

Victoria's Student Housing Crisis

A Report by the Vancouver Island Public Interest Research Group



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Acknowledgements

This work has been conducted on unceded and unsurrendered Coast Salish territories, specifically of the Lekwungen and W̱SÁNEĆ people. We would like to acknowledge the connection between ongoing settler colonialism and the forms of capitalism that produce the working conditions we are addressing in this report. This report resulted from a collective effort of students and researchers affected by the precarious housing situation in Victoria. We would like to thank the survey and interview participants who contributed to the project.

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The Vancouver Island Public Interest Research Group (VIPIRG) is a non-profit organization dedicated to research, education, advocacy, and other action in the public interest.

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Acronyms

VIPIRG	Vancouver Island Public Interest Research Group
UBC	University of British Columbia
SFU	Simon Fraser University
UVic	University of Victoria
UVSS	University of Victoria Students' Society
NGO	Non-Governmental Organization
POC	Person of colour
LGBT/LGBTQ	Lesbian, Gay, Bisexual, Trans and Queer

Definitions

Post-secondary student: An individual enrolled at an "eligible" institution and registered as either a full-time student or part-time student.

Racialized: There are contested definitions of racialization, but for the purpose of this research, we define the term as an individual who is a visible minority. This refers to individuals who can face discrimination based on their perceived race.

Executive Summary

Background

Finding affordable housing on and off-campus is becoming increasingly difficult for post-secondary students in Victoria, British Columbia. Lack of affordable housing has far-reaching impacts for both individual health and wellness and society.

Methodology

The intent of this study was to explore the experiences of students as they relate to rising housing costs in Victoria and beyond. Specifically, we wanted to understand whether housing costs are associated with impacts on physical health, mental health, academics and quality of life post-secondary for students. We carried out a mixed-methods study from June 2017 to August 2017 on student housing in Victoria. The study involved a quantitative survey of 386 post-secondary students from the University of Victoria, Camosun College and Royal Roads University, along with semi-structured interviews with 8 students from the University of Victoria.

Key Findings

- The majority of students are living well below the poverty line (UFCW 2009) and the majority of their income is being used to pay for housing costs.
- Housing in Victoria has a negative impact on students' finances, mental health, and diet
- Finding housing in Victoria is extremely difficult due to high rent, lack of housing, high competition, and illegal and discriminatory practices by property owners/managers
- The interviews supported the survey results

Key Recommendations

- UVic must invest in more affordable on-campus student housing
- UVic and UVSS must create solutions, such as a student housing database and grocery pick-ups, to ease the difficulties of finding housing and food in Victoria
- The City of Victoria must enforce punitive measures on predatory and discriminatory property owners/managers, and invest in affordable housing for students

1 Introduction

1.1 Background

In British Columbia, finding affordable housing is fast becoming a fantasy for students across the province. In 2014, nearly 11,000 students were on residence waitlists between the University of British Columbia (UBC), Simon Fraser University (SFU), and University of Victoria (UVic) (ABCS, 2016). Students enrolled in university have to contend with tuition costs along with rising costs of living, and poor housing and the financial burden of rent can add to the ongoing stresses of student life. According to a study conducted at the University of Victoria, 74% of students felt overwhelmed and 4.3% seriously considered committing suicide (NCHA, 2016). The average Canadian student graduates with \$35,000 of debt, and this financial pressure undoubtedly contributes to a student's sense of well-being (Hernandez, 2017). An alarming example comes from a student writing in *The Martlet*, the official student newspaper of the University of Victoria, about their decision to drop out of the university due to the high cost of rent, low vacancy rates, and lack of affordable housing in the city (Hrynchshyn, 2017). Clearly, the lack of affordable housing in Victoria is an issue that can no longer be ignored.

Students who migrate from places outside Canada are also significantly impacted by the housing crisis. From 2007 to 2013, international enrolment more than doubled, rising from 16,723 to 34,657. That amounts to 17,000 students that need to be housed in British Columbia (ABCS, 2016). This will increase as the Canadian government announced that it is planning to attract 450,000 international students by 2022, doubling current numbers (CBC, 2014). Moving from another country can be difficult, and this is amplified by the daunting task of finding housing in today's market. Therefore, it is important to explore student experiences with finding quality housing in Victoria.

It is also important to assess the impact of housing on students because policy and decision makers in the city can use the results of this study to develop better housing strategies for students in the city. For example, in 2009, a survey by the University of British Columbia found that 81% of students rated the academic benefits of living on campus as important or very important. According to a proposal by the Alliance of BC Students (ABCS) (2016), it is reasonable to believe that, should the government relax the restriction on debt for university residences, the case exists for the creation of over 20,000 new residence spaces in British Columbia. According to this proposal, 13,500 new residence units would be located in Metro Vancouver alone. According to the same study, the BC government could unlock \$1.8 billion in housing for \$18 million a year for ten years. This has the potential to increase affordable housing for students. The housing crisis is a detriment to student life and there is an urgent need to create solutions such as those proposed by ABCS. Unless solutions are implemented soon, the housing situation in Victoria will only continue to worsen.

Solutions to the housing problem in Victoria may also help other infrastructural and logistical problems in the city. For instance, a study from the University of British Columbia found that 91% of students view accessibility to the university and not needing to commute to be an important aspect of living on campus (McClanaghan 2009). This is important to note in developing new residences in or around universities. In Metro Vancouver, 8 of the 10 most overcrowded bus routes service a post-secondary institution. Some of those bus routes, like

the 84, begin and end at a postsecondary institution (ABCS 2016). It is proposed that moving students onto campus would lessen the overcrowding of those routes, allowing high demand transit service to relocate elsewhere in the system and better serve the region (ABCS 2016). Therefore, not only is the student experience positively altered, changes such as these may also positively impact society at large. The two issues are intertwined; consequently, when housing issues are unresolved the ensuing negative effects can also impact people outside post-secondary institutions.

Accessibility to affordable housing is a serious issue and its effects are far-reaching, affecting everything from individual mental health to the entire transit system. Poor quality housing has ill effects on mental health (Evans, 2003) and as Evans, Wells and Moch (2003) note: "good housing offers protection not only from the elements but also from negative social conditions." Therefore, finding appropriate housing for students is a protective factor, as well. Thus, to enable students to achieve their potential and prepare them to enter the workforce or pursue advanced studies, universities must make the relevant resources required for student success more easily accessible. Access to appropriate, affordable housing makes it easy for students to thrive at a pivotal point in their lives improving society as a whole (Araujo & Murray, 2010).

1.2 Objectives

The intent of this study was to explore the experiences of students as they relate to rising housing costs in Victoria and beyond. Specifically, we wanted to understand whether housing costs are associated with physical health, mental health, academics and quality of post-secondary experience for students.

