

**MUSKEG LAKE CREE NATION
HOUSING COMMITTEE**

**Survey of Muskeg Lake Cree Nation
Band Members to Support the Design of
An Affordable Housing Program**

FINAL REPORT

Submitted to:

Bridges and Foundations
2308 Arlington Avenue
Saskatoon, Saskatchewan
S7J 3L3

From:

Mr. Paul Ledoux, Chair
Affordable Housing Program Development Committee
Muskeg Lake Cree Nation
P.O. Box 248
Marcelin, Saskatchewan
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ACKNOWLEDGEMENTS

We would like to acknowledge the work of the Muskeg Lake Cree Nation Affordable Housing Program Development Committee; their insights and guidance for the design of the survey, and their distribution of the survey were much appreciated. We would also like to thank the Committee for their efforts in encouraging all band members to participate in the study, resulting in an excellent response. The Committee's assistance in providing a subjective validation of the survey results was also greatly appreciated.

Paul Ledoux (Chair)

Spencer Greyeyes (Councilor)

Rodney Venne

Patty Ledoux

Brian Greyeyes

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Doris Greyeyes

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EXECUTIVE SUMMARY

Muskeg Lake Cree Nation wishes to establish an Affordable Housing Program for band members. The objective of Phase I of the research study was to conduct a survey of band members to develop a family profile, to determine members' ability to become homeowners, and to determine their wants and needs in terms of homes, neighbourhoods and communities. A written survey was developed and mailed to all band members on July 28, 2003. Those that did not respond were contacted by telephone. A total of 125 households responded, most from Saskatchewan.

The results indicated the majority of households were composed of two to four people, with most having two adults. Most households had one or two children; in most cases the oldest child was between 11 and 17 years of age.

In most cases, the ages of the two main adults (Adult #1 and Adult #2) in the household ranged from 26 to 49 years. The majority were employed in Technical/Trade/Administrative/Sales or professional occupations. Most had a high school education and a significant number had technical school or university.

The majority of the respondents lived in a single family home located in an urban centre. Most had changed their address at least once, mainly because they were dissatisfied with their accommodations. Almost half of the respondents owned their home. Those respondents that were renting, but wanted to own a home, indicated that they could not afford the type of home they want or were unable to obtain a mortgage.

Over 90 percent of respondents were interested in a program that would help them purchase a home. Most indicated they would like a single family home; their second and third choices were duplex (semi-detached) and townhouse-style condominium. The majority would like at least three bedrooms. The number one important factor in terms of neighbourhood and location was "safe neighbourhood".

The majority of households had a total annual income of \$30,000 or more; however, 60 percent had total monthly debt payments of \$500 or more. Almost half of the respondents were not able to obtain credit, mainly because of a bad credit history.

As to how the program should be funded, most respondents indicated a grant or preferential loans.

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1.0 INTRODUCTION

The Muskeg Lake Cree Nation wishes to establish an Affordable Housing Program for band members. To develop this program, a three-phase approach was proposed: Phase I: Base Information, Phase II: Program Design, and Phase III: Program Development.

This report outlines the results of Phase I, which involved the collection of specific information from band members. The results will form the basis for the design of the Affordable Housing Program, including designing program principles, concepts, values and processes; identifying program partners; and consulting with partners to design and develop the program.

1.1 Objectives

The objective of Phase I of the research study was to conduct a survey of Muskeg Lake Cree Nation band members to determine their ability to become homeowners, and to determine their wants and needs in terms of homes, neighbourhoods and communities in an urban environment.

Specifically, the objectives were:

- ❖ To develop a family profile of Muskeg Lake Cree Nation members
- ❖ To determine where Muskeg Lake Cree Nation members currently live
- ❖ To determine the type of housing Muskeg Lake Cree Nation members are currently living in
- ❖ To determine the level of satisfaction of Muskeg Lake Cree Nation members with their current housing situation
- ❖ To determine whether or not Muskeg Lake Cree Nation members are interested in home ownership
- ❖ To determine the type of housing Muskeg Lake Cree Nation families want and need (style, size, number of bedrooms, etc.)
- ❖ To determine the wants and needs of Muskeg Lake Cree Nations members in terms of neighbourhoods and communities, and the services they offer
- ❖ To determine the financial capacity of Muskeg Lake Cree Nation members
- ❖ To determine the type of program preferred and how it should be funded

2.0 METHODOLOGY

2.1 Survey

A mailing list of all band members was prepared using last known addresses. For those that had been lost from the band's records, preliminary searches were conducted using white page directories for Saskatoon, Regina, Prince Albert and North Battleford.

A written survey (Appendix A) was developed and mailed to Muskeg Lake Cree Nation band members. The reasons for the survey information being collected, and assurance of confidentiality were clearly stated in an attached letter (Appendix B). In addition, a Consent Form (Appendix C) and a self-addressed, stamped envelope were included with the package. Surveys were returned to Dr. Alan Anderson, Department of Sociology, University of Saskatchewan.

The information collected included:

