Cardston

2020 Rural Housing and Service Needs Estimation Project

Community Report

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About This Report

The Rural Development Network recognizes that the 2020 Rural Housing and Service Needs Estimation Project took place on the traditional territories of Treaty 6, Treaty 7, and Treaty 8.

Cardston's Estimation occurred on Treaty 7 territory, the ancestral home of the Blackfoot Confederacy (comprising the Siksika, Piikani, and Kainai First Nations), the Tsuut'ina First Nation, the Stoney Nakoda (including the Chiniki, Bearspaw, and Wesley First Nations), as well as the Métis. The RDN also recognizes the direct connection between homelessness and colonization[1], and it is our hope that this project provides one small step towards righting wrongs.

Rural Development Network

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Acknowledgement

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List of partner organizations

Indigenous Hospital Liaison

Mental Health

Food Bank

FCSS

FRN

Family Center

Health Unit

This report and the information within was made possible through the efforts of many dedicated individuals and groups. We wish to thank the front line staff at participating service agencies across the County and partnering regions for their tireless efforts during this challenging time.

Executive Summary

In October 2020, the Town of Cardston participated in a large-scale effort to estimate housing and service needs across 26 rural communities in the province

Funded by Reaching Home, the Government of Canada's official homelessness strategy, the Rural Housing and Service Needs Estimation Project (Estimations' Project) was led by the Rural Development Network following the methodology outlined in the "Step-by-Step Guide to Estimating Rural Homelessness".

This project was an opportunity to better understand the needs of existing residents, as well as complement and improve official data for Cardston. This year's estimations' project built on robust refinements from the pioneer project in 2018 that allowed service agencies to better connect and listen to the needs of Cardston's residents. Collecting data during this period -where physical access to local establishments have been severely limited/affected by a global pandemic - offers a unique opportunity to examine how residents' needs are exacerbated during a time of crisis, as well as measuring the gaps that arose in Cardston's services and responses.

The Town of Cardston connected with local community organizations to prepare and coordinate their local count. Service agencies were instructed to invite individuals who visited their agency during a consecutive 30-day period to fill out a 30-question survey.

Surveys were intended to gather a holistic view of the interlocking needs that affect an individual's ability to access/maintain safe, stable housing, which includes their ability to access proper services and resources within the community.

Cardston's data was collected through paper and online surveys, where respondents had the choice to complete the survey by themselves, with assistance from staff, or on their own time with the use of online access codes. Collected surveys were examined and analyzed for duplicates and errors by RDN analysts to ensure data integrity and validity. Data was then compiled, reviewed, and consolidated in the final findings outlined in this report.

Out of 13 people surveyed, 8 (61.5%) were found to be living in situations defined as homeless or 'housing-insecure'.

Housing-insecure respondents identified 8 dependents and 12 adults that live with them. In total, there are 28 individuals within Cardston and partnering municipalities that either live in insecure housing conditions, or share the same living situation.

The most common factors affecting respondents' current living situation were: a lack of money, not being able to afford rent/mortgage payments, and physical disability.

This report breaks down the places of residence, services needed, demographics, housing, employment, and income sources of those experiencing housing insecurity or homelessness. This report also provides a qualitative sample of feedback from those most vulnerable within the community.

"In many instances, there are discrepancies between what people need or want, what service providers can offer and what the provincial or local governments can afford or support as best practices."

–Marybeth Shinn,
International Homelessness:
Policy, Socio-Cultural, and Individual Perspectives[3]

Definitions

"**Homelessness** describes the **situation** of an individual, family or community **without** stable, safe, permanent, appropriate **housing, or the immediate** prospect, means and **ability of acquiring it.**

It is the **result of systemic or societal barriers, a lack of** affordable and appropriate **housing**, the individual/household's **financial, mental, cognitive, behavioural or physical challenges**, and/or **racism and discrimination.**

Most people do not choose to be homeless, and the experience is generally negative, unpleasant, unhealthy, unsafe, stressful and distressing."

–Canadian Definition of Homelessness, Canadian Observatory on Homelessness[4]

Q11. Thinking about your living situation **this past month**, which of these statements apply to you? *(Check all that apply)*

- ☐ I own the house I'm currently in
- ☐ I rent the apartment I'm currently in
- ☐ I live in accommodations provided by my employer
- ☐ I live in a house that is owned by/rented out by the Band
- ☐ I share a house/apartment with roommates
- ☐ I live in a house/apartment that I share with family/dependents
- ☐ I find it difficult to pay rent and I feel like I spend more than a third of my monthly income on my housing
- ☐ I live in housing that needs major repairs (heating or plumbing problems, mould, leaky roof, etc.)
- ☐ There are not enough rooms for the number of people in the house I'm in
- ☐ I lived in supported housing (e.g. Housing First)
- ☐ I stayed in a medical/detox/rehabilitation facility
- ☐ I slept in a friend's/family's house because I had no other place to stay
- ☐ I stayed in a jail / prison/ remand centre
- ☐ I stayed at a women's / domestic violence shelter
- ☐ I stayed with someone I didn't know because I had no other place to stay
- ☐ I slept in a shelter
- ☐ I slept in a makeshift shelter, vehicle, tent, or shack
- ☐ I slept in a public space (sidewalks, park benches, bus shelter etc.)

Figure 1: table used in 2020 questionnaire to determine respondents' housing security. Refer to Appendix A for full questionnaire.

The accompanying typology[2] identifies a range of housing and shelter circumstances:

Provisionally Accommodated

People who are homeless whose accommodation is temporary or lacks security of tenure, including interim (or transitional) housing, people living temporarily with others (couch surfing), or living in institutional contexts (hospital, prison) without permanent housing arrangements.