While most of the aforementioned research provides important statistics on the current housing crisis in Victoria and elsewhere, there is a gap in the literature on the experiences of students coping with housing-related issues, especially in the Canadian context. The present study seeks to mitigate this gap by surveying students and collecting survey responses and narrative accounts of issues students may be facing due to the housing crisis. We aim to draw attention to the rising cost of housing for students in Victoria and to convey the importance of access to affordable housing. We hope to propose policy changes and recommendations based on this data. By providing this information, we hope it can become a stepping-stone for concrete change in Victoria and beyond.

2 Methodology

2.1 Research Questions

The following research questions guided this project:

1. How is the housing situation in Victoria affecting post-secondary students in the city?
2. What is the impact of the housing situation in Victoria on students' academics, physical and mental well-being?
3. What are the experiences of students with regard to housing in Victoria?

2.2 Research Design

We carried out a mixed-methods study from June 2017 to August 2017 on student housing in Victoria. The study involved a quantitative survey of 386 post-secondary students from the University of Victoria, Camosun College and Royal Roads University, the three largest post-secondary institutions in the city. In addition to quantitative methods, qualitative analysis can help achieve an in-depth understanding of the individual's experiences and perspectives (Patton, 2001). Therefore, we also conducted qualitative semi-structured interviews with 8 students from the University of Victoria.

2.3 Surveys

Surveys were disseminated via social media, primarily through Facebook, and Survey Monkey was used to collect the responses and results. Responses were collected from July 7, 2017 to August 8, 2017. The survey questionnaire and qualitative interviews consisted of questions regarding housing status, financial status, the effects of housing on academics and physical and mental health, along with students' experiences with housing in Victoria.

2.4 Interviews

We interviewed 8 students at the University of Victoria to better understand the contours of the housing experience in Victoria. The purpose of the qualitative informant interviews was to increase the level of understanding of how housing costs impact the daily lives of students and to obtain a variety of perspectives regarding the housing crisis in Victoria. Data analysis for the interviews was carried out using qualitative methods outlined by Braun and Clarke (2006) and Glaser and Strauss (1967), which involves identifying, categorizing, classifying, and coding primary themes in the data. Interview participants were volunteers recruited through word-of-mouth and online advertising. All interview participants signed consent forms prior to the interview. The interview participants were compensated with gift cards worth \$10 for their time. Interviews were carried out and recorded by the VIPIRG research assistant and analyzed by VIPIRG's research coordinator. Interviews were semi-structured and designed as close to conversation in style as possible. Interviewees knew the broad topic and were asked to give opinions on housing in Victoria.

2.5 Community-based Action Research

This report is part of a community-based action research project. Community-based research is an attempt to work against exploitative research practices and emphasize collaboration and co-creation of knowledge between research participants and researchers. Rather than research on this particular issue, this is research with the people affected by this particular issue. For some VIPIRG staff, the impetus to explore these issues came directly from personal experiences and struggles with housing in Victoria. The results of this research will be used by VIPIRG and other community organizations in ongoing campaigns and efforts to fight for affordable housing in Victoria.

2.6 General Ethical Criteria for VIPIRG Research Projects

VIPIRG's research projects must have a public benefit, reflect honest findings, and treat participants and the surrounding environment fairly. Additionally, VIPIRG does not make data available for secondary research unless participants have expressly consented to this. More information can be found on our website at <http://www.vipirg.ca/ethical-guidelines/>

2.7 Limitations

Because the study was conducted during the summer, it is possible that we were not able to access students who may have left the city for the qualitative interviews. However, we ensured that surveys were conducted online so that students with access to the internet could access the survey anywhere. More women responded to the survey than men which confirms the pattern found reported by established studies on the subject (Curtin et al. 2000; Tarnai & Moore 2004; Singer et al. 2000). Furthermore, studies also show that white people are more likely to participate than non-white people (Curtin et al 2000; Groves, Singer, & Corning, 2000; Voigt, Koepsell & Daling, 2003) and it is important to keep this in mind when considering the results of the study.

3 Results

3.1 Survey

As Table 1 shows, a total of 328 students surveyed were undergraduate students, along with 46 graduate students and 12 continuing or special students. The majority of respondents (92.99%; n=358) were University of Victoria students. Most of the survey respondents were female (72.80%); the disproportionate response from female students in the survey is not unsurprising as research shows that women are more likely to respond to online surveys (Curtin et al. 2000; Tarnai & Moore 2004; Singer et al. 2000; Sharkness & Miller 2013). Respondents ranged from 18-53 years of age with the majority of respondents being 23 years old and under (70.34%; n=381). Most of the respondents reported that they did not identify as a visible minority, while 67 students (17.36%) identify as a visible minority, and only 5.44% stated that they self-identify as an Indigenous/Aboriginal person of North America (i.e. First Nations (status, non-status, treaty or non-treaty), Métis, Inuit, or Native American). The survey respondents included 92 students (23.83%) who identified as members of the LGBT* community. While 20% of the University of Victoria student body is composed of international students, only 6.23% of survey respondents indicated that they were international students.

Table 1 Respondents' Student Status

Student Status	Responses	
Undergraduate student	84.97%	328
Graduate student	11.92%	46
Continuing/special student	3.11%	12
	Answered	386

Table 2 Respondents' Post-Secondary Institution

Answer Choices	Responses	
University of Victoria	92.99%	358
Royal Roads University	0.52%	2
Camosun College	6.49%	25
		385