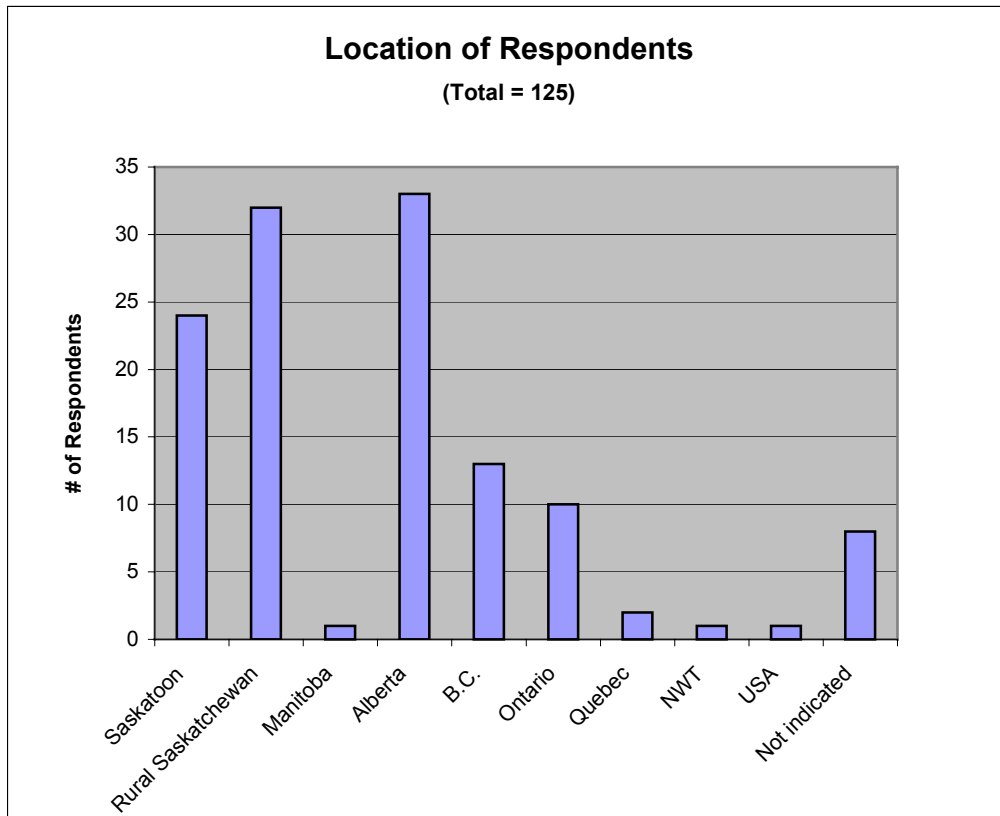
- ❖ Family size and structure (# adults, # of children, ages, occupations, education levels)
- ❖ Places lived during last 5 years and reasons for moving
- ❖ Housing wants and needs
- ❖ Location requirements
- ❖ General indication of income (ranges) and the source(s) of that income (full-time, part-time or seasonal employment, etc.)
- ❖ Indication of assets (property, cash, investments, etc.)
- ❖ Current debts (car loans/leases, student loans, credit cards, etc.)
- ❖ Ability to obtain credit (reasons for not being able to obtain credit)
- ❖ Indication of unpaid bills, consumer proposals, bankruptcies or any other items that will show up on credit reports
- ❖ Type of assistance that the members would like to see (grant, preferential loans, co-op support, etc.)
- ❖ Type of format preferred for the educational component of the program (meetings, seminars, mentors, self-study, Internet, etc.)
- ❖ How the housing initiative should be funded in order to make the program sustainable.

The survey was sent out on July 28, 2003 with a return deadline of August 31, 2003. In October, those members that did not respond to the mail survey were contacted by telephone to either complete the survey over the phone, or have another survey mailed out to them.

3.0 RESULTS

The complete data results are presented in Appendix D.

A total of 125 households responded to the survey. Forty-five percent of the respondents were from Saskatchewan. Twenty-six percent were from Alberta, and 10 percent were from B.C. The following graph shows the number of respondents from various locations.



3.1 Household Profile

Table 1 provides a summary of household composition, showing the top two or three responses. Person #1 refers to the member of the household that filled out the survey. As indicated, the majority of households were composed of two to four people, with most (79 percent) having one or two adults. In most cases the relationship of the second adult to Person #1 was their spouse.

The majority of households had one or two children living in the home, most of whom were the child(ren) of Person #1. Other children included grandchildren, stepchildren, nieces or nephews, and foster children. In almost half of the households the oldest child was between the ages of 11 and 17.

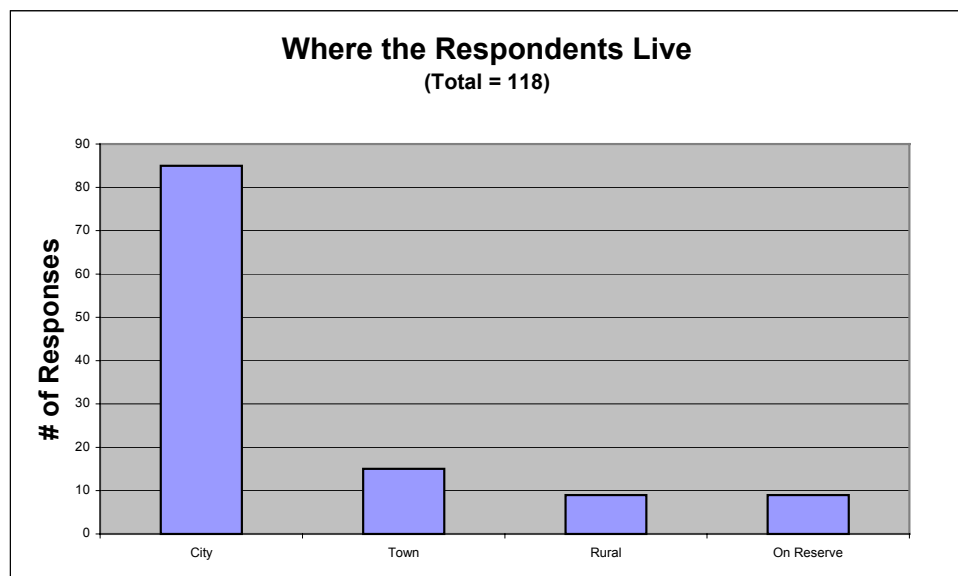
Table 2 provides a summary of the age, occupation and education of the adults living in the home. For Adult #1, 64 percent ranged from 26 to 49 years of age. Results were similar for Adult #2. For Adults #3, #4 and #5 most were in the 18 to 25 age range.

Forty-seven percent of Adult #1s were employed in occupations that required some education or training – Technical/Trade/Administrative/Sales or professional. The responses for Adult #2 were similar. For Adult #3, most were Students or Labourers.

