

**First Nations University of Canada  
Saskatoon Campus**

**Housing and Daycare Research Project**

**Final Report**

*Submitted to:  
Bridges and Foundations Project*

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## ACKNOWLEDGEMENTS

We would like to thank the Elders, students, staff, and faculty of First Nations University of Canada, Saskatoon Campus for their commitment to the daycare and housing research projects. Their continued support and interest have provided vision for both projects.

Thank you to the student researchers. Their skills and motivation were integral to the success of the project.

Thank you to the Bridges and Foundations Project on Urban Aboriginal Housing for providing the financial resources to conduct this research study. The monies have allowed for two research projects at First Nations University and the hiring of three students. These activities contribute to the development of research at the university and capacity of our students to conduct research projects.

Thank you to the Social Sciences and Humanities Research Council of Canada (SSHRC) and Canada Mortgage and Housing Corporation (CMHC) for the funding of this project.

## **EXECUTIVE SUMMARY**

Both research projects were stimulated by the students' childcare and housing needs indicated at First Nations University of Canada, Saskatoon Campus. The first project specifically evaluated the child care needs of students and provided potential solutions. The second project expressed the housing needs of students and also provided potential solutions. Both projects were conducted by Aboriginal students.

Highlights from the research projects are as follows:

### **Daycare**

- students of First Nations University of Canada expressed difficulty trying to establish worry free child care throughout the city.
- students expressed feeling stressed about how they were going to get their children to and from childcare, especially if child care is a distance away from home and university.
- students expressed worry as they are unable to give 100% effort to school work because their focus is interrupted and distracted by childcare issues.
- First Nations University of Canada students expressed that it would be most effective and stress-free for them if they could access childcare close to the school. They would be closer to their children and at hand when needed, and this in turn would help them focus more towards their own studies.

### **Housing**

- Students live on fixed incomes; they need more money to live in suitable housing in Saskatoon
- Students require housing that meets the needs of themselves and their families
- Over 90% of the students live on fixed incomes

- 69% of the students indicated they moved to Saskatoon to attend school
- 40% of the participants indicated they live on less than \$1000a month. Subsequently, 43% of these participants are paying \$501-\$750 in rent per month.
- First Nations University of Canada needs to seek relationships with agencies providing housing to students that would allow students subsidized housing while going to school
- A majority of students are living in the westend of Saskatoon
- Students want housing to be developed that is close to First Nations University of Canada
- Students indicated the need to develop housing that meets the diverse needs of the students: single, married, blended families, with children, extended families.
- Students need housing in an area that is close to amenities: grocery, and safe and secure schools for children.
- Develop housing that is affordable and suitable to the students' needs
- Suitable and affordable housing will lead to more success in university students and families
- Students were very involved in the research project and want to be continually involved in the development of housing initiatives

## **Background: First Nations University of Canada (FNUC)**

First Nations University of Canada (FNUC) is an institution that allows for all Aboriginal and non-Aboriginal peoples to learn in a cultural and traditional atmosphere. The University offers and promotes a sense of community togetherness and family well being with a basis of First Nations understanding and values.

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## ***Introduction***

Over the years First Nations University of Canada has aspired to meet the needs of its students. Two of the requested needs of the students has been childcare availability and affordable housing. In the past a series of surveys and needs assessments were done with minimal follow-up or success. These needs are a priority as the campus population grows and students continue to re-locate from rural to urban communities. Throughout the report the examination of both these needs goes beyond the basics. The research studies, which were conducted separately, bring attention to related issues of housing and childcare that reveal racism, poverty, and overall support for students and family. All issues, as indicated by the students, staff and faculty that contributed to the report reflect on retention of the student and success in studies. The report will present the childcare research first, followed by the housing research. Both will include recommendations and further vision for childcare and housing for Aboriginal students at First Nations University of Canada, Saskatoon Campus.

# ChildCare Report

## *Introduction*

This report will describe the possible alternatives and recommended alternatives for a childcare facility for First Nations University of Canada. Also, included will be a summary of why these alternatives are recommended and not recommended. A projected budget is included, with an annual budget describing what kind of money is involved in staffing a childcare facility, the maintenance and other expenditures. Also included will be a study of the most recent needs assessment done by the students to show how they feel about the need for childcare. Further information includes helpful aspects in getting a childcare facility started and steps required to develop administration.

## *Research Methodology*

The goal of this research project is to provide valid and reliable information to First Nations University of Canada to assist in the development of a Child Care facility for Aboriginal students. The research for this project was directed at Aboriginal students currently enrolled at the First Nations University of Canada, Saskatoon Campus. It is estimated that approximately 350 Aboriginal students attend the university. A sample of these students were administered the survey to establish a research profile.

A comprehensive survey was developed for the future development of a child care facility. The title of the survey is **2002/2003 Student Childcare Needs Survey**.

The survey was developed with cooperation from faculty and the student body in order to ensure the relevance of survey questions. The survey was designed to reflect as closely as possible the outlined research objectives and yield results that are both valid and useful.