At Risk of Homelessness

People who are not homeless, but whose current economic and/or housing situation is precarious or does not meet public health and safety standards.

Emergency Sheltered

Staying in overnight emergency shelters designed for people who are homeless

Unsheltered

Living on the streets or in places not intended for human habitation

Background

When it comes to homelessness and understanding its causes, the urban experience tends to dominate the conversation due to the "visibility" of individuals experiencing homelessness. The issue of homelessness within rural and remote areas is far less understood or even acknowledged by the wider public because of its "hidden" nature. Individuals experiencing housing insecurity in rural and remote communities are more likely to couch surf, live in overcrowded housing, or own/rent housing that may need major repairs- often leveraging the relationships around them in for support.

RDN initially developed the Step-by-Step Guide to Estimating Rural Homelessness due to the lack of available, accurate, and current data on rural homelessness. This limits the ability of rural communities to advocate for better resources for their residents in greatest need. The guide is unique in that it tackles the issue of housing insecurity and homelessness from a rural perspective, and recognizes the difficulties that come with conducting standard Point-in-Time (PiT) counts in rural and remote areas.

This tool allows for anyone, including small nonprofits and local front-line agencies, to gather data on gaps in local housing and service needs and has been instrumental in helping rural communities gather credible evidence on homelessness to subsequently improve the kind of services offered within the community.

Methodology & Data Collection

The methodology employed in this Housing and Service Needs Estimate is a modified version of that found in the Step-by-Step Guide to Estimating Rural Homelessness, published by the Rural Development Network. Methods

for estimating homelessness and housing insecurity in urban centres are not suited to rural and remote ones. Conducting traditional Point-in-Time counts over larger swaths of service area is not always feasible for already under-staffed/-resourced community agencies. This inability to participate in PiT counts translates to no data, which translates into no need within the community. When there is no tangible data, rural and remote communities can't advocate to address service gaps or for an increase in funding.

The model used in this project allows for a variety of service agencies to offer questionnaires to clients in places they already visit and know. This approach leverages existing infrastructure (service agencies such as FCSS, libraries, Friendship Centres, churches, food banks etc.) within the community as opposed to devoting resources to scour the town core for visibly unsheltered individuals. Due to the sensitivity and the associated stigma surrounding homelessness and housing issues, this method relies on the relationships that service providers have established and cultivated over time with their clients to ensure respondents feel comfortable and safe at all times during the survey process.

The current survey was developed in accordance with the Canadian Observatory on Homelessness' definition of homelessness. However, rather than using the term "homelessness", the survey was advertised as a better way to understand the housing and support services needed within the community. This builds off feedback from multiple service providers that are committed to minimizing stigma that could cause distress to their clients. By re-framing the language of the survey, service providers were able to encourage all clients to participate, instead of pointedly targeting certain individuals.

In relation to stigma, previous findings suggest that clients are often reluctant to label themselves as homeless or housing-insecure. For this project, respondents were asked whether they consider their living conditions to be secure, AND to fill out checkboxes that determine their objective housing

situation. Subsequent data analysis would determine – based on responses to the latter survey question – which respondents were housing-insecure. As we see in the results, some individuals who don't consider themselves to be either homeless or at-risk actually qualify based on national definitions of homelessness. The majority of the report focuses on the responses of individuals who were living in objectively housing-insecure conditions.

Insecure Housing is when a person experiences difficulty paying rent, spends a major portion of the household income on housing, frequently moves, lives in overcrowded conditions, or doubles up with friends and relatives.

Before the survey period began, RDN provided orientation and training sessions to the Lead Coordinator, and staff at the participating agencies. Emphasis during training was placed on clarifying survey terms, ensuring respondents' confidentiality and privacy, and securing their informed consent. During these training sessions, resources were provided to improve outreach for both community members and potential agency partners, while promoting the benefits of understanding the need of clients. Training also covered various ways to administer the survey in an open, non-intrusive manner, placing extra consideration for meeting individuals' reasons for visiting the service agency before offering the survey.

This report consists of an overview of the primary data collected through social service agencies in Cardston from October 1st to the 31st 2020. The lead coordinator for the project was the Town of Cardston. After recruitment of participating agencies, the Rural Development Network provided virtual training for those who would be delivering the survey. Two versions of the survey were provided for distribution: a paper version which could be filled out on location, and an online version which could be filled out on location, or accessed with an access code later on.

Regardless of the version of survey completed (paper or online) respondents were each assigned a unique ID. This ID is composed of initials derived from respondents' name and birthdate, scrambled in a certain order to maintain confidentiality. This ensures that if the respondent took the same survey at a later date, the data would show further need by the individual without inflating the number of respondents.

A note about youth participation: service agencies were instructed to limit survey administration to individuals 14 years of age or older. In compliance with the consent and confidentiality guidelines of the Alberta College of Social Workers, individuals under 14 years of age were required to secure guardian's approval prior to participation.

Limitations

Despite our best attempts to reduce stigma and increase accessibility of the survey, not all clients who entered participating agencies chose to take the survey. The survey was voluntary, and accessing services was not contingent on their participation. There remains a portion of clients whose voices were not captured.

Additionally, not every individual requiring help may have entered a participating service agency during the designated 30-day collection period,

despite advertising efforts leading up to the survey. Some service agencies may not have been able to fully participate, given the urgency of the services they provide and the length of time required to complete the survey. As a result, although trends and highlights of the data are very informative, this report presents a conservative picture of the service needs and housing insecurity in the community as a whole.

The data found in this report is survey data. There are no significance values, p-values, tests, or inferential statistics of any sort within this report. It is therefore not RDN's intention with this report to:

- Guarantee that the data provides a complete or all-encompassing depiction of housing instability and service needs within the region;
- Provide any interpretations of the data contained herein;
- Make any recommendations for policy changes or actions to be taken as a result of this data;
- Make any stake/claim about government policies, corporate actions, or externalities.

