4 OTHER FINDINGS

*“One problem is that if you’re on social assistance and you live with a man, and if someone thinks you’re a couple and reports you, you could have your benefits reduced or taken away.”*

*“The situation I am in now is a house with suites, so it is like a bunch of people in one house but everybody has their own contained suite, and it works out quite well. Once in a while we might share a meal or leave a Christmas present outside the door or something. You never feel that you are totally alone, but you do have your own space, and you are not too involved with the other people, so I think that that kind of housing is ideal.”*

While we did not initiate the topic, the discussions raised realities that the income assistance laws and practices of the Ministry of Human Resources are an obstacle to successful shared housing. One primary example of this is that the MHR may claim that roommates are spouses and thereby cut people off of, or reduce, their benefits. Shared housing thus raises the risk of complete loss of income. As a large number of those in poverty receive income assistance, the rules and practices of the MHR become a concern for shared housing.

In the course of the discussions, some participants offered an alternative model of shared housing. They preferred a living arrangement in which single people and families had private living spaces and then community rooms or buildings. This would address people’s desire for space and privacy with the benefits of sharing things, decreasing the workload, increasing community, providing and social and emotional support. Shared land was also an ideal for some participants. This is a living arrangement to be pursued, but will likely be limited by a lack of existing land and buildings set up for such community housing, and the lack of government support for building such housing.

Our discussions emphasized that people in poverty come to shared housing from diverse backgrounds and realities. Their values, lifestyles, desires and needs are diverse, and the success of shared housing will depend on whether in each arrangement it is adapted to the unique desires and needs of those living in it.

Before proceeding to conclusions and recommendations, several qualifications or limitations to this study need to be noted. While the participants were representative of people in poverty in many circumstances, such as a diversity of age, current and past living arrangements, income sources, ability and disability, we did not obtain information from people in poverty of other realities and experiences. Examples of this include first nations experiences, people from diverse cultural and ethnic backgrounds, and transgendered experience. There were also few male participants. As mentioned above, the circumstance that the participants were using support services of community organizations in some situations may relate to difficulty in managing social demands, such as that of shared housing. Had people from these background participated it may have led to adding to or modifying our conclusions and recommendations. Finally, a significant proportion, 43%, of participants currently lived in subsidized housing. This proportion is much higher than for the general population of persons in poverty, and thus the information we collected may under represent the views and experiences of those who do not live in subsidized housing.

Having noted this, from the experience of facilitating the discussion groups we are confident that the following conclusions and recommendations fairly represent key issues regarding the viability of shared housing for people in poverty.

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*"A lot of people end up in bad situations because they'll have a fight, and people don't know how to mediate conflict - especially when it's in your home, the first thing you want to do is leave that. So people will run rather than dealing with it, and so you get people who are totally stuck, just left there with their kids, and its really tough. Because then they get evicted if they can't find another roommate, and the cycle just continues because then they're just scrambling for anyone to take the place because otherwise they're gong to be evicted. So then it kind of puts them back in the situation where they'd like to be able to be pickier about who they're choosing, but they can't be because they're getting evicted - so it's kind of like an endless circle."*

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## 4 CONCLUSIONS

**CONCLUSION 1:** The general conclusion of our research project is that shared housing has the potential to improve the living circumstances of people in poverty. This is based on the statements of participants that it can have benefits including improved affordability, companionship, safety, and assistance with care of children. A caveat to this is that many participants stated that due to past negative experiences they would not consider living in shared housing again.

**CONCLUSION 2:** There are serious problems and challenges associated with shared housing. For each of the positive benefits, such as affordability, companionship, safety, and care of children, the participants stated that there were corresponding equal and usually much greater dangers and disadvantages.

**CONCLUSION 3:** Poverty itself increases the obstacles to successful shared housing. This conclusion is based on the statements of participants that people living in poverty have fewer financial resources to deal with emergencies and have less stability in their life circumstances.

**CONCLUSION 4:** Supports are needed to ensure the success of shared housing. This conclusion is based on the statements of participants that the negative aspects of shared housing can be anticipated and potentially avoided with proper resources and support. In addition, participants identified numerous supports that would help towards the success of shared housing arrangements.

**CONCLUSION 5:** Useful and effective supports for shared housing are essential from the outset. This conclusion is based on the fact that the unwillingness of many participants to consider living in shared housing again was based on past negative experiences. Even though shared housing can potentially be successful, negative experiences will cause shared housing to be rejected as an option for otherwise interested people.