### ***Child Care Needs Assessment***

Ever since SIFC (FNUC) Saskatoon Campus opened its doors in 1976 there has been much discussion about the needs of SIFC students, and the need to establish a child care center on this campus. The task of establishing a child care center here at SIFC is not a simple one. It cannot be done overnight nor can it be done without a significant amount of data-gathering and research. Like all major program development projects, setting up a child care center will consume a lot of time and energy.

The first step is to determine precisely what the specific child care needs of SIFC students. A survey was made and completed by SIFC students in the 2002-03 academic school year. The data provided illustrates what the students' needs are. The survey illustrated the type of child care required; age category of children requiring childcare; the need for child care close to the FNUC; and the need for a childcare within school limits due to lack of transportation or poor transportation (See **Appendix A for stats**).

#### ***A proposed list of activities required to develop a daycare:***

- Develop a business proposal
- Research grant monies
- Acquire grant monies
- Request subsidized seats from province
- Contact and communicate information with Child Care Director for district
- Acquire a consultant from child care unit in region
- Research all and any information needed in order to establish a child care
- Select boards

- Research funding options to establish a child care facility
- Develop a final report and business plan
- Proceed with all necessary steps to establish the child Care facility
- Staffing
- Budget analysis
- Develop the committees required in helping to operate a child care facility

**Type of Child Care:**

A Subsidized Student Child Care Cooperative.

- Administrative Board made up of students
- Board of Directors
  - Chairperson
  - Vice-chairperson
  - Secretary
  - Treasurer
- Committees
  - Marketing Committee
  - Membership and Orientation Committee
  - Fundraising Committee
  - Personnel Committee
  - Occupational and Health Committee
  - Repair and Renovations Committee
  - Budget Committee
  - Advocacy Committee

## **Child Care Setup:**

### Requirements:

- Permits and permission from the City of Saskatoon and City Hall need to be met
- All requirements by Saskatchewan Social Services need to be met
- Building
- Staffing
- Equipment
- Budgets
- Business License needs to be established
- Need a building permit
- Have to follow City Zoning bylaws
- Enrolment
- Subsidy
- Cooperative parent handbooks and letters need to be established

Before any facility can be constructed and established, City Council has to approve everything. This process takes 6-10 weeks. Requirements for approval are:

- Business Plan
- Floor Plan Address
- After Approval Blueprints
- Distinguish number of children for facility
- Required parking
- Identify any Issues From neighborhood residents

## **Estimated Child Care Space for Facility:**

### Estimating Building and Site Size

For indoor space, estimate a minimum of 100 square feet per child overall.

Primary play space: approximately 42 sq ft/child

Secondary space: approximately 38 sq ft/child

Tertiary space: approximately 20 sq ft/child

The recommended space per child for building size is 125 sq ft/child

For the 40 given subsidized seats,  $125 \times 40$  gives a total of 5000 sq ft

## **Projected Annual Budget:**

A total of all expenditures need to be broken down and calculated? which includes:

- Staff benefits
- Professional development
- Administration
- Physical facility
- Equipment and furnishings
- Consumable supplies

Also included will be Revenues which are:

- Fees
- Child care grants
- Other grants
- Other revenues

Total all revenues and subtract expenditures to calculate surplus or deficit.

(See Appendices B for estimated expenditure and revenue breakdowns)

## **Funding Resources:**

Possible grant options and information were acquired through internet searches.

Numerous funding programs are available to start up projects, businesses and organizations.

Another option is a bank loan with which the University is able to acquire in good standing.

- [www.GrantCanada.com](http://www.GrantCanada.com)
- [www.grants-loans.com](http://www.grants-loans.com)
- [www.grantscanada.org](http://www.grantscanada.org)
- [www.businessguide.net](http://www.businessguide.net)
- [www.fundsnet services.com/canada01](http://www.fundsnet services.com/canada01)
- [www.governmentgrants.com](http://www.governmentgrants.com)
- <http://childcare.net/grants.shtml>
- [www.proposalwriter.com/govtgrants.html](http://www.proposalwriter.com/govtgrants.html)
- [www.federalfundingsources.com](http://www.federalfundingsources.com)
- [http://www.cbcs.org/alberta/search/display.cfm?Code=1398&coll=FE\\_FEDSBIS\\_E](http://www.cbcs.org/alberta/search/display.cfm?Code=1398&coll=FE_FEDSBIS_E)
- [http://www.cbcs.org/alberta/search/display.cfm?Code=2932&coll=FE\\_FEDSBIS\\_E](http://www.cbcs.org/alberta/search/display.cfm?Code=2932&coll=FE_FEDSBIS_E)

## ***Child Care Facility Alternatives***

Alternative A: Leasing, buying, or renting an existing building.

Alternative B: Going into partnership with existing childcare facility.

Alternative C: Going with Prefabricated Housing

### **Alternative A: Leasing, buying, or renting existing building.**

Step 1: Looked at the limitations and boundaries required to follow when establishing a child care facility.