However, we encourage individual community members and local community leaders to use this data to inform their own conclusions and policies, and to determine how to best make use of this information. RDN assumes no responsibility or liability for any changes, decisions, or actions made as a result of the interpretation of data outlined in this report.

Finally, it's important to note that due to exclusion of non-responses and skipped questions, subtotals and percentages may not exactly reflect absolute totals. A copy of the actual paper survey used in this project can be found at ruraldevelopment.ca.

Survey Results

Across the participating agencies, 13 people were surveyed. Of those, 10 completed paper surveys, and 3 responded through an online survey. A copy of the survey questions used can be found on ruraldevelopment.ca.

Support Services

The results in this section outline results for all respondents who completed a survey, regardless of their housing security. This was done to capture overall service needs of clients within the County and partnering municipalities that participated in this year's Rural Housing and Service Needs Estimation project.

All survey respondents (n= 13) were asked about where they most often sought services, and what kind of services they needed most often during their visits to local service providers.

Figure 1 shows the responses, weighted by frequency, to the question "In which community do you most often seek services? Primarily respondents sought services in Cardston and Lethbridge

Figure 1 – *Word Cloud of the community in which respondents most often sought help from service agencies.*

Taking into account the nature of interlocking needs, respondents were able to provide multiple responses (see Table 1).

Table 1 Main reason(s) for visiting the office today	# of respondents
Family/parenting	6
Health and wellness	6
Support services	3
Prefer not to answer	2
COVID-19 assistance	2
Basic Needs	1
Not listed	1
Crisis financial support	1
Financial	0
Transportation needs	0
Legal	0

Table 1- *Table of reasons for respondents' visit to the service agency (multiple responses possible).*

Of the options provided, the top three types of support services sought by survey respondents were "Health and Wellness Support" (6), "Family and Parenting Support" (6), and "Support Services" (3).

Respondents were then asked to identify the primary reason for their visit in an open field response. Due to the freeform structure of the question, answers were varied but the most common keywords are listed in Figure 2.

When asked about the perceived socio-economic opportunities available within the community, most respondents felt that the community did not provide enough employment opportunities, recreation and social opportunities, sufficient social services, and accessible affordable housing (Table 2).

Figure 2 – *Word Cloud of the most common responses to the "Primary Reason" for visiting the service agency*

Does the community provide enough:	Yes	No	Not Sure
Employment Opportunities?	2	11	0
Free or Accessible Recreation and Social Opportunities?	2	10	1
Sufficient Social Services?	1	10	2
Accessible Affordable Housing?	2	10	1

Table 2 – *Respondents answer the question: "does our community provide enough of the following opportunities?"*

Housing Needs

When respondents were asked whether they considered their "housing situation to be unstable or felt they could easily lose their housing", 46.2% replied 'Yes' (Figure 3). These respondents are reported as 'housing-insecure (self reported)'.
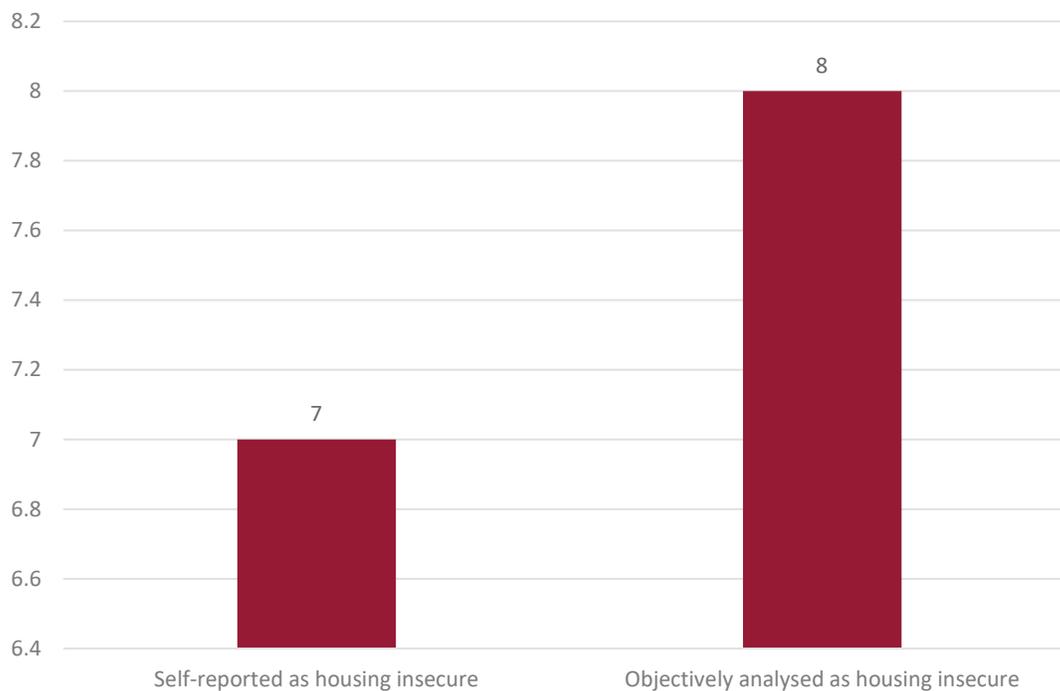
Figure 3 – *Respondents who feel their housing is unstable/insecure vs. respondents who objectively fit living conditions that constitute insecure housing under COH[1].*

Following this question, respondents were asked to identify the current living situation(s) that have applied to them in the past month (Table 3). Respondents were asked to select all options that apply. The options themselves represent a range of physical living situations, from secure to insecure. According to the Canadian Observatory on Homelessness, any option in Table 3 listed from "I find it difficult to pay rent and I spend more than a third of my monthly income on my housing" to the bottom of the list constitutes housing insecurity and homelessness.