**CONCLUSION 6:** Shared housing should not be pursued in a “one size fits all” manner. The diversity of backgrounds, experiences and desires of people in poverty suggest that it may be viable for some and not others. One of the challenges in creating shared housing is to build it to meet the many specific and diverse needs which will vary between different groups of people and between individuals.

**CONCLUSION 7:** The income assistance laws and the practices of the MHR adversely affect the ability of people in poverty to live in shared housing. This is a particularly urgent problem as the woefully inadequate shelter allowances paid by the MHR pressure people into living in shared housing.

# 5 RECOMMENDATIONS

## RECOMMENDATION 1:

That the systemic barriers to adequate affordable housing must be addressed. While the purpose of this research was to study shared housing, the information gathered from participants identified numerous barriers facing people in poverty in their efforts to find adequate and affordable housing. Whatever benefits can be available through shared housing arrangements, these do not diminish the urgency of:

- increasing the stock of affordable housing through government programs,
- increasing income assistance benefits to cover actual shelter expenses, and
- increasing the minimum wage to an above poverty level.

This recommendation confirms the results of other research.

## RECOMMENDATION 2:

That shared housing arrangements be supported through community based programs. This recommendation is made with the condition that significant resources are provided to ensure that safeguards are taken to ensure the safety and success of such housing. The basis for this recommendation is threefold. First, the realities of a shortage of housing, high rents, and the extent and depth of poverty will pressure people in poverty to live in shared housing. Secondly, many of the potential problems of shared housing can be anticipated and often avoided. Thirdly, a large number of the participants believed that shared housing should be facilitated and supported.

Efforts to create and support shared housing arrangements carry serious responsibilities. People's, including children's, physical, emotional and psychological safety and well being are at risk in shared housing. Support programs must be well prepared and operated.

## RECOMMENDATION 3:

That several specific services be created to support shared housing. The following list of shared housing services is based in part on the participants' suggestions and should be provided on a trial basis.

- A listing of people interested in shared housing, with their interests, backgrounds, family situation, references, etc.
- A listing of apartments available for shared housing.
- A listing of households looking for new roommates.
- A meeting place for people considering shared housing to meet others prior to sharing housing.
- Workshops on common issues and problems that arise in shared housing, including agreeing upon and setting ground rules and guidelines, stating expectations, communication, boundaries, dividing up chores.



- Written agreements on responsibilities in shared housing, and means of conflict resolution.
- A financial fund for emergencies with guidelines of what is available in what circumstances.
- Mediation services for issues and conflicts that arise.

**R ECOMMENDATION 4:**

That the people in poverty for and with whom shared housing is created or facilitated should be involved in establishing such housing. It was clear from the focus group discussions that people in poverty had clear and strong thoughts and feelings about shared housing and an understanding of its complexities. In addition to the consideration of people's right to decide the circumstances in which they live, shared housing has a higher prospect of success when those who will live in shared housing are actively involved in the process of the creating such housing.

**R ECOMMENDATION 5:**

That the income assistance laws and practice of the MHR be improved to enable people in poverty to live in shared housing. Beyond the positions set forth in recommendation 1, we recommend that the MHR classify people as spouses only when there is independent credible evidence to support this. Other recommendations in regard to the practices of the Ministry are beyond the scope of this study.

## 6 FINAL THOUGHTS

The process of this research study was engaging and stimulating. The topic elicited keen interest from those we consulted in the research field and those providing front line housing services through community organizations. While creating shared housing for people in poverty was not new, it had arisen through necessity in an ad hoc manner. We hope this study will initiate discussion, and as much as possible action, to create shared housing as an option for people in poverty as an intentional choice that can improve the quality of their lives.

We wish to end this report suggesting areas in which further work would be useful. Further fruitful research could be pursued with people in poverty who are currently living in shared housing. Specifically it would be useful to learn what are the benefits and obstacles they have encountered, what has contributed to success, and what has been successful in working through the problems that have arisen.

Our research entered into but did not explore fully the issues relating to shared housing for people with mental disabilities. Mental illnesses can be both a cause and consequence of poverty, and substandard housing significantly affects our mental well being. We were left wishing for further information on when shared housing is simply unrealistic for people with mental disabilities, when it would be viable, and with what supports.

Landlord realities raise complex issues. Given the shortage in the stock of affordable housing, the majority of people in poverty will be dealing with private landlords. One area of further study is whether landlords who would support shared housing can be found. There may be incentives to landlords in regard to having more stable tenants who will better care for their property by regarding it as a long term home.

For a large number of people in poverty their source of income is income assistance through the Ministry of Human Resources. Policy research on the barriers to shared housing as a result of the income assistance laws and Ministry policies would be beneficial in facilitating shared housing as a workable living arrangement.