- Distance from Institution, if there is any
- Canvassing of Neighborhood or area in which the child care will be located
- City bylaws
- City council approval
- Child Care requirements and codes to follow
- Parking requirements
- Bus stop requirements and distances
- Cost to rent, lease or buy a building
- Expenditures to bring building up to code
- Costs to maintain and landscape appropriately
- Other incurred costs
- Is it the most cost efficient?
- Is it the less costly alternative?

### **Leasing or renting a building**

This alternative requires effort and financial resources. Opening a childcare center close to the University is a question of availability. If there is a suitable facility, it is required to pass a building inspection including codes and regulations. There are also costs to consider.

Will bringing this building up to code and outfitted properly as a child care facility cost more money than any other alternative?

Is there going to be more time and effort in trying to setup a childcare facility in the said building?

Are monthly payments on a leased or rented building worth it? These are the types of questions that need to be considered and answered in the research.

So far it appears that this option is not feasible. It is more costly in time and revenue to establish and develop a building. Leasing and renting a space or building would not be worth it, as all the time and money put into the building will not result in ownership.

Buying a building would be hard to do because of the area in which it is located. Property in City Park is priced high reflecting the value of the property within the area. Most of the buildings are character homes that need a lot of maintenance. A house would need renovations in order to equip it as a proper daycare that meets all standards and regulations. The landscaping of the lawns, a huge and costly project, would have to be done. Not to mention all the other incurred costs: labor. Most of the work would have to be done at different times. This could cause a problem in the time line.

Overall this alternative does not sound so promising, but is doable.

**Alternative B: Going into partnership with existing Child Cares.**

Step 1: Sourcing out possible childcares to partner with

- North Park Child Care
- City Park Collegiate Child Care
- Spadina Child Care Center
- First Nations Child Care Center

## Step 2: Contacting the Child Care Facilities

### **North Park Child Care**

- Located 4-5 blocks North of FNUC
- Located in the basement of a church
- Specified what was required or what was being looked at
- Director stated that there was no possible way that a partnership could be established due to no more required space and that they were already at capacity

### **City Park Collegiate**

- Expansion and partnerships have been established throughout the city
- Existing child cares located on west side of city
- Interest in partnership is not an option. At this date and time, its three existing day cares are at capacity
- Location is not suitable for both parties

The Director and Board of City Park Collegiate Day Care specified that they have just recently in the past two years, partnered and expanded their childcares across the west side of the city and are not looking at this time and date to further expand. Also it would not be in the best interest of FNUC students and their needs to partner with a childcare that is not located near their education facility.

### **First Nations Child Care Center**

- Contact Director
- State Business
- Propose partnership if there is a interest
- Discuss and meet with all parties involved.

Keep update on progress of research and decision making process? The Director of First Nations Childcare expressed the interest in going into a partnership with FNUC since they themselves are looking at the alternative of expansion and renovation. However, it depended on how far along the university is in its plans to establish a childcare looking for something within the near future.

### **Alternative C: Prefabricated Housing**

Step 1:

Research Prefab Builders

- Adams Builders
- J & H Builders
- Mc Diarmid Homes
- Tron Power
- Home Depot

#### **Adam Builders**

No estimates given. They need a structural blue print in order to give any kind of estimate and cost approximation.

#### **J & H Builders**

No estimates given. They need a structural blue print in order to give any kind of estimate and cost approximation.

#### **McDiarmid Homes**

No estimate provided and they were not enthusiastic about contracting. They do not build on site and would not be able to transport the size of building required, into the city or down the city streets.

## **Tron Power**

Tron Power is a diverse company that contracts out all types of work. They specialize in building Prefab buildings and build anywhere their clients wish. They are a First Nations company and offer the First Nations rebate on any building built onsite of Reserve land. They offer competitive prices and are efficient in constructing and completing their tasks. They are known for their outstanding work throughout all of Saskatchewan and mainly Northern Saskatchewan.

Upon inquiring about a prefab for FNUC, they estimated building time to be 3-5 months. They were able to do a cost breakdown, estimated of course, and can supply a structural blueprint at no cost, also an estimated and not used for actual building, without accurate and precise numbers (See **Appendix C Cost analysis**).

## ***Recommendations***

- It is recommended that First Nations University establish a child care center for students attending the University.
- It is recommended that the type of facility be a prefabricated building. The findings indicated that a prefab building was best suited to the FNUC needs and requirements. This option was most suitable because: it is the most efficient type of building to put together, it can be completed in a short amount of time, it can be relocated in a matter of a 8 hour preparation, it is the most energy efficient, it is also the least costly of the three options, and the most available. The other two options may take twice as much time to establish and equip.

- It is recommended the University increase promotion of an on-site child care facility and other child care options to Aboriginal students in order to increase awareness. Helping Aboriginal students with family commitments may increase academic performance and success rates.

### **Costs Associated with Recommendation**

Total cost of building a completed prefab building would be \$295,320.00 which includes landscaping, all windows, flooring, cabinetry, plumbing, and electrical.

Overall the recommendation would be to go with building a prefab, and have it built on site, where there is access to close bus routes, the school and parents.

### ***Conclusion***

The majority of Aboriginal students decide to attend university to further personal career and employment objectives. The typical Aboriginal student is between the ages of 20 and 30, and is enrolled in a university program, lives in a rental, is single, and many are single parents.