After analysis, there are approximately 8 respondents (61.5% of total) whose housing conditions are considered to be insecure and/or absent. These respondents are reported as 'objectively housing-insecure', and make up the primary source of data for the remainder of the report.

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1   Some respondents who believed they were living in insecure housing conditions also identified with living situations that constitute insecure housing as defined by the Canadian Observatory on Home-lessness. Thus, there may be some overlap between these two indicators as shown in Figure 3.

| Table 3 - Current living sitation. "Which of these statements apply to you (thinking about the past month)?"	
I own the house I'm currently in	4
I rent the apartment I'm currently in	2
I live in accommodations provided by my employer	0
I live in a house that is owned/rented out by the Band	1
I share a house/apartment with roommates	0
I live in a house/apartment that I with family/dependents	8
I find it difficult to pay rent and I spend more than a third of my monthly income on my housing	4
I live in housing that needs major repairs (heating or plumbing problems, mould, leaky roof, etc.)	1
There are not enough rooms for the number of people in the house I'm in	5
I live in supported housing (e.g. Housing First)	0
I stayed in a medical/detox/rehabilitation facility	2
I slept in a friend's/family house because I had no other place to stay	4
I stayed in a jail/prison/remand centre	0
I stayed at a women's/domestic violence shelter	1
I stayed with someone I didn't know because I had no other place to stay	0
I slept in a shelter	1
I slept in a makeshift shelter, vehicle, tent, or shack	2
I slept in a public space (sidewalks, park benches, bus shelter, etc.)	0
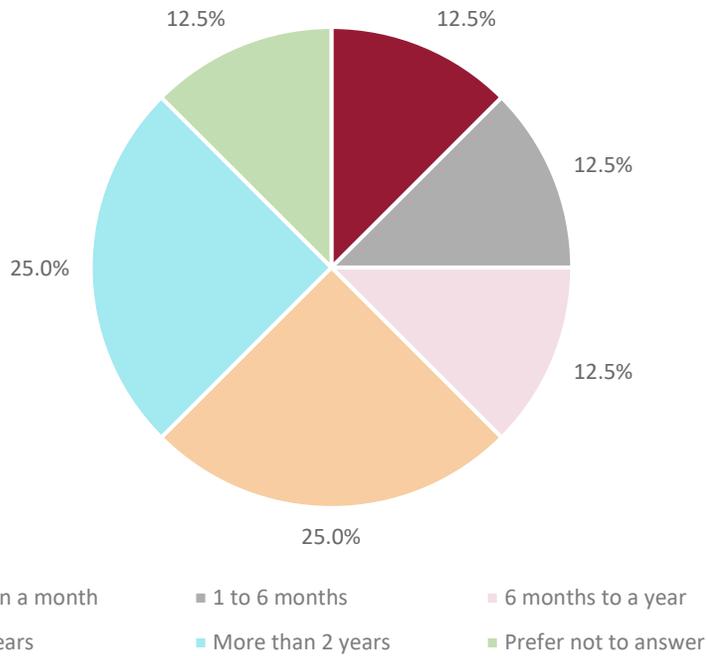
Figure 4 – *Respondents answer the question "how long have you been staying in your current living arrangements?"*

Interestingly, there were 3 respondents who self-reported that their housing situation is secure in fact objectively live in an insecure housing situation. This could be due to a variety of factors, including being unaware of how the term is defined, or possibly a shame or stigma towards homelessness and housing insecurity.

Finally, respondents were asked about the length of time they've been in their current living arrangements. Their responses can be seen in Figure 4.

Of all surveyed respondents, 3 (23.1%) stated they had once stayed or are currently staying in foster care or youth group home.

Reasons for Housing Insecurity

After identifying the respondents who were found to be without housing, or living in insecure housing situations, we asked whether any of the following options was/were a contributing factor(s) (Table 4).

Table 4 – "Why do you feel your housing situation is insecure?"	Perceived housing unstable	Objectively housing unstable
I can't afford rent/mortgage payments	5	5
I don't make enough money	3	3
Illness/Medical condition	2	2
My house needs major repairs (mould, etc.)	4	2
My rent went up	4	2
Racism/Discrimination	3	2
Conflict	2	1
Spouse/Partner lost their job	1	1
Domestic/Family violence	1	1
Abuse	1	1
Addictions/Substance use	1	1
Family rejection	1	1
Domestic/Family Violence	1	1
Family Rejection	1	1

Table 4 – *Respondents answer the question "why do you feel your housing situation is insecure?"; Other options with no responses were: 'Lack of Transportation', 'Physical disability', 'COVID0-19 related', 'I lost my job', 'Relationships', and 'I was in jail/prison'.*

Respondents who were objectively housing insecure, identified the following reasons as main contributing factors to their living situations: 5 responses for "I can't afford rent/mortgage payments"; 3 for "I don't make enough money"; 2 for "My rent went up"; 2 for "My house needs major repairs", and 2 for "Racism/ Discrimination".

Respondents were then asked in an open field question to identify the main factor that affected their housing insecurity, whether from the list they had seen previously, or from their own experience. While most of the responses can be seen under the Qualitative Data section of this report, the most common responses can be found on page 23.