A final area of interest is the cultural realities. The desirability of shared living arrangements varies widely between cultures. Poverty is in part a consequence of the excessive individualism and self interest of our society. For those with a different vision, the work and rewards of shared housing may be a way to create a more just and caring society from the ground up.

Again, our thanks to the women and men who participated in our discussion groups for making this study possible.

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APPENDIX A  
RESEARCH TOOLS

# ***SHARED HOUSING RESEARCH PROJECT CONSENT FORM FOR PARTICIPANTS***

Hi, and thanks for your willingness to participate in VIPIRG's shared housing research project.

We are Nicole Lindsay and Tim Richards, and we are researchers with the Vancouver Island Public Interest Research Group. VIPIRG is an independent student funded UVic policy and research organization. We undertake social justice and environmental research that will be of practical benefit to our community.

This research project is an effort to learn from persons living in poverty whether shared housing (i.e. sharing an apartment, house or rooming house with roommates or housemates) can be a way for people to improve their living circumstances (e.g. safety, affordability, . . .). We want to learn what are the benefits and the problems with such housing arrangements.

We will produce a written report with the findings from the eight to ten discussion groups we will be holding. If the results are that many people believe shared housing can improve their living circumstances, we will attempt to take the next step of establishing the community or other supports necessary to create and support such housing arrangements.

*We want to clearly state that we understand that the fundamental causes of the housing crisis facing persons living in poverty are abysmally inadequate income assistance rates, poverty level wages, housing shortages, high rents and lack of government investment in safe affordable housing. We strongly support increasing income assistance rates and the minimum wage, and that governments build affordable housing. Unfortunately, we do not foresee this occurring soon, and therefore we wish to see if pooling resources for shared housing can be an immediate means for persons in poverty to improve their living circumstances.*

The purpose of this consent form is to ensure that before you participate in the research project that you are aware of the following:

- that you understand the purpose and intended use of the research;
- that as researchers we will keep your personal information confidential;
- that you understand your participation is entirely voluntary. You are under no obligation to participate;
- that you may withdraw from participating at any time without giving a reason; and
- that you are entitled to the results of the research. This will be available through the community organization hosting the discussion group, VIPIRG's website [www.vipirg.ca](http://www.vipirg.ca), or by contacting us (ph. 721-8629).

Thanks for reading this. If you have any questions regarding the research or your participation, please talk to us before you sign this. And thanks again for your participation in the project.

Name:

Signature:

Date:

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# ***SHARED HOUSING RESEARCH PROJECT***

## ***PARTICIPANT INFORMATION***

*The information you provide on this sheet will be kept strictly confidential.*

Discussion Group: \_\_\_\_\_ Date: \_\_\_\_\_

1. Your Age: \_\_\_\_\_ Month and Year of Birth: \_\_\_\_\_

2. Your Gender: Female \_\_\_\_\_ Male \_\_\_\_\_ or: \_\_\_\_\_

3. Have you lived in shared housing before? \_\_\_\_\_

4. Your family status:  
Single \_\_\_\_\_ Single parent family \_\_\_\_\_  
Couple \_\_\_\_\_ Two parent family \_\_\_\_\_

5. In your household you live:  
Alone \_\_\_\_\_  
With a spouse / partner \_\_\_\_\_  
With your (including a partner's) children \_\_\_\_\_ If yes, how many? \_\_\_\_\_  
With roommates (including their children) \_\_\_\_\_ If yes, how many? \_\_\_\_\_

6. Describe your home:  
Single room (hotel, rooming house) \_\_\_\_\_ Bachelor apartment \_\_\_\_\_  
1 bedroom apartment / house \_\_\_\_\_ 4 bedroom apartment / house \_\_\_\_\_  
2 bedroom apartment / house \_\_\_\_\_ Other (describe) \_\_\_\_\_  
3 bedroom apartment / house \_\_\_\_\_

7. Your current household monthly rent is \$ \_\_\_\_\_ (not including utilities, unless  
these are paid as part of rent)  
Your amount of the household monthly rent is \$ \_\_\_\_\_

8. Are you in subsidized housing? Y \_\_\_\_\_ N \_\_\_\_\_

9. About how many times have you moved to a new place in the past two years? \_\_\_\_\_

10. Your (or your family's) source(s) of income:  
Income Assistance (including provincial disability benefits) \_\_\_\_\_  
Paid Employment \_\_\_\_\_  
Other government income support (EI, CPP, WCB, . . .) \_\_\_\_\_  
Other (describe) \_\_\_\_\_

11. Income: Your (or your family's) usual monthly income is \$ \_\_\_\_\_  
(after tax, and not including the Family Bonus and Child Tax Benefit)

12. Monthly amount you receive for the Family Bonus and the Child Tax Benefit:  
\$ \_\_\_\_\_

***SHARED HOUSING RESEARCH PROJECT  
PARTICIPANT'S WORKSHEET***

Key points we should know (optional):

Additional Comments?