The majority (88 percent) of Adult #1s had at least a high school education. Twenty-eight percent had attended university and 24 percent had attended technical school. Ninety-five percent of Adult #2s had at least a high school education; almost one half had attended technical school or university.

3.2 Current Living Situation

The majority of respondents (72 percent) were located in an urban centre, most for more than 5 years (68 percent). Sixty-two percent had moved at least once in the last 5 years. The main reasons for moving were: *Moved to a better home*, *Monthly cost too high*, and *Previous home(s) too small*.



Reasons for Moving	Number of Responses
Moved to a better home	32
Monthly cost too high	29
Previous home(s) too small	29
Changes in the family	18
Home(s) in poor condition	18
Wanted to be closer to work	16
Neighbourhood(s) unsafe	14
Wanted to be closer to family/friends	13
Wanted to be closer to university/college, etc.	9
Wanted to be closer to schools	7
Relocated for employment	6
Bought a house	5
Wanted to be closer to public transportation	5
Wanted to be closer to shopping or other services	7
No cultural diversity	3
Moved to another province	1
Low-rental became available	1

Most of the respondents (61 percent) lived in a single family home. Just over half were satisfied with their accommodations – the main reasons stated for not being satisfied were: *Home too small*, *Home too expensive*, and *Home in poor condition (not maintained)*.

Reasons Not Satisfied With Accommodations	Number of Responses
Home too small	29
Home too expensive	22
Home in poor condition (not maintained)	20
Neighbourhood unsafe	13
Not close to family/friends	11
Not close to shopping or other services	8
No cultural diversity	6
Not close to work	6
Not close to university/college, etc.	5
Not close to schools	5
Want to own	5
Not close to public transportation	3

Slightly over half of the respondents indicated they were planning to move, most (68 percent) within three years. The main reason indicated for moving was: *Want to buy a home*.

Reasons For Wanting to Move	Number of Responses
Other (see list below)	22
Want to buy a home	18
Home too small	9
Home in poor condition (not maintained)	5
Home is too expensive	3
Relocate for employment	3
Move for retirement	3
Neighbourhood unsafe	2
Not close to schools	2
Not close to work	2
Not close to family/friends	2
Not close to shopping or other services	1
Want to move back to reserve	1

The following is a list of some of the “Other” responses:

Want to move to a smaller place on one level
Condo sold
Moving to Alberta
House too large
We would like to move when we have children
Bills cost too much and we are having financial difficulties
Want bigger place and better location
Moving because of medical reasons – want to be close to doctor
Home is too expensive
Thieves in the neighbourhood, need to be closer to school and rent too high
Want a place more affordable and suitable for grandchild and pets
Better neighbourhood
Don't like the area

The main reasons respondents indicated for renting a home were: *Can't afford to buy the type of home I want* and *Unable to obtain a mortgage*.

Reasons For Renting	Number of Responses
Can't afford to buy the type of home I want	43
Unable to obtain a mortgage	38
Feel uncomfortable dealing with the banks	14
Want the flexibility of being able to move when I want	10
Other (see list below)	9
Don't want the responsibilities of home ownership	4
Short-term stay (less than 1 year)	2
Don't have downpayment	2

The following is a list of some of the "Other" reasons for renting:

I don't know how to go about owning

Trying to pay off debts and save a downpayment

I have no credit

Employment situation is too unstable at this point. I will buy when we clear credit up and receive a permanent contract

Almost one half of the respondents already own a home and 71 percent of them were satisfied with their accommodations. The main reasons for not being satisfied were: *Home too small*, and *Home in poor condition (not maintained)*.

3.3 Housing Wants and Needs

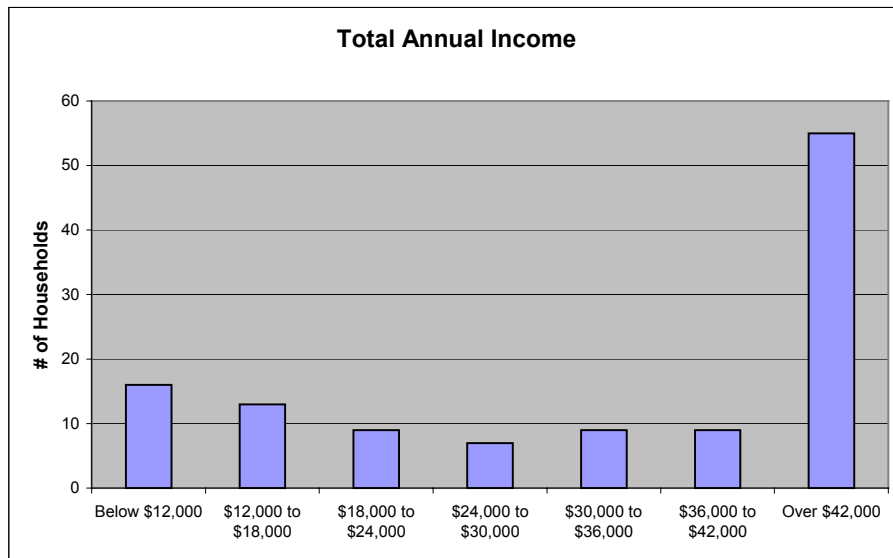
Over 90 percent of the respondents indicated they would be interested in a program that would help them buy a home. The first choice for the type of home they would like to buy was a single house. Duplex (semi-detached house) was the second type of home chosen, and townhouse-style condominium was third. Wheelchair accessibility was needed by 9 of the respondents. The majority of the respondents (73 percent) stated they needed three or more bedrooms.

Safe neighbourhood was the number one important factor indicated by the respondents in terms of location. *Close to work* and *Close to schools* were the second most important factors, and *Close to shopping and other services* was third.