Many of these Aboriginal students are single parents and have difficulty balancing academic success and family commitments. Nearly 40% of students surveyed indicated they have dependent children living with them. Almost half of these students indicated they use family members as their main childcare option.

Many of the Aboriginal students mention factors prohibiting them complete success in school and attendance in school; this is mainly due to family commitments and lack of proper care for their children. This was a common theme when discussing the success rate of the students at First Nations University of Canada. It is most apparent that adequate childcare is required by FNUC students.

# Appendix A

## Child Care Needs Assessment Survey Results

Age category breakdown on child care needs required by FNUC students

Under 18 months	17 required spaces
18 mths – school age	67 required spaces
Under ages 12	82 required spaces
Ages 12-18	32 required spaces
Special needs	11 required spaces

Type of child care requested by FNUC students

Drop In	89 requests
After School Care	70 requests
Evening Care	103 requests
Full Time Care	90 requests

Overall there have been **207** responses to the 2002-03 survey on child care and all have specified in one way or another that child care would be a relief and most needed for FNUC students.

# Appendix B

## Child Care Center Estimated Annual Operating Budget

This estimated budget is a template- the blank spaces act as a guide for budget lines in setting up and implementing a daycare.

### I. Expenditures

Child Care Workers	
Director	\$30,000-\$36, 0000
Supervisor	\$N/A
Infant Care Giver (2) *	\$10-\$14.00/hour
Toddler Care Giver (2) *	\$N/A
Preschool Care Giver (3) *	\$N/A
Cook	\$8-\$12/hour
Assistant	\$6-\$10/hour
Book Keeper	\$N/A
Janitor	\$N/A
Other	\$N/A

### II. Staff Benefits

Vacation Pay
Canada Pension Plan
Unemployment Insurance
Workers Compensation
Sick Leave
Other

**Subtotal** 15%

### III. Professional Development

Memberships	\$ _____
Workshops	\$ _____
Conferences	\$ _____
Courses	\$ <u>4,000</u>
First Aid/CPR	\$ _____
Resource Materials	\$ _____
Other	\$ _____
<b>Subtotal:</b>	\$ _____

#### IV. Administration

Accounting Costs	\$ <u>1,000</u> + -
Audit Fee	\$ _____
Advertising	\$ _____
Board Liability Insurance	\$ <u>900</u>
Telephone/Net	\$ <u>50-\$150/mth</u>
Office Supplies	\$ _____
Bank Charges	\$ _____
Travel Allowances	\$ <u>.35/km</u>
Other	\$ _____
<b>Subtotal:</b>	\$ _____

#### V. Physical Facility

___ Owned     ___ Rent	
Rent or Mortgage	\$ _____
Taxes	\$ _____
Utilities	\$ _____
Insurance	\$ _____
Building Maintenance	\$ _____
Renovation & Alterations	\$ _____
Other	
<b>Subtotal:</b>	\$ _____

#### VI. Equipment & Furnishings

Kitchen Equipment	\$ _____
Office Equipment	\$ _____
Children's Furnishings	\$ _____
Children's Play Equipment	\$ _____
Other	\$ _____
<b>Subtotal:</b>	\$ <u>40,000</u>

**Total Expenditures:** \$ \_\_\_\_\_

#### Revenue

##### I. Fees

##### A Sept-June

In spaces * _____ monthly fee * ten months	\$ _____
T spaces * _____ monthly fee * ten months	_____

PS spaces \* \_\_\_\_ monthly fee \* ten months \_\_\_\_\_  
 SA spaces \* \_\_\_\_ monthly fee \* ten months \_\_\_\_\_  
**Subtotal** \$ \_\_\_\_\_  
**Less Occupancy loss of** \_\_\_\_ %  
**Subtotal:** \$ \_\_\_\_\_

**B July-Aug**

In spaces \* \_\_\_\_ monthly fee \* two months \$ \_\_\_\_\_  
 T spaces \* \_\_\_\_ monthly fee \* two months \_\_\_\_\_  
 PS spaces \* \_\_\_\_ monthly fee \* two months \_\_\_\_\_  
 SA spaces \* \_\_\_\_ monthly fee \* two months \_\_\_\_\_  
**Subtotal** \$ \_\_\_\_\_  
**Less Occupancy loss of** \_\_\_\_ %  
**Subtotal:** \$ \_\_\_\_\_  
**Projected twelve month revenue-total (A) & (B)** \$ \_\_\_\_\_

**II. Child Care Grants**

**Actual** **projected**

Startup Grant \$ \_\_\_\_\_ \$ \_\_\_\_\_  
 Early Childhood Services Grant \_\_\_\_\_  
 Support Services Grant \_\_\_\_\_  
 Inclusion Grants \_\_\_\_\_  
 Other \_\_\_\_\_  
**Subtotal:** \$ \_\_\_\_\_ \$ \_\_\_\_\_