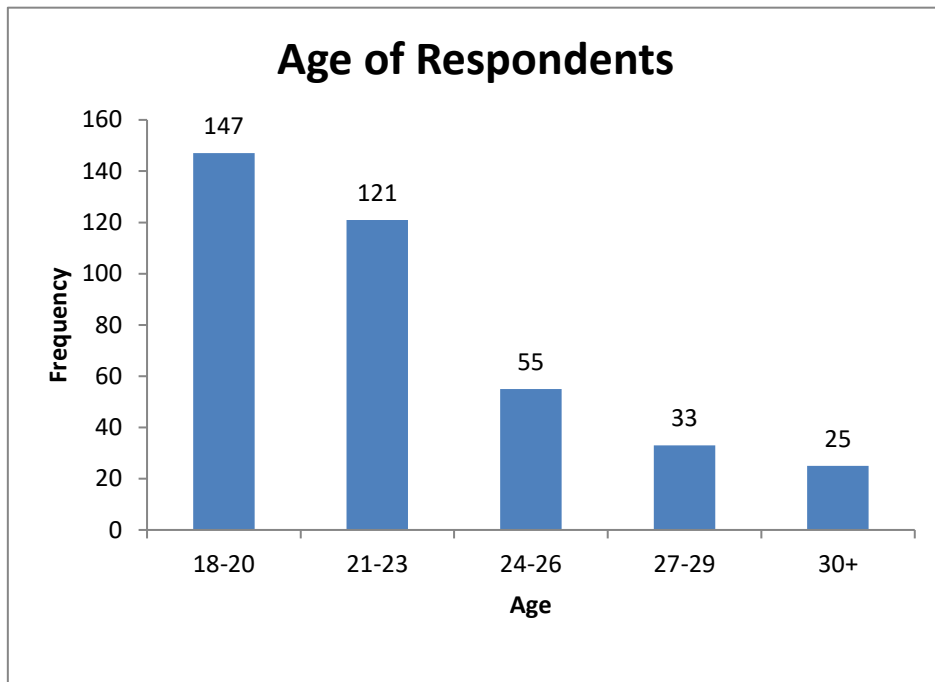


Figure 1 Age of Survey Respondents

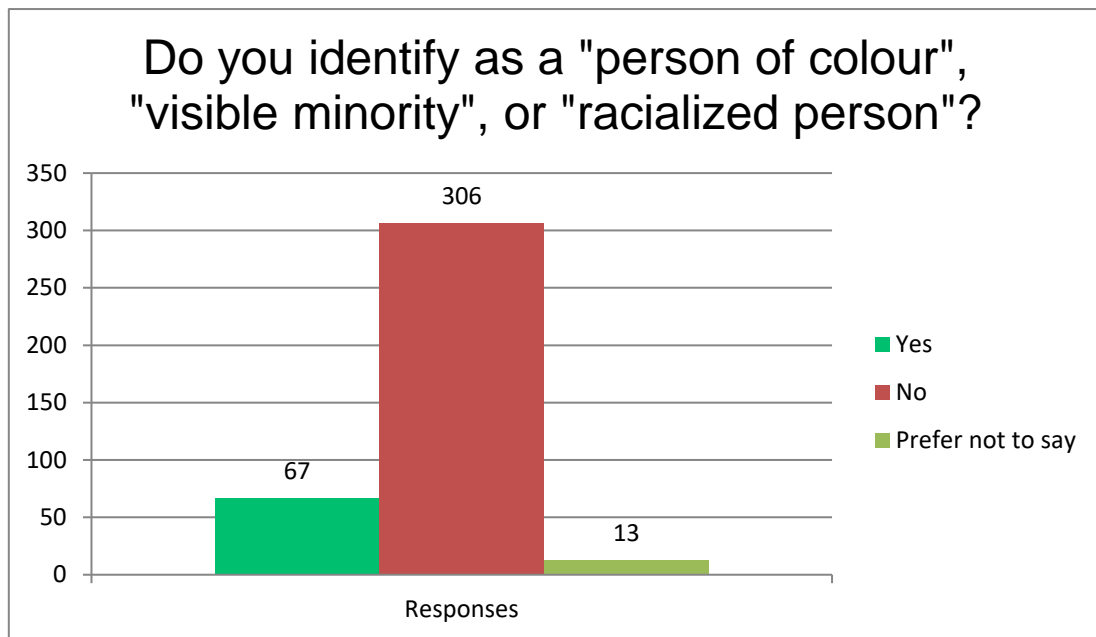


Figure 2 Responses to survey question "Do you identify as a "person of colour", "visible minority", or "racialized person"?"



Figure 3 Responses to survey question "Do you consider yourself a member of the Lesbian, Gay, Bisexual and/or Transgender (LGBT*) community?"

3.2 Key Findings

3.2.1 Housing

- Most respondents live with 1 or more people with 36.79% (n=142) of respondents indicating that they live with 3 or more people (Figure 4)
- Almost all of the respondents (93.78%, n=362) live off campus
- Housing types were varied with more people living in houses and apartments than basement suites (Figure 5)
- More than half of the respondents 55.18% (n=213) share rental housing with friends or family (Table 3)
- Four students reported that they are currently without housing

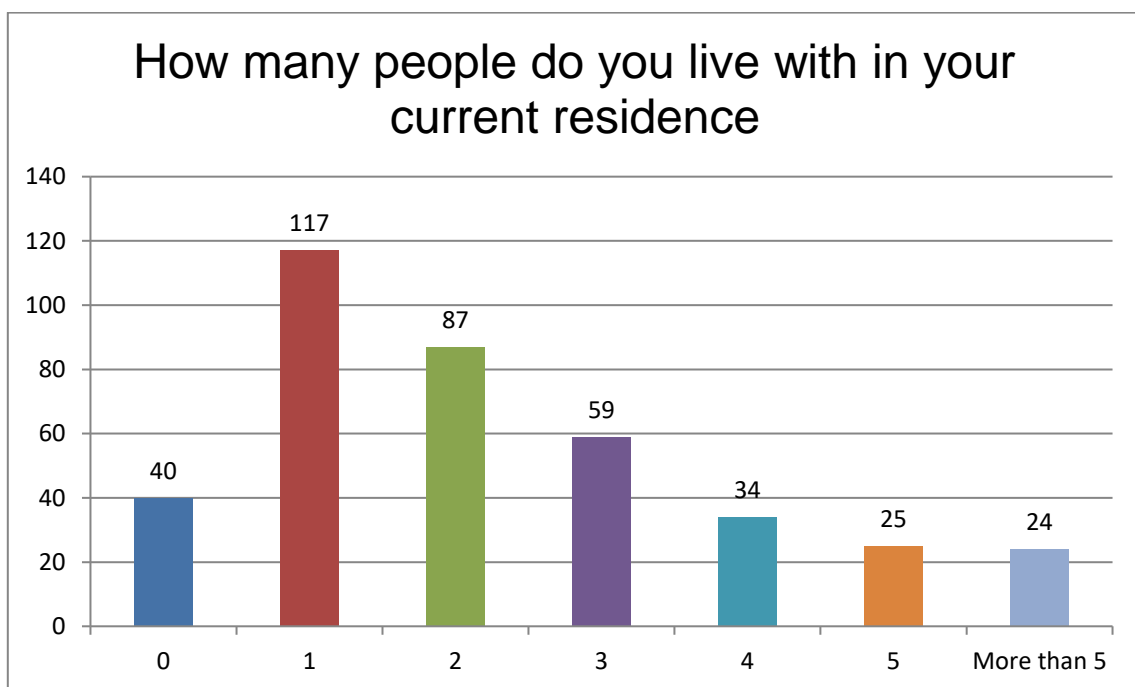


Figure 4 Responses to the question “How many people do you live with in your current residence”