Demographics

The following sections of 'Demographics', 'Household Makeup', 'Shelter Services', 'Community Residency', and 'Employment and Income Sources'
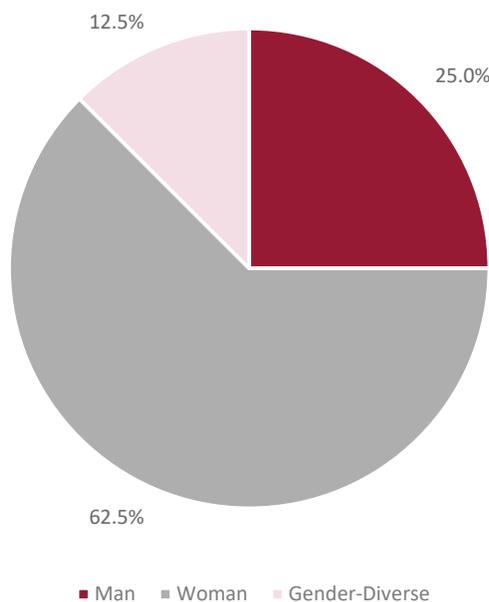

Figure 5 – Respondents answer the question "how do you describe your gender identity?"

"Because I'm First Nations"

"I am living in a Shelter"

*"I am living with my daughter and her children, **cannot afford or find available rentals in Cardston**"*

"Landlord is not happy asking for repairs"

"My house needs repairs and the landlord won't fix it. **Threatens to evict us even though we pay on time"**

report results from those respondents who were found to be housing-insecure.

Age, Gender, and Sexual Orientation

Respondents were asked about their current age. The median age of individuals experiencing housing insecurity was 43.

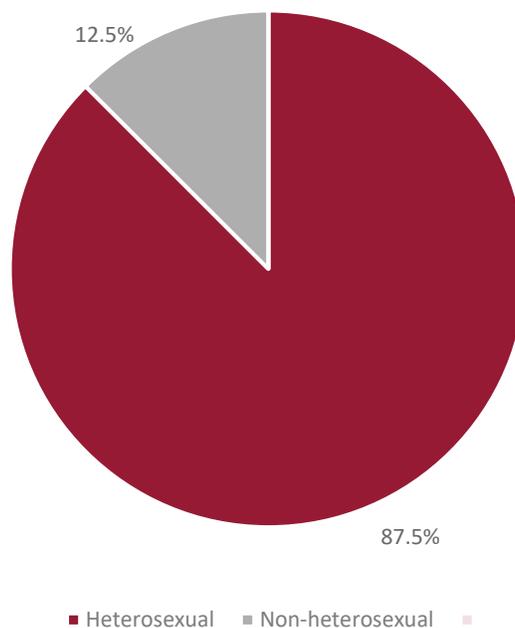The reported gender of both housing-secure and insecure respondents can

12.5%

87.5%

■ Heterosexual   ■ Non-heterosexual   ■

Figure 6 – *Respondents answer the question "how do you describe your sexual orientation?"*

be seen in Figure 5. Due to low response rates for some possible answers, this figure uses "Gender Diverse" to account for the following responses in the survey: Two-Spirit, Trans Male/Trans Man, Trans Female/Trans Woman, Non-binary, and Identity Not Listed. This is to avoid the use of identifying information due to low numbers.

The reported sexual orientation of respondents can be seen in Figure 6.

Ethnicity and Migration Status

Of housing-insecure respondents, 3 identified as Caucasian, and 5 as Indigenous. Of respondents that identified as Indigenous, 5 identified as First Nations (Figure 7).
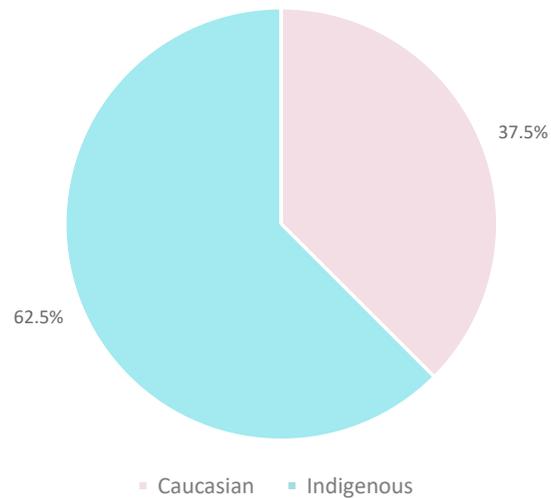

37.5%

62.5%

■ Caucasian   ■ Indigenous

Figure 7 – *Respondents answer the question "what ethnicity do you identify with?"; Other possible answers with no responses: African, Asian, Hispanic/Latino, Middle Eastern.*
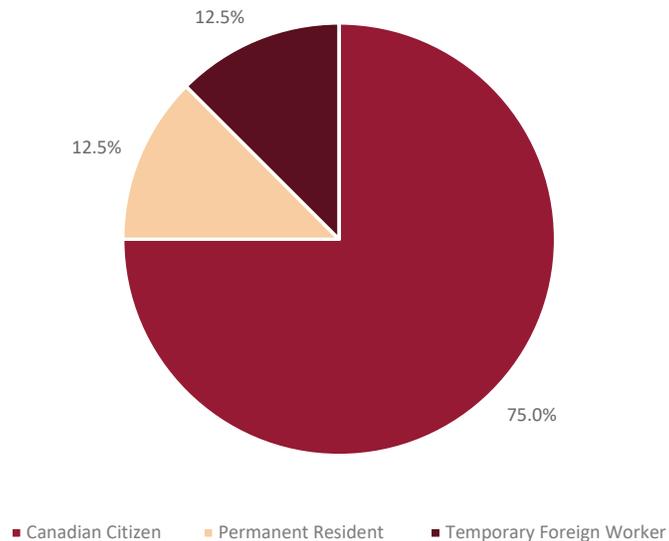

12.5%

12.5%

75.0%

■ Canadian Citizen   ■ Permanent Resident   ■ Temporary Foreign Worker

Figure 8 – *Respondents answer the question "what is your current migration status?"; Other possible options with no responses: Economic Migrant Worker, Landed Immigrant, , Refugee/Claimant, and Student Visa.*

Table 5 – "What is the highest level of education you've completed?"	# of respondents
High school diploma or GED	4
Some high school	4
Graduate/Professional Degree (Master's, PhD, MD, JD, etc.)	2
College certificate or diploma	1
Post-secondary degree (bachelor's)	1
Some post-secondary	1

Table 5 – Respondents answer the question "What is the highest level of education you've completed?"; Other possible options with no responses: 'Apprenticeship, trades certificate, or diploma', 'Some grade school', and 'No formal education'.