**III. Other Grants**

\_\_\_\_\_ \$ \_\_\_\_\_ \$ \_\_\_\_\_  
 \_\_\_\_\_ \$ \_\_\_\_\_ \$ \_\_\_\_\_  
**Subtotal:** \$ \_\_\_\_\_ \$ \_\_\_\_\_

**IV. Other Revenue**

Fund Raising \$ \_\_\_\_\_ \$ \_\_\_\_\_  
 Donations \_\_\_\_\_  
 Other \_\_\_\_\_  
**Subtotal:** \$ \_\_\_\_\_ \$ \_\_\_\_\_

**Total Revenue-Total Expenditures=Surplus/Deficit** \$ \_\_\_\_\_

## Appendix C

### Tron Power

#### Budgetary Cost for FNUC Saskatoon Campus Day Care Center

(60'\*24'\*10" wooden framing building)

<u>Direct Cost</u>		<u>Total</u>
Earth Work	_____	\$2,500.00
Landscaping	_____	\$3,000.00
Concrete	_____	\$8,500.00
Rough Carpentry		
Insulation		
Window & Glass		
Doors & Framing		
Drywall		
Flooring & Ceramic Tile		
Painting		
Siding		
Cabinetry	_____	\$189,000.00
Mechanical & Electrical		
(HVAC, Plumbing & Electrical)		\$47,000.00
 <u>Indirect Cost</u>		
Survey	_____	\$2,000.00
Permits _____	\$1,500.00	
Shipping & Handling	_____	\$3,000.00
Fuel & Maintenance	_____	\$5,000.00
Office	_____	\$7,000.00
Mobilization	_____	\$5,000.00
Demobilization	_____	<u>\$2,500.00</u>
	<b>Subtotal</b>	<b>\$276,000.00</b>
	<b>GST 7%</b>	<b><u>\$19,320.00</u></b>
	<b>Total</b>	<b>\$295,320.00</b>

# **Student Housing Report**

## ***Introduction***

First Nations University of Canada, Saskatoon Campus continues to grow. With this growth, many resources are required for students to attain success in their studies. The following report provides information on the 75 respondents from the survey as well as the 34 people who attended the two focus groups. All respondents agree that housing is important to their success in school. The following report will discuss the demographics of the sample surveyed, affordability, suitability and recommendations for student housing.

## ***Research Methodology & Ethics***

First Nations University of Canada conducted housing research using multiple research methods. Both quantitative and qualitative methods were used for credibility purposes and validity purposes. A housing needs survey among the student population, collected seventy-five surveys (Appendix A, provides a copy of survey and results) and two focus groups were completed to gather data on the housing experiences of Aboriginal students at the First Nations University of Canada. The ethics utilized throughout the research are amended from the Royal Commission on Aboriginal Peoples (RCAP) Ethics. Note that the return rate of surveys was one hundred percent. This is attributed to the community-based approach utilised throughout the project, commitment of students, staff and faculty to housing issues, and the enthusiasm of the students working on the project.

## **Definitions**

The following definitions will be used throughout this project.

Housing Problem: Housing problems included in this survey are divided into three categories: suitability, adequacy, and affordability as defined by national standards.

Suitability: refers to the problem of overcrowding or whether a household has enough bedrooms appropriate for the number of people.

Adequacy: refers to the physical condition of a dwelling or whether a household has basic facilities to provide a safe and healthy environment.

Affordability: exists when a household pays an excessive amount for shelter. A household has an affordability problem if more than 30% of a household's income is paid to shelter costs.

Accessibility: refers to housing that is readily available and obtainable.

Core Need Income Threshold (CNIT): is an income limit for each community that represents the amount of income a household must have to be able to afford the cost of owning and operating a home or renting in the private market without government assistance (CNIT is not mentioned in this report, but explains what "core need" is).

Core Need: if a household has any one housing problem (suitability, adequacy, or affordability) or a combination of housing problems, and a total household income below the community Core Need Income Threshold, the household is considered to be in core need (Northwest Territories Housing Corporation, 2004).