How could we improve this discussion group session?

Would you be interested in meeting again to discuss being involved in a shared housing arrangement? Yes No

If so, your name: \_\_\_\_\_

Means of contacting you: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

## ***DISCUSSION GROUP QUESTIONS:***

1. Have you lived in shared housing before?
2. Describe your best shared housing experience, and what made it the best?  
AND / OR  
What benefits, if any, would shared housing provide for you?
3. Describe your worst shared housing experience, and what made it the worst?  
AND /OR  
What problems or concerns, if any, would shared housing raise for you?
4. What would you need before being willing to participate in shared housing?  
Including, are there community or other supports, existing or that need to be created, that would help?
5. Is shared housing a viable option for improving living circumstances for persons living in poverty?
6. Would you be interested in exploring shared housing further?



APPENDIX B

CUMULATIVE DATA FROM FOCUS  
GROUPS

Shared Housing Discussion Groups - Cumulative Data											
Information		Discussion Group							Total	Range	%
		WSH	YPSN	VBB	BGCA	SPRC	BCC				
Number of Participants *		9	3	7	2	7	8	36	2 - 9		
Gender	Female	9	3	7	2	7	5	33		91.7%	
	Male	0	0	0	0	0	3	3		8.3%	
Age	Range	33-58	27-29	25-39	28	23-56	32-65		23-65		
	Average	47.3	28	34.3	28	27.1	47.9		27-48		
# in Shared H. before	Y / Total	9 / 9	3 / 3	5 / 7	1 / 1	6 / 7	4 / 5	28 / 32		87.5%	
Living with . . .	Alone	6	0	0	0	0	5	11		30.6%	
	SP, alone	1	3	1	2	6	1	14		38.9%	
	2P, alone	1	0	4	0	0	1	6		16.7%	
	SH **	1	0	1	0	1	1	4		11.1%	
	Couple	0	0	1	0	0	0	1		2.8%	
	total	9	3	7	2	7	8	36		100.0%	
Current Dwelling		bach-4 bdrm	1-3 bdrm	1-3 bdrm	2-3 bdrm	1-3 bdrm	bach-4 bdrm		bach-4 bdrm		
In Subsidized Housing	Y / Total	4 / 8	2 / 3	0 / 7	2 / 2	2 / 7	5 / 8	15 / 35		42.9%	
Moves / 2 years	Range	0 - 3	0 - 3	1 - 8	2	0 - 4	0 - 1		0 - 8		
	Average	1.3	1.3	3	2	1.3	0.2		.2 - 3		
Current Rent (\$)	Range	200-510	258-540	155-900	500-700	250-665	200-570		155-900		
	Average	424	384	674	600	495	362.14		362-674		
Income Source	IA	4	1	0	1	3	4	13		36.1%	
	Pd. Empl.	1	2	5	1	1	2	12		33.3%	
	IA+Pd. Em	0	0	1	0	1	1	3		8.3%	
	Other Gov.	1	0	1	0	1	1	4		11.1%	
	Other	2	0	0	0	0	0	2		5.6%	
	total	8 / 9	3 / 3	7 / 7	2 / 2	6 / 7	8 / 8	34 / 36			
Income Amount (\$)	Responses	6 / 9	3 / 3	5 / 7	2 / 2	5 / 7	7 / 8	28 / 36			
	Range	6 - 2,000	1,073-1,720	964-3,290	1,157-1,800	700-1,072	660-1,787	600-3,290			
	Average	958	1,453	1,784	1,478	1,008	971	958-1,784			
Rent / Income (%)	Range	33-65	17-50	16-68	39-43	21-59	24-74		16-74		
	Average	43	29	37	41	48	40		29-48		
* These are the number of people who returned survey sheets. There was one participant in the BGCA group who did not return a survey, and approximately four in the BCC group.											
** Four people living in shared housing: 1. single person with single parent 2. Two parent family with roommate with one child											
3. Single person with roommate 4. Grandmother with daughter, three generations											
WSH: Women's Supportive Housing		YPSN: Young Parent's Support Network				VBB: Victoria Best Babies					
BGCA: Burnside Gorge Community Association		SPRC: Single Parent Resource Centre				BCC: Blanshard Community Centre					