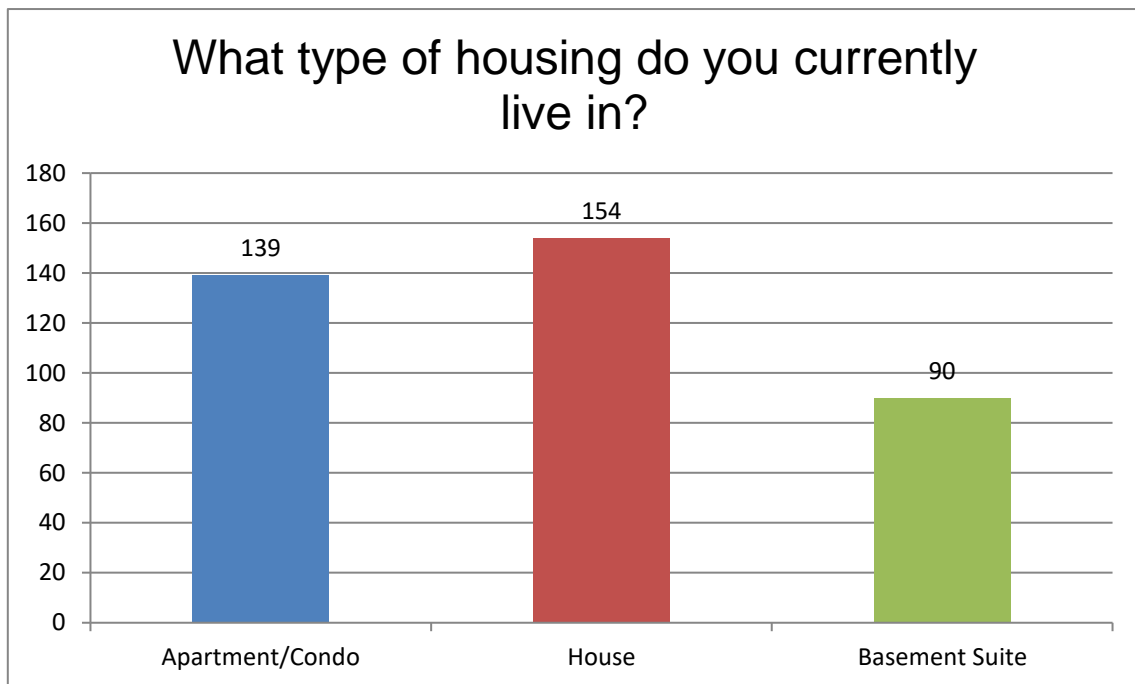


Figure 5 Responses to the question “What type of housing do you currently live in?”

Table 3 Responses to the question “What kind of tenancy/ownership do you have for your current accommodation? (i.e. do you rent, own etc.)”

Answer Choices	Responses	
Own your own housing	3.37%	13
Own housing with friends/roommates/family	1.30%	5
Live for free with friends/roommates/family	8.81%	34
Rent housing from University/college (e.g. student residence)	5.70%	22
Rent housing from friends/roommates/family who own housing	10.62%	41
Rent private housing by yourself	13.99%	54
Share rental housing with friends/roommates/family	55.18%	213
Currently without housing	1.04%	4
	Answered	386
	Skipped	0

3.2.2 Finances

- Students were asked several questions about their finances based on their income and housing costs. The following questions shed light on the issues of affordability in the context of housing costs in Victoria.
- Students' primary source of income includes employment (39.38%, n=152), family support (25.39%, n=98) and loans (22.02%, n=85) (Figure 6)
- A majority of students (58.29%, n=225) reported that most of their total income (including wages, scholarships, family support or any other sources of income) is used for rent/housing costs
- Almost half of all respondents (47.67%, n=184) pay \$501-750 in monthly rent, with 11.91% (n=46) students paying over \$1000 per month (Figure 7)
- Approximately 70.46% (n=272) reported yearly income that places them below the national low-income cut-off (LICO), also known as "the poverty line" (UFCW 2009) (Figure 8)
- 88.34% of respondents indicated that cost of rent/housing was very important or extremely important in deciding where to live (Figure 9)
- 45.72% (n=176) indicated that their housing situation had a negative or very negative impact on their finances. (Figure 10)
- 42.23% of respondents or 163 students reported that they had experienced difficulty paying rent in the last six months
- Thus, the high cost of housing in Victoria has a significant impact on students and negatively affects their financial security