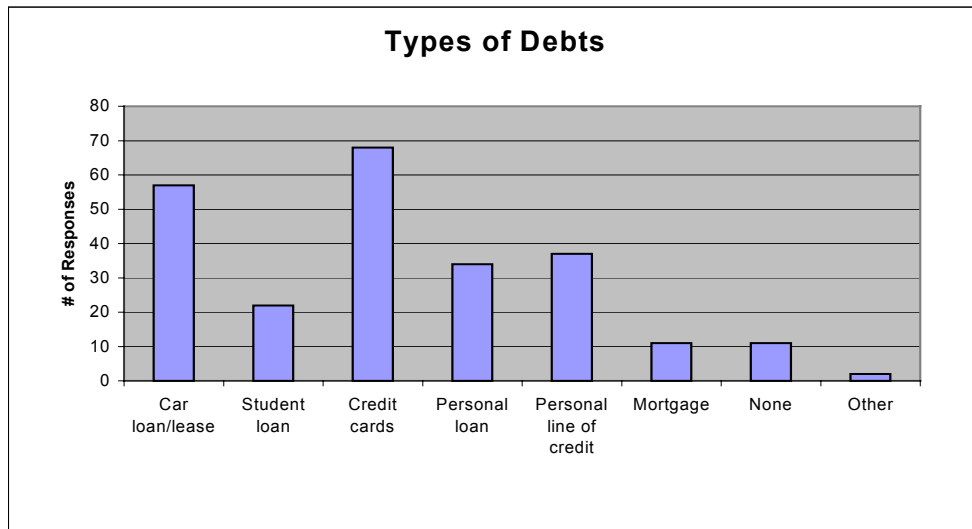
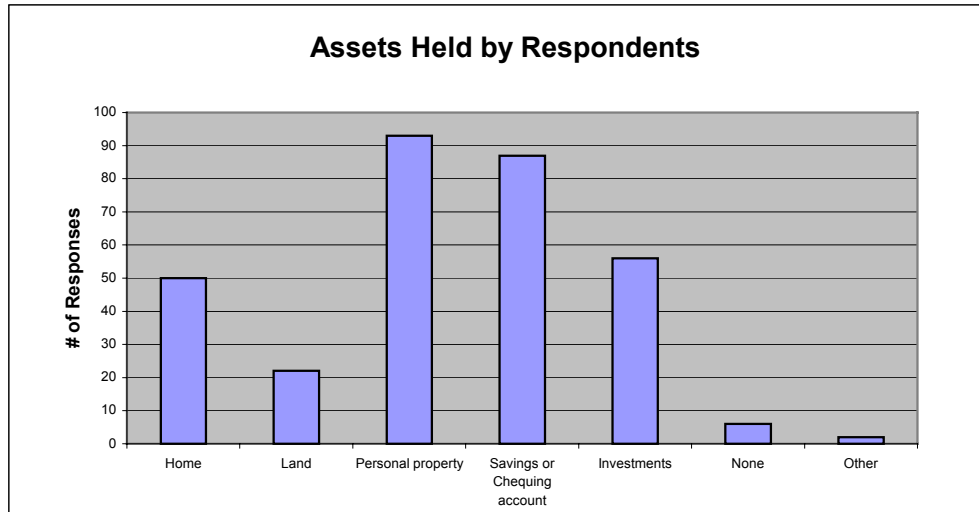
3.4 Financial Information

The following graph shows the total annual income of households. Over 60 percent had a total annual income of \$30,000 or more; 47 percent were earning \$42,000 or more. A significant number (38 percent) were earning \$24,000 or less. Of the respondents that own their home, 64 percent had a total annual income of \$42,000 or more.

Sixty-six percent of those designated as Person A were employed, most full time; 22 percent were not employed. Almost half (48 percent) of those designated as Person B were employed full time; 24 percent were not employed.



As shown in the following graphs, the main assets held by the respondents were personal property, and savings and/or chequing accounts, and the main debts were credit cards and car loans/leases.



The majority (67 percent) of the respondents had a total monthly debt payment exceeding \$500, with 42 percent having debts over \$700. Forty-one percent had monthly housing expenses exceeding \$900. This number was skewed upward because of the significant number of respondents living in Alberta, B.C. and Ontario, where living costs are higher. Only 22 percent of Saskatchewan respondents had housing expenses exceeding \$900.

Total Monthly Debt Payment	Percentage of Respondents
Over \$700	42%
\$500 to \$700	18%
\$300 to \$500	16%
\$100 to \$300	16%
Less than \$100	7%

Monthly Housing Expenses	Percentage of Respondents
Over \$900	41%
\$700 to \$900	20%
\$500 to \$700	15%
\$300 to \$500	24%
Less than \$300	0%

Over half (55 percent) of the respondents were able to obtain credit. The main reason indicated for not being able to obtain credit was *Bad credit history*.

3.5 Affordable Housing Program

Sixty-six percent of the respondents indicated that an information session explaining the home-buying process would be of interest. Regarding delivery of the program, mail was the most cited response. As to how the program should be funded, respondents indicated a grant would be preferred. Preferential loans and co-op support were also suggested.

When asked about other housing initiatives, a home improvement/maintenance program for the homes they are currently living in was the most popular response.

4.0 CONCLUSION

The typical household profile, as indicated by the survey, consists of two to four adults and one to two children. The primary adults in the home range in age from 26 to 49; other adults are between 18 and 25. The oldest child in the household is between 11 and 17 years of age. Both primary adults are employed in technical/trade/administrative/sales or professional occupations and have high school or post-secondary education.

Typically, respondents live in a single family home located in an urban centre. The occupants have been there for more than five years, and have changed their address at least once. Reasons for being dissatisfied with their accommodations and reasons for moving relate to the home itself, rather than to location.

Almost half of the respondents own their home. Those that are renting, but would like to own a home, indicate that they cannot afford the type of home they want or are unable to obtain a mortgage. However, it is unknown how many have actually tried to obtain a mortgage – it is possible this is just a perception. Some of the respondents indicated that they were uncomfortable dealing with banks. This suggests the need for an education program and to develop relationships with banks and mortgage insurance companies.

In terms of housing wants and needs, respondents would like a single family home with three or more bedrooms in a safe neighbourhood.