## ***Results***

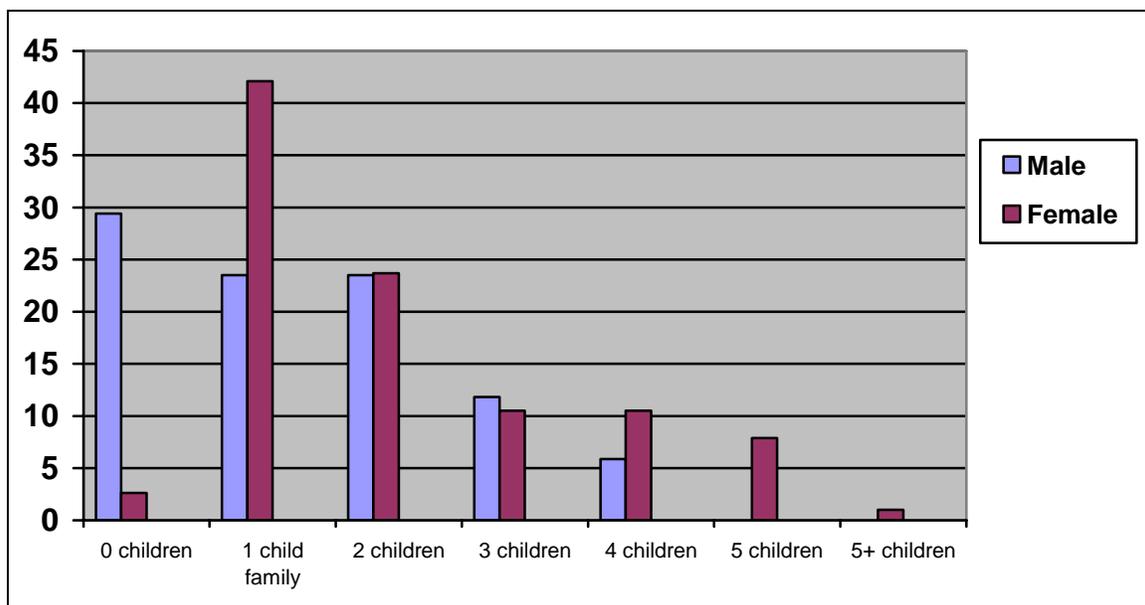
The survey served as the primary data gathered from the students. Focus group results are also included to provide consistency and support to the data. Of the total respondents, 32% are male and 68% are female. 50% of the total respondent population indicated they are single. Similarly 50% indicated that they are married/common-law. Of the total respondents 69% moved to Saskatoon to attend school. During the focus groups comments were made of how some students came from far away and from reserves and indicated that they had to make a huge adjustment to lifestyle. Another comment of interest is that many of the students indicated that they have problems giving references to landlords because they lived on a reserve prior to attending university and usually lived in their own homes or with family and therefore could not provide references. 72% of the total respondents indicated that they live in the west side of Saskatoon. During both focus groups the major concerns brought out, when asked to share their housing experiences were: 1) safety, 2) affordability, 3) adequacy, 4) location and 5) discrimination/racism.

Question # 25 of the survey asked students how many times they moved during an academic year. The average move was two moves a student per year. In the survey, 50 respondents, 69% indicated that they moved more than once and 13 % indicated that they did not move. The main reasons they stated for moving were: 1) affordability, 2) safety issues, 3) adequacy, and 4) suitability. Although students indicated that they do face racism in the focus groups, they did not state racism as a factor for moving which suggests that they tolerate racism in order to house themselves.

### Target Groups within total population

Of the 75 surveys completed, 32% (24) were completed by males and 68% (51) by females. Of the female population, 38 out of 51 females indicated that they children living with them, while attending school totalling 83 children. Women have 83 children living with them averaging 2.2 children per female household. It must be noted that according to the data analysis only 37 out of 51 females have children living with them. Of the male respondents, 17 out of 24 men indicated that they have children living with them while attending school, totalling 22 children. It must be noted that according to the survey only 12 out of 22 men have children living with them. The total children men have living with them is 22, which averages out to 1.8 children per male household. The data collected indicated there are 20 students without children. Graph 1.1 gives a visual breakdown of the number of children living within a male and/or female respondent's household. As can be noted, there is a noticeably higher percentage of children with female respondents.

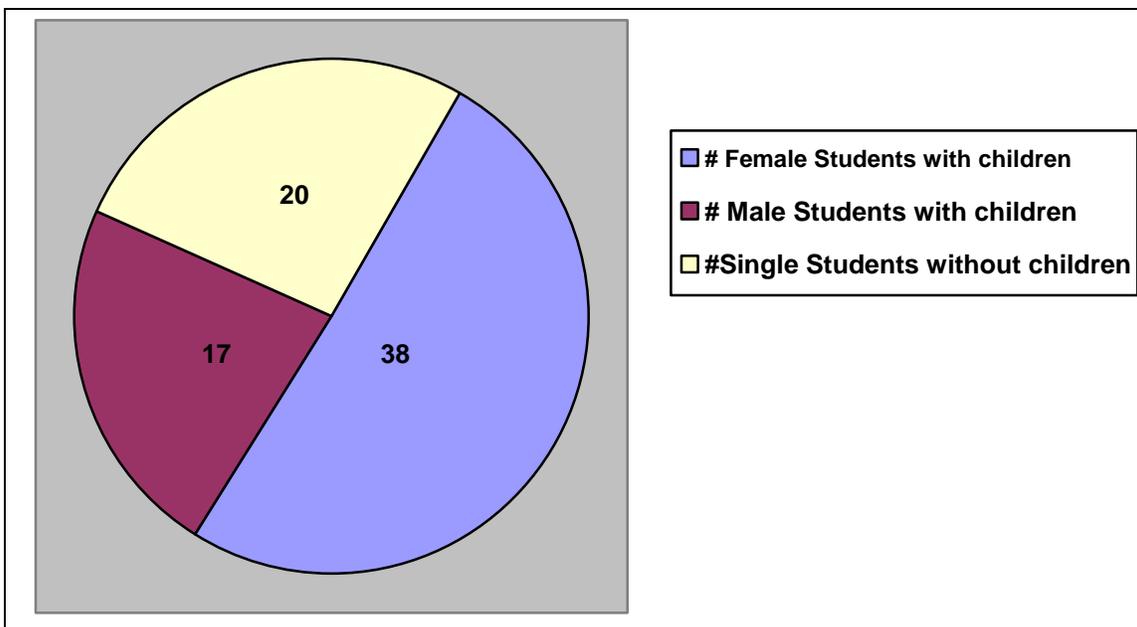
**Graph 1.1 - Percentage of children living in a male or female headed household**