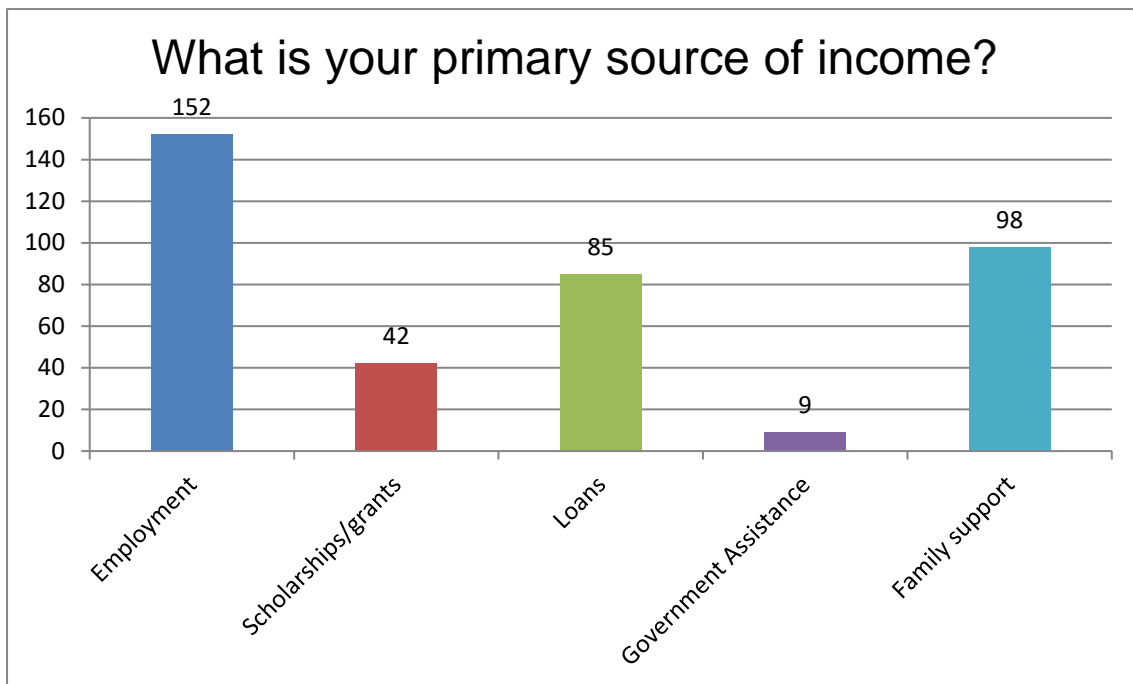


Figure 6 Respondents' primary source of income

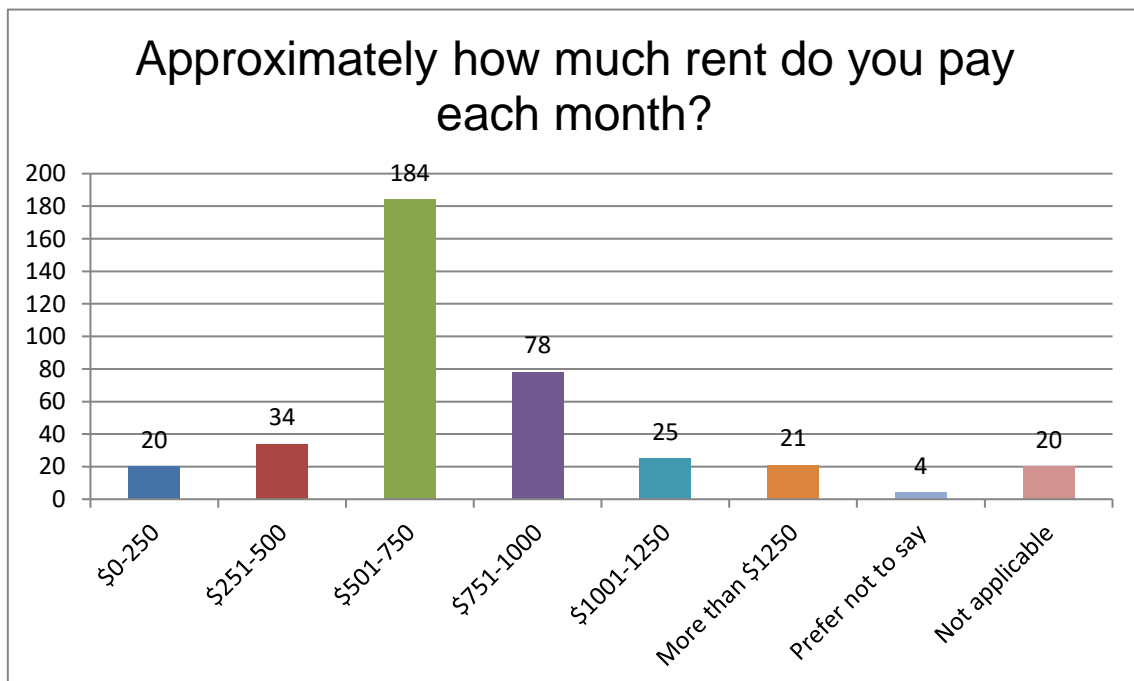


Figure 7 Respondents' approximate monthly rent

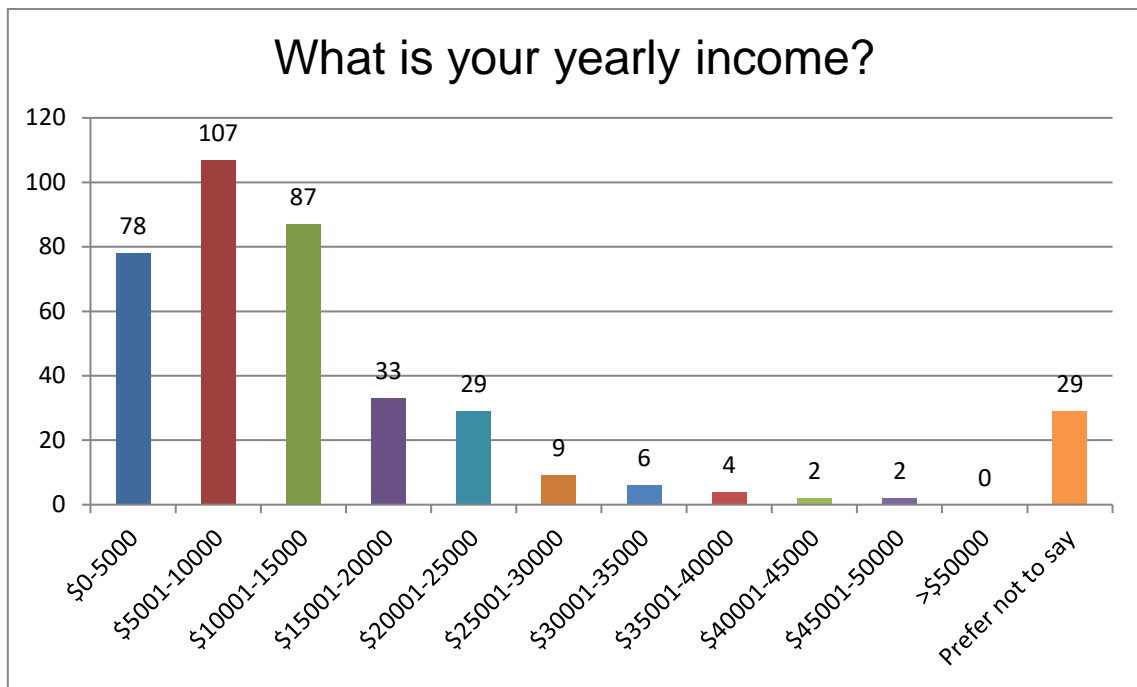


Figure 8 Respondents' yearly income

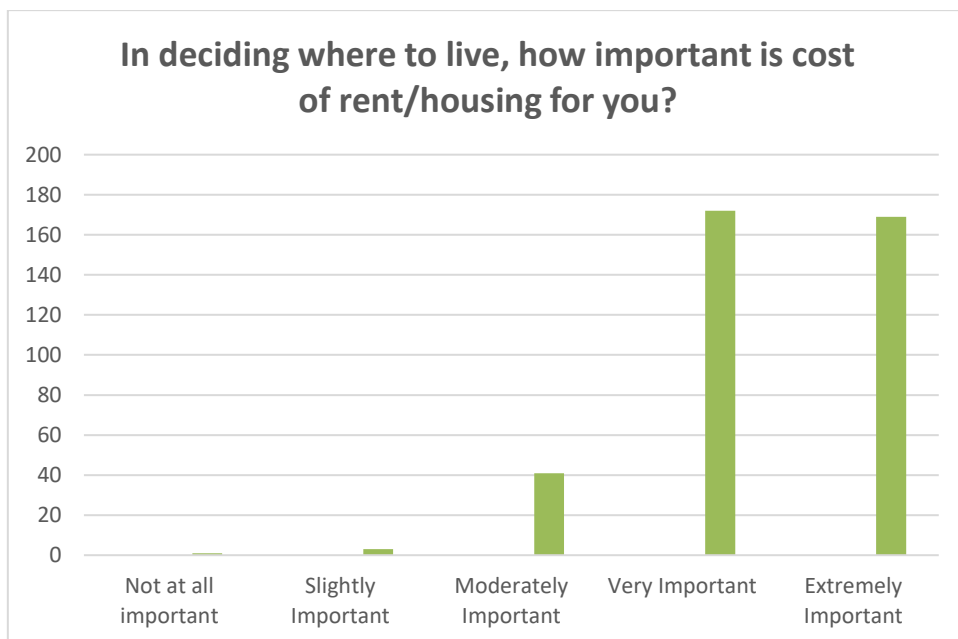


Figure 9 Importance of rent/housing cost for respondents

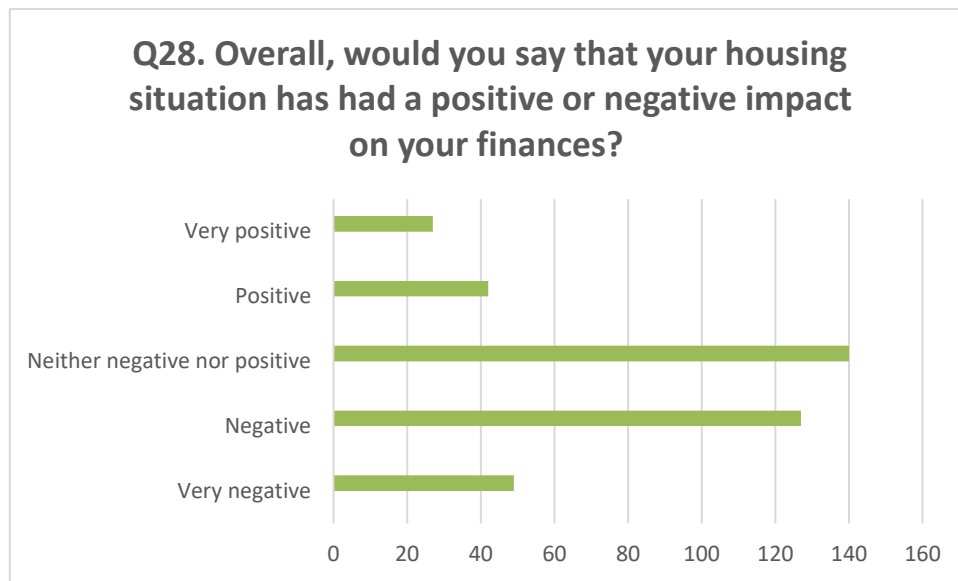


Figure 10 Impact of housing situation on finances

3.2.3 Housing and Quality of Life

- About 3/4 of respondents indicated that access to bus routes was very important or extremely important in deciding where to live
- Students typically rely on the bus (59.64%; n=229) to get to campus
- Of the crime/safety issues in their neighbourhoods, students indicated heavy traffic (37.27%, n=142), street harassment (17.59%, n=67), and infrastructural issues such as building hazards (12.07%, n=46) to be the most prevalent; however most (66.50%, n=256) indicated that they felt very safe or extremely safe in their neighbourhoods (Figure 11)