The survey indicates that 62 percent of households have a total annual income of \$30,000 or more. This is skewed slightly upwards because of the significant number of respondents that live in provinces where incomes are higher. Fifty percent of Saskatchewan respondents earn \$30,000 per year or more. Overall, based on income alone, most members can afford monthly mortgage payments.

Total monthly debts are too high for the majority of respondents. Also, over half are unable to obtain credit because of a bad credit history. This clearly indicates a need for an educational program and counselling on debt management. The design of the Affordable Housing Program will have to address this problem.

Although nearly half of the respondents already own a home, almost 90 percent are interested in the development of an Affordable Housing Program for Muskeg Lake Cree Nation members.

The above summary is based on responses provided by approximately 20 percent of the Muskeg Lake Cree Nation membership and was validated through discussions with the committee and other Band members.

APPENDIX A: Survey

**MUSKEG LAKE CREE NATION
AFFORDABLE HOUSING PROGRAM**

and

**BRIDGES AND FOUNDATIONS PROJECT
ON
URBAN ABORIGINAL HOUSING**

Survey of Band Members

The Muskeg Lake Cree Nation and the Bridges and Foundations Project on Urban Aboriginal Housing is conducting a survey as part of a study leading to the development of an affordable housing program for Muskeg Lake Cree Nation members.

The information that you provide will be kept strictly confidential and will not be used for any purpose other than the affordable housing program and the Bridges and Foundations Project.

Your participation and feedback is very important in the development of an affordable housing program for Muskeg Lake Cree Nation members.

Please fill out this survey, sign the consent agreement, and return both in the self-addressed, stamped envelope by no later than August 31, 2003 to:

Dr. A. B. Anderson
Department of Sociology
University of Saskatchewan
9 Campus Dr.
Saskatoon, SK S7N 5A5

Once the study is completed, the results of the survey will be available to all members of the Muskeg Lake Cree Nation.

PART I: Family Information

1. How many people (adults and children) live in your home? _____
2. Please fill out the following table (with Person #1 being yourself).
This will provide us with a profile of the people living in your home.

Person #	Relationship to Person #1 (spouse, son, daughter, etc.)	Age	Occupation	Highest Level of Education (see categories below)
1	Me			
2				
3				
4				
5				
6				
7				
8				

- | |
|--|
| <p>1 - Grade school (1 - 8)
 2 - High school (9 - 12)
 3 - Technical/business school/vocational school (diploma, certificate, trade certificate, etc.)
 4 - University
 5 - University post-graduate
 6 - Other (please specify)</p> |
|--|

PART II: Where You Live

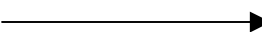
3. Where do you live?

- City
- Town
- Rural
- On Reserve

4. How long have you lived there?

- Less than 1 year
- Between 1 and 2 years
- Between 2 and 3 years
- Between 3 and 4 years
- Between 4 and 5 years
- More than 5 years

5. In the last 5 years, how many times have you changed your address (i.e., moved to a different home)?

- None  Go to Question #7
- Once
- Twice
- Three
- More than three

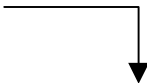
6. What were your reasons for moving? (Select all that apply to you)

- Previous home(s) too small
- Home(s) in poor condition (not maintained)
- Moved to a better home
- Monthly cost too high
- Wanted to be closer to shopping or other services
- Wanted to be closer to work
- Wanted to be closer to university/college, etc.
- Wanted to be closer to schools
- Wanted to be closer to public transportation
- Wanted to be closer to family/friends
- Neighbourhood(s) unsafe
- No cultural diversity
- Changes in the family
- Other _____

7. What type of home are you currently living in?

- Single house
- Duplex
- Townhouse
- Apartment
- Basement suite
- Other _____


8. Are you satisfied with your current living accommodations?

- Yes
- No 

(a) Why not? (Select all that apply to you)

- Too small
- Poor condition (not maintained)
- Home is too expensive
- Not close to shopping or other services
- Not close to work
- Not close to university, college, etc.
- Not close to schools
- Not close to public transportation
- Not close to family/friends
- Neighbourhood unsafe
- No cultural diversity
- Other _____

9. Are you planning to move in the future?

- Yes 
- No

(a) Approximately when? _____

10. Why are you planning to move in the future?

PART III: Housing Wants and Needs

Please answer Question #11 or Question #12.

11. If you RENT, why? (Select all that apply to you)

- Short-term stay (less than a year)
- Want the flexibility of being able to move when I want
- Don't want the responsibilities of home ownership
- Can't afford to buy the type of home I want
- Unable to obtain a mortgage
- Feel uncomfortable dealing with the banks
- Other _____

12. If you OWN your home are you satisfied?

- Yes
- No

(a) Why not? (Select all that apply to you)

- Too small
- Poor condition (not maintained)
- Not close to shopping or other services
- Not close to work
- Not close to university, college, etc.
- Not close to schools
- Not close to public transportation
- Not close to family/friends
- Neighbourhood unsafe
- No cultural diversity
- Other _____

13. If there were a program to help you buy a home, would you be interested in learning about it?

- Yes
- No

14. If you were buying a home, please indicate your top 3 choices of the type of home you would like. For example, put the number "1" beside your first choice, number "2" beside your second choice, and number "3" beside your third choice.

- _____ Single house
- _____ Duplex
- _____ Townhouse-style condominium
- _____ Apartment-style condominium

(a) If you require a wheelchair accessible home, please check this box

15. How many bedrooms do you need?

- 1
- 2
- 3
- more than 3

16. If you were buying a home, please indicate what is most important to you in terms of location and other factors (indicate your top 3 choices) For example, put the number "1" beside your first choice, number "2" beside your second choice, and number "3" beside your third choice.