The percentages are based on 17 men who indicated that they have children living with them and 38 women who indicated that they have children living with them. The first bar on Graph 1.1 indicates that 29% of the men have zero children living with them and 3% of the female have zero children living with them, the reason being that although the respondents stated that they have children in their care, data indicate that five males and one female do not have children in their household. The second bar on Graph 1.1 indicates that 42% of a one-child family live in a female-headed household and 22% of the children live in a male-headed household. Bar 3 on Graph 1.1 indicates that 22% of a two-child family live in a female-headed household and 22% live in a male-headed family. Bar 4 on the graph reveals that 10% of a three-child family live in a female headed household and 12% live in a male-headed household. Bar 5 on Graph 1.1 indicates that 10% of a four-child family live in a female-headed household while none live in a male-headed household. Bar 6 indicates that 8% of a five-child family live in a female-headed household and none in a male-headed household. The last bar indicates that 2% of a family over five children live in a female-headed household and none in a male-headed household. This graph is a clear indication that women are the majority with more children and larger families.

Graph 1.2 gives a visual picture of the target groups within the total population of 75 respondents to the survey questionnaire.

**Graph 1.2 Breakdown of three core groups of the 75 respondents from survey**



As can be noted in Graph 1.2, there is a high percentage of both male and female students who have children living with them while attending school.

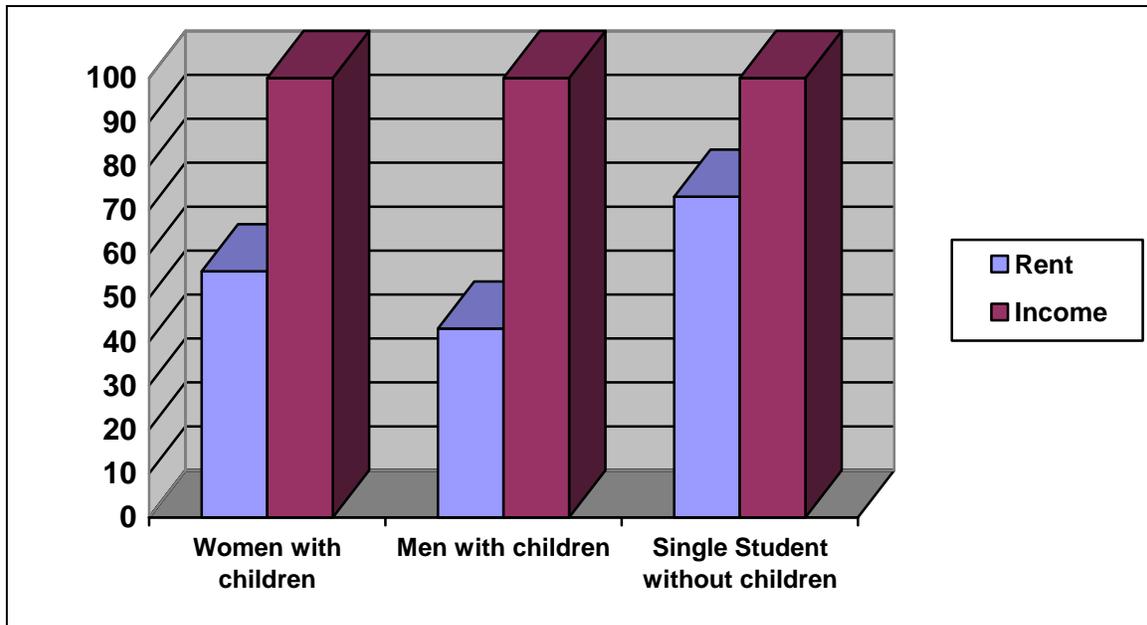
The breakdown of the three groups in Graph 1.1 will be used to figure out the income and rental amounts (affordability) for the target groups.

### ***Affordability***

A numerical analysis of the three target groups identified above, was completed to figure out the affordability aspect of housing problems, using the total income and rental costs among the three groups and to see the differences among the groups. [Please see Appendix “B” for the breakdown of income and rent.] The financial analysis was done

on an average basis with the three separate groups as can be noted in Graph 1.3 – Comparison of student rent to student income (%).

**Graph 1.3 Comparison of student rent to student income (%) “Affordability”**



\* It must be noted that the average income does not include the child tax credit – according to revenue Canada this is not part of income.