The majority (75.0%) of respondents experiencing housing-insecurity were born in Canada. 2 indicated that they migrated to Canada at some point, including 1 who arrived as a Landed Immigrant, and 1 as a Temporary Foreign Worker.

The majority of respondents facing housing insecurity (75.0%) identified as Canadian Citizens, as shown in Figure 8.

Education

Of all survey respondents, the majority (30.8%) indicated that the highest level of education they've completed is a High school diploma or GED. This is closely followed by 30.8% of respondents who completed some grade school, and those who completed some high school (15.4%). Detailed responses can be seen in Table 5.

Household Makeup

The survey included questions regarding household or family members who are currently sharing accommodations with each respondent.

2 housing-insecure respondents reported that either they or someone in their household was pregnant, and 4 said that they were currently a single-parent household.

50.0% of housing-insecure respondents were living with dependents under the age of 18. Of those, 1 had one dependent, 2 had two, and 1 had three, for a total of at least 8 dependents sharing living conditions with those living in housing-insecure conditions.
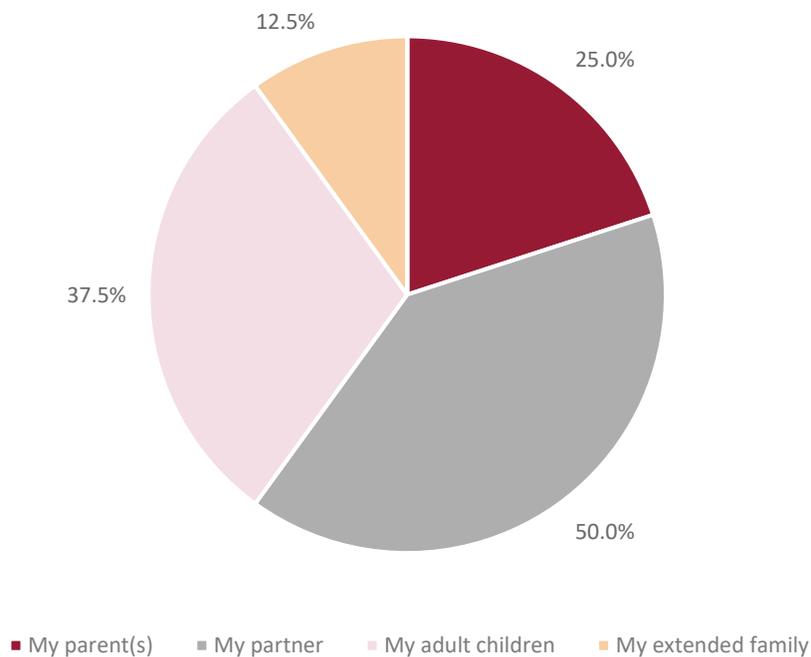

Figure 9 – *Co-habitant relationships to housing-insecure respondents. Other possible options with no responses: 'My co-workers', 'There are no adults staying with me' .*

For respondents that listed out the number of dependents staying with them, 50.0% of listed dependents were between 0 and 4 years of age, 12.5% were between 5 and 9, and 37.5% were between 15 and 17. All identified children were reported as boys (100.0%).

Some housing-insecure respondents reported that they had other adults living with them. The total number of adults sharing respondents' living situation was 12, an average of 2 per respondent. The relationships of these cohabitants can

be found in Figure 9.

Table 6. "If you needed a shelter in the past year and didn't access one, what were the reasons?"	# of respondents
I didn't need shelter services	4
Prefer not to answer	1
Reason not listed	1
The shelter was full	1

Table 6 – *Respondents answer the question "If you needed a shelter in the past year and didn't access one, what were the reasons?"; Other possible answers with no responses: 'No shelters in my area', 'No pets allowed', 'Separation from family member/partner', 'I didn't feel safe', 'Lack of transportation', 'Health concerns', 'Lack of disability accommodations', and 'Hours of operation'.*

Taken together, the number of dependents (8) and adults (12) who were reported to be sharing living conditions with respondents reveal 28 individuals not directly surveyed who are potentially housing-insecure.

CARDSTON
MOSES LAKE   BLOOD RESERVE
STANDOFF

Figure 10 – *Word Cloud of responses to "where do you currently reside?"*

Shelter Services

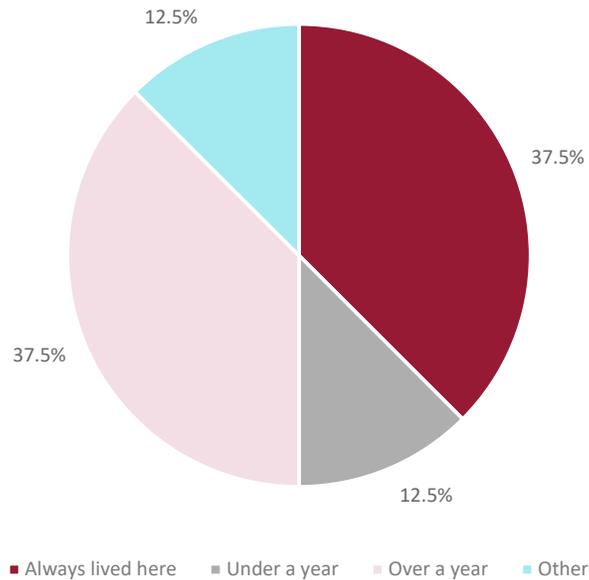Of respondents experiencing housing insecurity, 37.5% reported accessing

Figure 11 – *Respondents answer the question "How long have you lived in this community?"*

Of those who moved to the community at some point, Table 7 describes the primary reasons for the move.