- _____ Safe neighbourhood
- _____ Close to work
- _____ Close to university, college, etc.
- _____ Close to public transportation
- _____ Close to shopping or other services
- _____ Close to schools
- _____ Close to family/friends
- _____ Cultural diversity
- _____ Other _____

PART IV: Financial Information

17. What is the total annual income for your household (before any taxes)?

- Below \$12,000
- \$12,000 to \$18,000
- \$18,000 to \$24,000
- \$24,000 to \$30,000
- \$30,000 to \$36,000
- \$36,000 to \$42,000
- Over \$42,000

18. What type of employment?

Person A

- Full-time
- Part-time
- Seasonal
- Not employed
- Other _____

Person C

- Full-time
- Part-time
- Seasonal
- Not employed
- Other _____

Person B

- Full-time
- Part-time
- Seasonal
- Not employed
- Other _____

Person D

- Full-time
- Part-time
- Seasonal
- Not employed
- Other _____

19. What kinds of assets do you have?

- Home
- Land
- Personal Property (car, recreational vehicle, etc.)
- Savings Account or Chequing Account
- Investments (RRSPs, stocks, bonds, GICs, etc.)
- None
- Other _____

20. What kinds of debts do you have?

- Car loan/lease
- Student loan
- Credit cards
- Personal loan
- Personal line of credit
- Other _____

21. Adding all your debts together, what is your total monthly debt payment?

- Less than \$100
- \$100 to \$300
- \$300 to \$500
- \$500 to \$700
- Over \$700

22. How much are your monthly housing expenses (rent or mortgage + utilities)?

- \$300 to \$500
- \$500 to \$700
- \$700 to \$900
- Over \$900

23. Are you currently able to obtain credit (credit card, loan, mortgage, etc.)?

- Yes
- Have never applied for credit
- No

(a) Why are you not able to obtain credit?

- Bad credit history
- Have declared bankruptcy
- Don't have a high enough income
- Other _____

PART V: Affordable Housing Program for Muskeg Lake Cree Nation Members

24. Would an information session (or sessions) that explains the process of buying a home be of interest to you? (benefits of home ownership, responsibilities of home ownership, how mortgages work, managing your finances, etc.)

Yes

No

25. If an information session (or sessions) was offered, how would you like the information to be delivered?

Meeting(s)

Website

Mentors

Self-study

Mail

Video

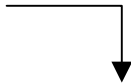
Other _____

26. How do you think an affordable housing program should be funded?

- Grant
- Preferential Loans
- Co-op support
- Other _____

27. Are there any other housing initiatives you would like to see? If yes, what?

28. Would you like a copy of the results of the survey?

- Yes
 - No
- 

(a) How would you like the results to be delivered?

- Mail
- Meeting
- Website
- E-mail
- Other _____

Thank you for your participation in this survey. If you have further comments, please write them on the back of this page.

APPENDIX B: Survey Letter

Name
Address
City, Province
Postal Code

Dear _____ :

The Muskeg Lake Cree Nation and the Bridges and Foundations Project on Urban Aboriginal Housing is conducting a survey as part of a study leading to the development of an affordable housing program for Muskeg Lake Cree Nation members.

The information that you provide will be kept strictly confidential and will not be used for any purpose other than the affordable housing program and the Bridges and Foundation Project.

Your participation and feedback is very important in the development of an affordable housing program for the Muskeg Lake Cree Nation members.

Please fill out the enclosed survey, sign the consent agreement, and return both in the self-addressed, stamped envelope by no later than August 31, 2003 to:

Dr. A. B. Anderson
Department of Sociology
University of Saskatchewan
9 Campus Dr.
Saskatoon, SK S7N 5A5

Once the study is completed, the results of the survey will be available to all members of the Muskeg Lake Cree Nation.

If you have any questions regarding the survey, please contact Paul Ledoux Chairperson of the Affordable Housing Program Committee at (306) 955-4550.

Thank you for your participation.

Yours truly,

Paul Ledoux
Chairperson
Affordable Housing Program Committee

APPENDIX C: Consent Form

**Muskeg Lake Cree Nation Affordable Housing Program
and
Bridges and Foundations Project
On Urban Aboriginal Housing
Dr. Alan Anderson, University of Saskatchewan**

Consent Agreement

Name: _____

Address: _____

I understand that this survey is to assist the Muskeg Lake Cree Nation and the Bridges and Foundations Project in designing an Affordable Housing Program for band members.

I agree to allow this information to be used for the Muskeg Lake Cree Nation and the Bridges and Foundations Project. I understand that participants' names are confidential and will not be identified in any way.

I hereby give my signed consent.

Signature

Date

APPENDIX D: Survey Results

Question	Category	TOTAL	
Location	Saskatoon	24	
	Rural Saskatchewan	32	
	Manitoba	1	
	Alberta	33	
	B.C.	13	
	Ontario	10	
	Quebec	2	
	NWT	1	
	U.S.A.	1	
	Not indicated	8	125
1. (Number living in home)	1	15	
	2	40	
	3	24	
	4	24	
	5	10	
	6	5	
	7	1	
	8	0	
	9	0	
	10	1	
	Over 10	0	120
1.a (How many adults?)	1	30	
	2	64	

	3	15	
	4	5	
	5	5	
	over 5	0	119
1.b (Relationship of adult(s) to Person #1)	Spouse	74	
	Child(ren)	19	
	Parent	2	
	Grandparent	0	
	Sibling	1	
	Brother/Sister-in-law	0	
	Son/Daughter-in-law	1	
	Father/Mother-in-law	1	
	Other	3	
1.c (How many children living in house?)	1	29	
	2	23	
	3	5	
	4	3	
	5	2	
	Over 5	0	62
1.d (Relationship of child(ren) to Person #1)	Child(ren)	50	
	Stepchild	1	
	Grandchild(ren)	6	
	Niece/Nephew	1	
	Foster child	1	