- More students indicated that housing had a negative impact on their diet than a positive impact (Figure 12)
- The vast majority of students (77.46%, n=299) indicated that finding a place to live in Victoria was difficult or very difficult (Figure)
- More racialized students indicated that housing had a negative impact on their diet and mental health
- Thus, the difficulty in finding affordable housing, along with the financial pressure to afford rent via employment and other means, and financial insecurity, culminates in negative effects on other areas of students' lives such as their mental health and diet. It is hypothesized that this would, in turn, affect their capacity to flourish in university.

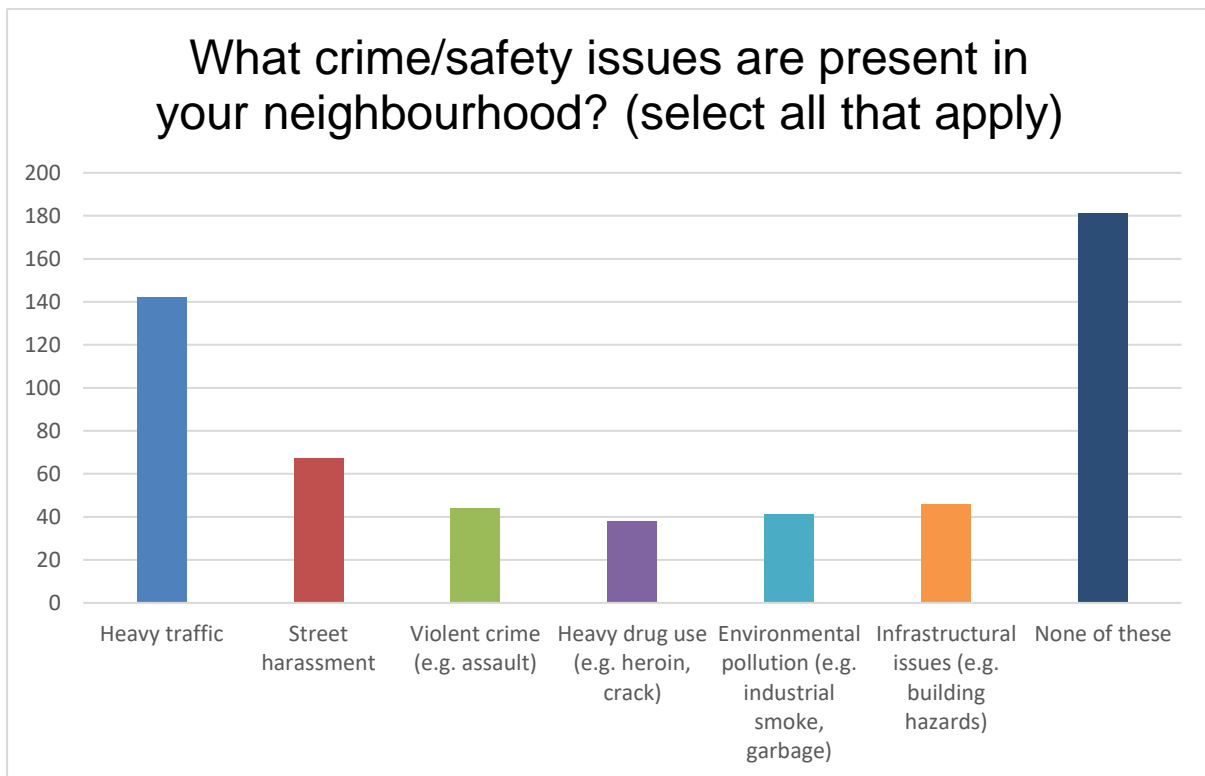


Figure 11 Crime/safety issues reported by respondents

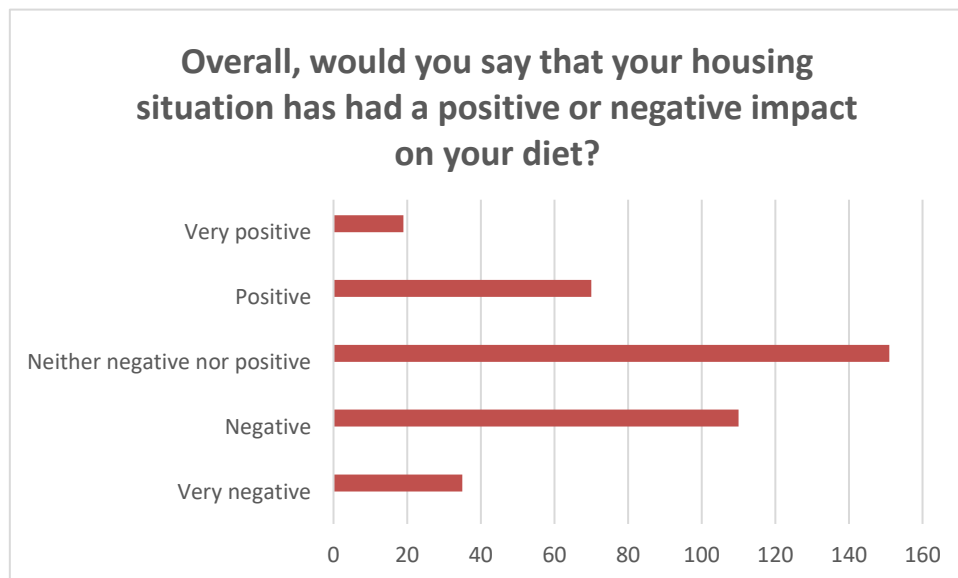


Figure 12 Impact of housing on diet



Figure 13 Respondents' experiences of finding a place to live in Victoria

3.3 Interviews

A total of 8 interviews were conducted with students from the University of Victoria and, based on the analysis of their responses, the following themes emerged:

- Finding housing in Victoria is difficult
- Devising strategies for finding and acquiring housing
- Illegal, unethical, and discriminatory practices by property owners/managers
- Ill effects on mental and physical health
- Lack of affordable, accessible and culturally-appropriate food options
- Ill effects on academics
- High rental costs and financial stress

3.3.1 Finding housing in Victoria is difficult

All of the participants remarked that it was difficult or very difficult to find off-campus housing in Victoria. On-campus housing is not difficult to find but difficult to acquire due to the number of students requiring housing and off-campus housing is difficult to find due to lack of affordable housing, lack of rental units in general, and predatory rental practices. Timing is also an important factor as participants remarked:

- "I know [quite a few people] been looking for a place for months"
- "I've lost count [of stories of people looking for housing]"
- "I know a lot of people coming to UVic this September who have not had any luck whatsoever finding housing"
- "A lot of turnover for housing is when the school year ends which is right when you have exams...and it's very competitive in August too. The nightmare stories I've heard is from people who don't live here who've had to negotiate housing from out of province, or take the ferry, and a lot of time and money is spent trying to find housing."

Regarding on-campus housing, participants stated:

- "Placement of residence housing was also difficult and unorganized"
- "I didn't like living in my first dorm"
- "On campus is really expensive and bad, they're making a profit"
- "I would not recommend living on-campus"

The high competition for housing was mentioned frequently, as well:

- "We'd seen quite a few places and before we'd even finished application the place would be off the market."
- "I know people who are going to house viewings every day and 20 people just for a one bedroom...in a basement suite"
- "22 groups of people wanted the same house as us...we looked at 5 houses and every time it was group tours and there would be 3-4 other groups looking on just one day"

All of the respondents used the terms “luck” or “lucky” to describe their current housing situation, implying that it is not easy to find housing their awareness of the low availability of similar units in the city.

3.3.2 Devising Strategies for Finding and Acquiring Housing

In order to find housing, participants used a number of strategies to improve their chances. The high competition for housing meant that participants found themselves in precarious situations having to use tactics such as multiple applications with different groups of potential roommates, and agreeing to potentially illegal rental agreements and housing arrangements. For example, one participant stated, “It’s kind of like a game;” they applied to multiple houses with multiple groups of varying number of people to increase their odds of obtaining housing. In addition, applicants used resumes, transcripts, photos, character references and other strategies to help their chances of obtaining housing. For instance, one student stated:

- “We had to sell ourselves, showed grades, showed references, we had to contact our parents, it was like finding a job...a lot of places wouldn’t accept dorms as a reference... we were so disadvantaged [because we didn’t have a rental history]”

Participants also mentioned using Facebook groups to find housing if they self-identified as LGBTQ* in order to avoid potential difficulties and discrimination. One participant stated that they, as a POC, attached their photos to rental applications to avoid “awkwardness” or surprises when meeting the property owner in person (and avoid discrimination).

3.3.3 Illegal, Unethical, and Discriminatory Practices by Property owners/managers

Almost all the participants stated that they either encountered, lived in, or experienced illegal, unethical and/or discriminatory rental practices and arrangements, including: “renovictions” (when tenants are evicted because a renovation is planned for that unit or property, typically resulting in increased rental prices for the same unit), racist rental ads, illegal bedrooms, overcrowding, damaged living spaces, and lack of rental contracts or agreements, among others. Participants stated that:

- “Some of the other places [we saw] were extremely crammed, illegal bedrooms, a lot of damage...six bedrooms in one half of a duplex”
- “A lot of units are illegal units, they don’t have windows, and they don’t have leases so you’re not officially renting them or they’re just overpriced”
- “[I’ve seen] landlords dropping in unannounced, bedrooms without windows”

Discrimination

All of the participants mentioned experiencing or knowing someone who experienced discrimination due to their race, gender, sexual orientations, and/or disabilities(s):

- “I think [race] really affects who you can live with...if you are a white-passing or a straight-passing student you might not have those worries...of possible violence or discrimination”

- “As a lesbian I felt pressured to dress a little more femininely when going to [showings and other housing events]...there’s an assumption that you’re involved in risky behaviour”
- “I think landlords look at the name, at the accent, if you party a lot; I always attach my picture so they’re [not surprised] that I’m black, so I can spare them the awkwardness...”
- “I’ve felt discriminated [against] finding housing because I’m trans”
- “We would get direct questions about our race, about cooking food, number of relatives living in the apartment and questions that would not be asked of people who appear white; for people who are racialized it is a different line of questioning”
- “9/10 horror stories I’ve heard are about landlords being bad to POCs”
- “I am white and everyone living in [our house] is white...and maybe that’s why we got the house”

Tenancy act

Some participants also mentioned the importance of familiarizing oneself with tenancy laws. While most agreed that it is important to know tenancy laws due to the aforementioned illegal practices carried out by some property owners/managers, one participant pointed out that, “a lot of people my age are afraid to speak up on our tenant’s rights, I would be too scared to speak up even if they were doing something against my tenant rights”, likely to avoid eviction or confrontational interactions. This participant also mentioned that property owners/managers are usually older and the difference in power and position makes it difficult for younger people or people unfamiliar with tenancy laws to advocate for themselves or others. However, another participant recounted their experience with advocacy using tenancy laws in the city:

“I’ve been in several situations where landlords were very demanding...beyond what is included in the tenancy act. I launched a complaint against a property management company because of their racist behaviour towards an indigenous person...In one instance a landlord was trying to evict me without cause so they could rent the space to their relative; I was able to successfully fight them on it because I knew my rights.”