Table 7 – "What is the main reason you came to this community?"	# of respondents
To access services/supports	3
Other	2
My family moved here	1
To look for work	1
To start a job	1
To move in with spouse/partner	1

Table 7 – *Respondents answer the question "what is the main reason you came to this community?"; Other possible answers with no responses: 'To attend school', 'To find housing', 'To visit family/friends', 'To access emergency shelters', 'Fear for safety', 'COVID-19 treatment or supports', and 'Environmental displacement'.*

a shelter within the past year. Of respondents who needed a shelter but did not access shelter services within the past year, the following reasons were provided: Table 6.

Community Residency

Respondents were asked to indicate where they currently reside. Figure 10 displays those responses, weighted by frequency.

Respondents to the survey varied in terms of how long they've been a part of the community. 37.5% of respondents facing housing insecurity reported that they have always lived in the community (Figure 11).
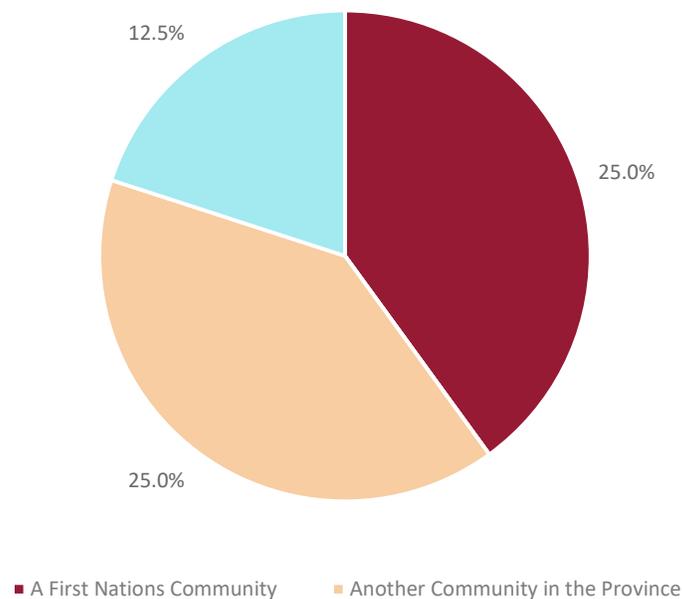

Figure 12 – *Respondents answer the question "Where did you live before you came to this community?"; Other possible options with no responses: A Métis Settlement, An Inuit Community, and Another Country.*
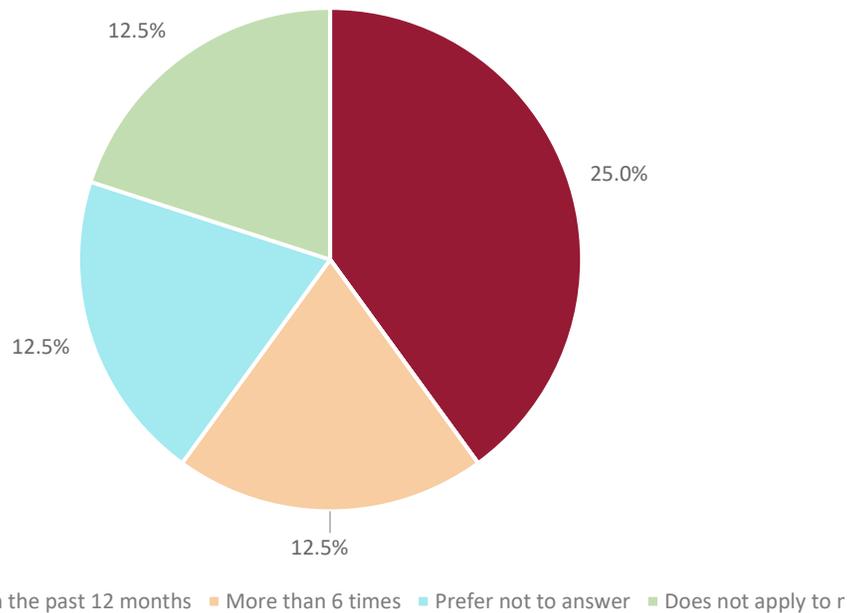
Figure 13 – *Respondents answer the question "How many times have you moved in the past 12 months?"; Other possible options with no responses: 1 to 2 times, 3 to 6 times, Other.*

Of those who had moved to the community at some point, Figure 12 describes where they had resided previously.

Respondents were asked about the number of times they had moved in the past year; frequent moves can be an indicator of insecurity and precarious housing. 25.0% of those facing housing insecurity have not moved in the past year. Of respondents who had moved in the past year 12.5% moved more than

Table 8 – If employed, "which area do you work in?"	# of respondents
Not Listed	2
Health	1

Table 8 – *Respondents answer the question "which area do you work in?"; Other possible sectors with no respondents were: Agriculture, Education, Finance, Forestry, Food and Beverage/Restaurant, Human/Social Services, Hunting/Trapping, Marketing, Oil and Gas, Technology, Tourism, and Retail/Personal Services.*

Military/Emergency Service

Out of all respondents experiencing housing insecurity, no one identified as a veterans of the Canadian Armed Forces, the Royal Canadian Mounted Police (RCMP), or had served in Emergency Services.