	Other	0	
1.e (Age of Child #1)	Less than 2	6	
	2 to 6	18	
	7 to 10	8	
	11 to 14	12	
	15 to 17	19	63
1.e (Age of Child #2)	Less than 2	2	
	2 to 6	10	
	7 to 10	9	
	11 to 14	8	
	15 to 17	4	33
1.e (Age of Child #3)	Less than 2	2	
	2 to 6	4	
	7 to 10	2	
	11 to 14	2	
	15 to 17	0	10
1.e (Age of Child #4)	Less than 2	1	
	2 to 6	3	
	7 to 10	1	
	11 to 14	0	
	15 to 17	0	5
1.e (Age of Child #5)	Less than 2	0	

	2 to 6	2	
	7 to 10	0	
	11 to 14	0	
	15 to 17	0	2
2.a (Age Adult #1)	18 to 25	7	
	26 to 33	20	
	34 to 41	29	
	42 to 49	23	
	50 to 57	9	
	58 to 65	12	
	Over 65	12	112
2.a (Age Adult #2)	18 to 25	11	
	26 to 33	19	
	34 to 41	14	
	42 to 49	17	
	50 to 57	9	
	58 to 65	8	
	Over 65	6	84
2.a (Age Adult #3)	18 to 25	14	
	26 to 33	3	
	34 to 41	3	
	42 to 49	0	
	50 to 57	1	
	58 to 65	1	

	Over 65	0	22
2.a (Age Adult #4)	18 to 25	8	
	26 to 33	0	
	34 to 41	1	
	42 to 49	1	
	50 to 57	0	
	58 to 65	0	
	Over 65	0	10
2.a (Age Adult #5)	18 to 25	4	
	26 to 33	0	
	34 to 41	1	
	42 to 49	0	
	50 to 57	0	
	58 to 65	0	
	Over 65	0	5
2.b (Occupation Person #1)	Not employed	9	
	Retired	17	
	Student	8	
	Homemaker	9	
	Self-employed	2	
	Labourer	15	
	Technical/Trade/Administrative/Sales	36	
	Farmer	2	
	Professional	20	

	Other	0	118
2.b (Occupation Person #2)	Not employed	6	
	Retired	9	
	Student	4	
	Homemaker	9	
	Self-employed	1	
	Labourer	12	
	Technical/Trade/Administrative/Sales	21	
	Farmer	1	
	Professional	16	
	Other	1	80
2.b (Occupation Person #3)	Not employed	3	
	Retired	2	
	Student	6	
	Homemaker	0	
	Self-employed	0	
	Labourer	5	
	Technical/Trade/Administrative/Sales	3	
	Professional	1	
	Other	0	20
2.b (Occupation Person #4)	Not employed	0	
	Retired	1	
	Student	4	
	Homemaker	0	

	Self-employed	0	
	Labourer	1	
	Technical/Trade/Administrative	0	
	Professional	1	
	Other	0	7
2.b (Occupation Person #5)	Not employed	0	
	Retired	0	
	Student	2	
	Homemaker	0	
	Self-employed	0	
	Labourer	0	
	Technical/Trade/Administrative	1	
	Professional	0	
	Other	0	
2.c (Education Adult #1)	Grade school (1 - 8)	13	
	High school (9 - 12)	41	
	Technical school	28	
	University	26	
	University post-graduate	7	
	Other	1	116
2.c (Education Adult #2)	Grade school (1 - 8)	4	
	High school (9 - 12)	41	
	Technical school	20	
	University	16	

	University post-graduate	4	
	Other	0	85
2.c (Education Adult #3)	Grade school (1 - 8)	2	
	High school (9 - 12)	16	
	Technical school	2	
	University	4	
	University post-graduate	0	
	Other	0	24
2.c (Education Adult #4)	Grade school (1 - 8)	0	
	High school (9 - 12)	5	
	Technical school	3	
	University	1	
	University post-graduate	0	
	Other	0	9
2.c (Education Adult #5)	Grade school (1 - 8)	0	
	High school (9 - 12)	3	
	Technical school	1	
	University	0	
	University post-graduate	0	
	Other	0	4
3. (Where live)	City	89	
	Town	16	
	Rural	9	

	On Reserve	9	123
4. (How long)	Less than 1 year	7	
	Between 1 and 2 years	17	
	Between 2 and 3 years	7	
	Between 3 and 4 years	5	
	Between 4 and 5 years	3	
	More than 5 years	84	123
5. (How many times moved)	None	45	
	Once	19	
	Twice	15	
	Three	16	
	More than three	24	119
6. (Reasons for moving)	Previous home(s) too small	29	
	Home(s) in poor condition	18	
	Moved to a better home	32	
	Monthly cost too high	29	
	Wanted to be closer to shopping or other services	7	
	Wanted to be closer to work	16	
	Wanted to be closer to university/college, etc.	9	
	Wanted to be closer to schools	7	
	Wanted to be closer to public transportation	5	
	Wanted to be closer to family/friends	13	
	Neighbourhood(s) unsafe	14	
No cultural diversity	3		

	Changes in the family	18	
	Relocate for employment	6	
	Bought a house	5	
	Moved to another province	1	
	Low-rental became available	1	
	Other	4	
7. (Type of home currently in)	Single house	74	
	Duplex	11	
	Four-plex	2	
	Townhouse	11	
	Apartment	16	
	Basement suite	3	
	Mobile Home	1	
	Other	3	121
8. (Satisfied with accommodations)	Yes	64	
	No	59	123
8.a (Why not?)	Too small	29	
	Poor condition (not maintained)	20	
	Home is too expensive	22	
	Not close to shopping or other services	8	
	Not close to work	6	
	Not close to university, college, etc.	5	
	Not close to schools	5	
	Not close to public transportation	3	

	Not close to family/friends	11	
	Neighbourhood unsafe	13	
	No cultural diversity	6	
	Want to own	5	
	Other	5	
9. (Planning to move?)	Yes	63	
	No	57	
	Maybe	2	122
9.(a) (When?)	Less than 1 year	17	
	1 to 2 years	10	
	2 to 3 years	11	
	3 to 4 years	1	
	4 to 5 years	5	
	Over 5 years	0	
	Don't know	12	56
10. (Why moving?)	Too small	9	
	Poor condition (not maintained)	5	
	Home is too expensive	3	
	Not close to shopping or other services	1	
	Not close to work	2	
	Not close to university, college, etc.	0	
	Not close to schools	2	
	Not close to public transportation	0	
	Not close to family/friends	2	