3.3.4 III Effects on Mental and Physical Health

All of the participants stated that finding housing or paying for housing the city was a stressful or extremely stressful experience, affecting physical health, mental health or both. Finding housing, the possibility of homelessness, and/or having to pay rental prices beyond ones means, along with balancing academics, were frequently mentioned as resulting in negative effects on mind and body. In addition, poor living environments were also to blame:

- “Where you live and who you live with definitely affects your health”
- “Living on-campus wasn’t very good for my mental health because of the crowding, the noise, the meal schedule”

- “Having good housing has been great for my mental health...but I know a lot of people who are not that fortunate...my roommate had a bad situation, she lived in a basement that was cold and she was sick all the time...and it can affect you negatively”
- “We were incredibly lucky as a group to get the house we got but up to that point it was very, very stressful”
- “It's definitely stressful not being able to find a place in time or having to downgrade constantly”
- “If someone has difficulty contacting people [due to mental health issues] they would have a lot of difficulty finding housing”
- “I began having headaches, migraines...I had to go to the hospital at the end of the year partly due to being very stressed out [trying to] find housing”

3.3.5 Lack of Affordable, Accessible and Culturally-Appropriate Food Options

Participants also mentioned lack of affordable food choices on campus, not being able to afford food due to high rental costs, lack of grocery stores nearby, and lack of culturally appropriate food sources as an added stressor affecting their quality of life:

- “Where I live...is kind of a food desert...I have to bike to go get food and the nearest market is expensive so I have to walk half-hour or take a [long] bus ride”
- “In res, food was left wanting”
- “Ideally, [I'd like to live] close to transportation, close to food shopping and also culturally appropriate foods”
- “Food is really expensive on-campus, off-campus was better for me”
- “If you live on campus, your life is planned around the meal schedule which can be really stressful...and it's expensive”

The lack of availability of culturally appropriate foods were the subject of a study by VIPIRG which found that racialized individuals in Victoria were the largest group affected by food insecurity and over a quarter of the respondents in that study strongly agreed that they faced challenges accessing cultural specific foods and ingredients (Daniel, Murwira and Brown 2016)

3.3.6 III Effects on Academics

Housing conditions and difficulties finding housing also had a negative impact on participants' academic life:

- “It affects your school...it can really affect your life if you don't have good housing”
- “It definitely could (affect your academics)...the stress of your housing situation you are stuck with living with people you may not want to be living with or be in the perfect environment for you to be growing in”
- “I think it was pretty stressful finding housing especially while we were writing exams”
- “Living in a crowded place affected my ability to do school work”
- “I've had roommates who were not quiet and respectful which made focusing on work really difficult”

- “If you have to resort to getting a place really far from campus it really affects your school if you have an 8:30 class...if the buses aren't ideal...it'll affect your sleep”

3.3.7 High Rental Costs and Financial Stress

All of the participants mentioned the high cost of housing in the city. As reflected the aforementioned themes, the financial impact of housing affects many aspects of student life:

- “The majority of what I make goes to housing so I have to be super, super strict with my budget so I don't go over on groceries or even necessities so I can make that rent every month”
- “When your housing is taking more than half 50% of your finances, that's criminal; plus dealing with all of the stress of school...”
- “There's not enough supply of housing; people are losing thousands of dollars over the summer because they can't find a subletter”
- “Having higher priced houses definitely affects your finances, you're going to have to get a job; I know people who have had to take a year off and you have far less time to study if you're working”

As mentioned in the survey results, a majority of students (58.29%, n=225) reported that most of their total income (including wages, scholarships, family support or any other sources of income) is used for rent/housing costs, the participants' responses support this finding.

Recommendations to City and UVic

We asked the participants for their suggestions and opinions for UVic and the local and provincial government to improve the housing situation in Victoria. These are the participants' responses:

- “Victoria can't afford to lose affordable housing...so city council needs to be careful in applying building codes [in the case of renovictions]”
- “I feel that [solutions] have to come from the province”
- “They need to really crackdown on landlords pulling illegal units and the prices because they have a monopoly on housing”
- “It's not even an issue that needs to have attention, it's a crisis – there needs to be way more funding channelled into providing more affordable housing”
- “Rent for students should be regulated and students should get better rates; and students should know their rights and landlords should know the limits of their rights”
- “Rent should be proportional to income; and some of these buildings are really old and probably already paid for”
- “New developments are not affordable for people in the lower class and the city needs to make some of the units for lower-income residents, or for people who can't afford homes; prices are ridiculous in Victoria so...if like 10 units out of a 100 units at [sold at] half the cost that gives people an opportunity to get a mortgage at a reasonable rate improved our community”

- “UVic should make residences more affordable...condos downtown are too expensive’ the city should build low-rent housing because people can’t afford [high priced rental units] on minimum wage...maybe if minimum wage was higher...”

4 Discussion

The results of the survey and interviews provide a snapshot of the post-secondary student experience in Victoria. The most startling finding is that the majority of students are living well below the poverty line (UFCW 2009) and that the majority of their income is being used to pay for housing costs. This leaves little savings and amounts to rising debt and financial insecurity. The financial pressures of managing high housing costs along with managing academic responsibilities can potentially lead to or exacerbate ill mental health. More students indicated that their diet and mental health were affected negatively than positively due to their housing situation. That 42.23% of students indicated that they had difficulty paying rent is also alarming as even a slight fluctuation in finances could be devastating to students who are unable to afford housing as evidenced by one student who stated in their interview: "I've been homeless and I've slept in my car and I'm terrified of having to go through that again." Because a majority of students spend their wages and earnings on housing costs, they likely have little savings leaving them in a precarious situation. Thus, these students are more likely to accept subpar housing conditions and abusive property owners/managers in order to avoid evictions, homelessness and the stress associated with finding better housing.

In addition, finding housing in Victoria is also difficult and the number of reported experiences and the general consensus that race, sexuality and ability-based discrimination is commonplace in the Victoria housing market is of grave concern and should be priority for city leaders. The discriminatory, unethical, and illegal practices carried out by some property owners/managers add to the existing burden on students attempting to navigate a difficult housing market. Furthermore, the lack of food options on and off-campus decrease quality of life and may increase physical and mental stress. Provision of ample affordable student residences and low-income housing for students on bus routes could drastically reduce the negative impacts of housing costs on students' finances, mental health, academics and diet. Therefore, it is imperative that the responsibility of providing housing for students be carried by post-secondary institutions and government partners.

5 Recommendations

Based on the results from the literature, survey, and interviews, the following suggestions are provided:

- The priority for UVic administration should be the construction and organized management of affordable student residences
- Student residences should include spaces for cooking and storing culturally-appropriate meals
- UVic and the UVSS should aim to provide transportation for students living on and off-campus to purchase groceries. Such programs are found at other universities in Canada, including the University of Alberta, University of Manitoba, and University of Regina
- UVic/UVSS should also create a reliable housing database to ease the burden of finding off-campus housing for students
- The City of Victoria must do more to prohibit and prevent illegal units, rental agreements and discriminatory practices, including harsher fines and other punitive measures
- UVic/UVSS should also aim to conduct seminars and provide information to students regarding their tenancy rights to ensure that students feel empowered to advocate for themselves and/or others in cases of tenancy disputes and illegal/unethical/discriminatory practices
- The City of Victoria must also invest in the construction of low-income housing or legislate the construction of some low-income units in new developments
- The City of Victoria must invest in more direct bus routes to and from the University of Victoria campus
- The City of Victoria must also limit the construction of new developments that are being used primarily for profit as short-term rental units (such as those usually advertised on Airbnb and other sites)

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