Sources of Income

Identifying sources of income can provide a better snapshot to the personal situations of respondents that would require increased support. For employed individuals, it can also provide insight into the disparity between wages and costs-of-living in the community.

4 people facing housing-insecurity reported employment as their main source of income. Sources of income varied though, and respondents were encouraged to select all that apply as shown below (Table 9).

Table 9 - "What are your sources of income?"	# of respondents
GST refunds	5
Employment	4
Child and Family Tax Benefits	3
Income assistance	2
Not Listed	2
Informal income (e.g. bottle returns, panhandling, etc.)	1
My partner/spouse's income	1
Seniors Benefits (CPP, OAS, GIS, etc.)	1
Disability Benefits	1
Veteran's Benefits	1

Table 9 – *Respondents answer the question "What are your sources of income?"; Other possible answers with no responses were: Money from family and friends, Canadian Emergency Relief Benefit (CERB), Employment insurance, Alimony/Child Support, Student Loans, Canada Emergency Student Benefit (CESB), Canada Emergency Wage Subsidy (CEWS).*

6 times (Figure 13).

Respondents were also asked if they would have stayed in their previous community if they had better access to services or programs. 2.8% of respondents said "Yes", while 38.9% said "No".

Employment And Income Sources

Of respondents who are experiencing housing insecurity, 50.0% reported being employed in some capacity. 25.0%of those employed were working full-time, 25.0% part-time, 25.0% casual, and 0.0%listed other forms of employment. These respondents reported being employed in the following industries (Table 8).

Qualitative Findings

To compliment the large amount of quantitative data encompassed in this report, we also included some of the qualitative findings that respondents included in their surveys. In addition to respondents providing answers to multiple-choice questions, some parts of the survey collected responses, to allow respondents to provide additional information.

When asked to provide the main reason why respondents find themselves to be homeless or at-risk, we received the following replies:

- "I am living with my daughter and her children, can not afford or find available rentals in Cardston"
- "Because I'm First Nations"
- "Landlord is not happy asking for repairs"
- "My house needs repairs and the landlord won't fix it. Threatens to evict us even though we pay on time."
- "I am living in a Shelter"
- "I slept in a friend's/family's house because I had no other place to stay"

- "There are not enough rooms for the number of people in the house I'm in"

What does homelessness look like?

In a report that is ostensibly composed of data and graphs, it is possible to overlook the humanity behind the numbers. Using the most common responses from the survey, we were able to compile a profile of a "typical" respondent facing housing insecurity.

In the case of Cardston, this turns out to be a woman, in her early 40s, who has lived in the community her entire life. She finds it difficult to pay rent and feels like she spends more than a third of her monthly income on housing. She notes that there are not enough rooms for the number of people living with her, and that the housing she has needs major repairs (heating or plumbing problems, mould, leaky roof, etc.). She is employed, and there is a 2-in-5 chance she has at least one dependent that she needs to look after.

The true diversity of the respondents is of course illustrated in the Survey Results section, but this serves to highlight what someone in-need might look like within Cardston.

Exploring Next Steps

This report refrains from offering concrete recommendations for the County of Grande Prairie because in-depth dialogue between RDN, decision-makers, and administrators within the locale have not informed the findings within this report. It is the goal of the report to support decision-making at all levels by providing a credible, evidence-based document that can be used and referred to in the community. In the past, local organizations and governments have used information gathered using the methods outlined in the Step-by-

Step Guide to Estimating Rural Homelessness to explore new programs and initiate new collaborations, such as:

- Establish an overnight shelter
- Grow awareness within communities about homelessness and housing instability
- Highlight the need for an affordable housing project and other economic development strategies
- Increase dialogue with neighbouring communities and First Nations' groups
- Start a mat program in the community
- Start the development of a coordinated community response programs
- Support efforts to increase public knowledge of existing programs (financial aid, affordable housing repair, etc.)

Conclusion

This report provides a summary of primary data collected by service agencies in Cardston from October 1st to the 31st 2020. It is an overview of the needs and factors that affect housing security for individuals who accessed services during the survey period.

This project was coordinated in the midst of a global pandemic where in-person services offered by organizations has been severely reduced. Cardston's participation represents a unique set of data that provides insight into the resiliency and strength of individuals even in times of crisis.

This project confirms that housing insecurity exists in rural and remote communities, presenting concrete data from respondents in 26 participating communities. This supports previous qualitative research which examined the pervasiveness of housing issues across the province.

The intention of this report is to provide means for agencies and leadership to

determine their community's needs, as well as the necessary responses and potential avenues to prevent or reduce homelessness and housing instability in Cardston..

Disclaimer

Endnotes

1   Thistle, J. (2017.) Indigenous Definition of Home-lessness in Canada. To-ronto: Canadian Observato-ry on Homelessness Press.

2   Gaetz, S.; Donaldson, J.; Richter, T.; & Gulliver, T (2013): The State of Homelessness in Canada 2013. Toronto: Canadian Homelessness Research Network Press

3   Shinn, M. (2007). International Homelessness: Policy, Socio-Cultural, and Individual Perspectives. Journal of Social Issues 63(3): 657–677.

4   Gaetz, S.; Barr, C.; Friesen, A.; Harris, B.; Hill, C.; Kovacs-Burns, K.; Pauly, B.; Pearce, B.; Turner, A.; Marsolais, A. (2012) Canadian Definition of Homelessness. Toronto: Canadian Observatory on Homelessness Press

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April 2021

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