	Neighbourhood unsafe	2	
	No cultural diversity	0	
	Relocate for employment	3	
	Want to buy a home	18	
	Move for retirement	3	
	Want to move back to reserve	1	
	Other	22	
11. (If rent, why?)	Short-term stay (less than 1 year)	2	
	Want flexibility of being able to move when want	10	
	Don't want the responsibilities of home ownership	4	
	Can't afford to buy the type of home I want	43	
	Unable to obtain a mortgage	38	
	Don't have down payment	2	
	Feel uncomfortable dealing with the banks	14	
	Other	9	
12. (If own, satisfied?)	Yes	42	
	No	17	59
12.a (Why not?)	Too small	9	
	Poor condition (not maintained)	8	
	Not close to shopping or other services	2	
	Not close to work	0	
	Not close to university, college, etc.	3	
	Not close to schools	2	
	Not close to public transportation	2	

	Not close to family/friends	2	
	Neighbourhood unsafe	2	
	No cultural diversity	1	
	Other	1	
13. (Interest in program?)	Yes	110	
	No	10	120
14.1 (#1 type of home chosen)	Single house	104	
	Duplex	2	
	Townhouse-style condominium	7	
	Apartment-style condominium	2	
	Other	0	115
14.2 (#2 type of home chosen)	Single house	4	
	Duplex	43	
	Townhouse-style condominium	35	
	Apartment-style condominium	2	
	Other	0	84
14.3 (#3 type of home chosen)	Single house	3	
	Duplex	24	
	Townhouse-style condominium	39	
	Apartment-style condominium	13	
	Other	0	79
14.a (Wheelchair accessibility?)	Yes	9	

15. (How many bedrooms?)	1	0	
	2	31	
	3	53	
	more than 3	31	115
16.1 (#1 important factor)	Safe neighbourhood	78	
	Close to work	13	
	Close to university, college, etc.	1	
	Close to public transportation	2	
	Close to shopping or other services	3	
	Close to schools	6	
	Close to family/friends	5	
	Cultural diversity	1	
	Other	4	113
16.2 (#2 important factor)	Safe neighbourhood	18	
	Close to work	23	
	Close to university, college, etc.	2	
	Close to public transportation	11	
	Close to shopping or other services	17	
	Close to schools	21	
	Close to family/friends	9	
	Cultural diversity	3	
	Other	3	107
16.3 (#3 important factor)	Safe neighbourhood	4	

	Close to work	13	
	Close to university, college, etc.	2	
	Close to public transportation	17	
	Close to shopping or other services	21	
	Close to schools	11	
	Close to family/friends	16	
	Cultural diversity	8	
	Other	5	97
17. (Annual income)	Below \$12,000	16	
	\$12,000 to \$18,000	13	
	\$18,000 to \$24,000	9	
	\$24,000 to \$30,000	7	
	\$30,000 to \$36,000	9	
	\$36,000 to \$42,000	9	
	Over \$42,000	55	118
18.1 (Type of employment Person A)	Full-time	63	
	Part-time	9	
	Seasonal	8	
	Not employed	27	
	Retired	12	
	Other	2	121
18.2 (Type of employment Person B)	Full-time	40	
	Part-time	11	
	Seasonal	7	

	Not employed	20	
	Retired	6	
	Other	0	84
18.3 (Type of employment Person C)	Full-time	4	
	Part-time	3	
	Seasonal	4	
	Not employed	9	
	Retired	1	
	Other	0	21
18.4 (Type of employment Person D)	Full-time	1	
	Part-time	1	
	Seasonal	3	
	Not employed	2	
	Other	0	7
19. (Assets)	Home	50	
	Land	22	
	Personal property	93	
	Savings account or Chequing account	87	
	Investments	56	
	None	6	
	Other	2	
20. (Debts)	Car loan/lease	57	
	Student loan	22	

	Credit cards	68	
	Personal loan	34	
	Personal line of credit	37	
	Mortgage	11	
	None	11	
	Other	2	
21. (Total monthly debt payment)	Less than \$100	8	
	\$100 to \$300	18	
	\$300 to \$500	18	
	\$500 to \$700	20	
	Over \$700	47	111
22. (Monthly housing expenses)	Less than \$300	0	
	\$300 to \$500	28	
	\$500 to \$700	18	
	\$700 to \$900	24	
	Over \$900	48	118
23. (Able to obtain credit?)	Yes	68	
	Have never applied for credit	3	
	No	52	123
23.a (Why not able to obtain credit?)	Bad credit history	34	
	Have declared bankruptcy	9	
	Consumer proposal	1	
	Don't have a high enough income	16	

	No credit history	1	
	Other	5	
24. (Information session of interest?)	Yes	80	
	No	41	121
25. (How to offer session)	Meeting(s)	40	
	Website	28	
	Mentors	9	
	Self-study	7	
	Mail	73	
	Video	18	
	Other	1	
26. (How funded?)	Grant	64	
	Preferential loans	44	
	Co-op support	31	
	Don't know	1	
	Other	3	
27. (Other housing initiatives?)	More low rental housing	1	
	Home care programs	0	
	Home improvement/maintenance	9	
	Self sufficient housing program	0	
	Interest free loans	1	
	Downpayment assistance	3	
	Funding for renovations	1	

	Funding for rural areas	1
	Low interest loans	2
	Matching program	1
	Rent to own	2
	Sweat equity	1
	On-reserve rental homes	1
	Registered home ownership program	1
	First Nations' Senior Home	1
	Assistance for elders	1
28. (Copy of survey results?)	Yes	112
	No	9
28.a (How delivered?)	Mail	100
	Meeting	10
	Website	10
	E-mail	13
	Other	0