Graph 1.3 illustrates the percentages of rent to income among the three target groups. Women with children has an average income of \$1,264 per month with a total of \$714.00 going towards rental expenses, which works out to **56%** of their income going to rent and utilities. On the other hand, the men with children have an average income of \$1,458.00 per month with a total of \$629 going towards rental expenses which works out to **43%** of their total income going to rent and utilities. There was a large discrepancy of the percentage of income to rent for single students without children in comparison to students with children. Single students have an income of \$800 per month with a total of

\$580.00 going towards rental expenses, which works out to **73%** of their total income going to rent and utilities. It is important to show these discrepancies because many times single students are looked upon as being fortunate that they do not have children to support. Due to the analysis completed single students live in extreme poverty.

According to CMHC:

Core housing need refers to households, which are unable to afford shelter that meets adequacy, suitability and affordability norms. The norms have been adjusted over time to reflect the housing expectations of Canadians. Affordability, one of the elements used to determine core housing need, is recognized as a maximum of 30 per cent of the household income spent on shelter. The cost of adequate shelter should not exceed 30% of household income. Housing which costs less than this is considered affordable. However, consumers, housing providers and advocacy organizations tend to use a broader definition of affordability (CMHC, 2004, pp.1-2).

The numerical analysis demonstrates a definite affordability problem. The three core groups presented in this study are exceed percentage CMHC indicated households should spend on housing. (CMHC, 2004).

***Suitability***

Although students did not mention overcrowding (suitability) a question was asked at the focus groups of “how many people live in your house?” 40% of both focus groups indicated that their housing was unsuitable due to overcrowding. Question # 21 of the survey questionnaire asked “Could you rate the suitability of your current residence?” Of the total respondents (75) 46.7% indicated that the suitability of their current residence was very good to good. 52% stated that suitability was fair to poor. 1.33% did not give a response. This information prompted me to do an analysis on the number of bedrooms of the men and women with children households. As can be noted in Table 1.1, the number of bedrooms that women with children lived in came to a total of 122 bedrooms. Assuming that everyone in the household gets a room, there are 83 children in total and 51 women households which adds up to 134 bedrooms. As can be noted, the women populations are under-accommodated by -9%. Men, on the other hand, are over-accommodated by 23%.

**Table 1.1 No. of bedrooms for both male and female with children (Suitability)**

<b>Number of Bedrooms</b>	<b>Women</b>	<b>Total Bedrooms</b>	<b>Men</b>	<b>Total Bedrooms</b>
One	7	9	6	6
two	21	42	6	12
Three	11	33	7	21
Four	5	20	1	4
Five	4	20	0	5
		<b>124</b>		<b>48</b>
		83		22
		51		17
<b>Child &amp; Parents Total</b>		134		39
<b>Total Bedrooms</b>		-124		48
		-0.925373134		1.230769231

Although the statistics indicate that there do not seem to be problems with overcrowding, there were some interesting comments made by students. Many of the students indicated that they have relatives who come to live with them during periods of time, this may therefore be the reason why there are so many comments on overcrowding.

During focus group #1 and focus group #2, participants were asked to share their housing experiences. The answers given were in this order by priority.

1. Rent too high
2. Inadequate housing – substandard housing
3. Racism
4. Suitability – overcrowding
5. Safety issues

The male population shows that 41% are single and of the female population 39.2% indicated that they are single.

The majority of the male population indicates that they are in their first year and the majority of the female population shows that they are in their third year of studies.

A question was asked if they had children. 35 out of 51 women and 17 out of 24 males all state that they have one to three children which is 54.7% of the total population. Within the female population there is 73.3% who have children between the ages of 8-11. The male respondents indicated that 70.6% of the children living with them are between the ages of newborn to three years of age. Out of 38 women, 42.1% has one child living

with them. The higher percentage among the male populations indicates that 29.4% have indicated that they do not have children living with them.

Both the male and female populations show a high percentage receiving band funding to attend university. 72.5% of the female population receive band funding and 70.0% of the male population receive band funding. The income status varies between the male and female populations. 37.3% of the female population receives around \$501 - \$1,000 per month whereas the male population indicates that 58.2% of the male population receives \$501-1000. This difference is due to the higher percentage of women with children.

79.2% of the male population and 64.7% of the female population moved to Saskatoon to attend university . The female population indicates that 29.4% moved from a remote area, accessible only by fly-in or winter road, and 33.3% of the male population, moved from a rural centre, accessible by vehicle but removed from a urban location.

88% of the total respondents stated that their current housing status is renting a place. 65.3% of the total population indicated that they are paying market rent. This shows that the low rental housing agencies are not meeting the needs of the student population. 45.1% of the female respondents indicated that they were renting an apartment. The male respondents indicated that 58.3% rent an apartment. 41.2% of the female population occupy a 2-bedroom unit/apartment, whereas, only 25% of the male population occupy a 2 bedroom unit/apartment. This is due to the higher percentage of women indicating that they have children in their care while attending university. 70.6% of the female

respondents and 37.5% of the male respondents indicated that they have one bathroom. This is due to the male populations sharing a house/apartment with other roommates. Although more women have indicated that they have a higher percentage of children, 31.7% of the female respondents indicated that they have in-house laundry facilities. The male populations indicated that 33.3% had in-house facilities.

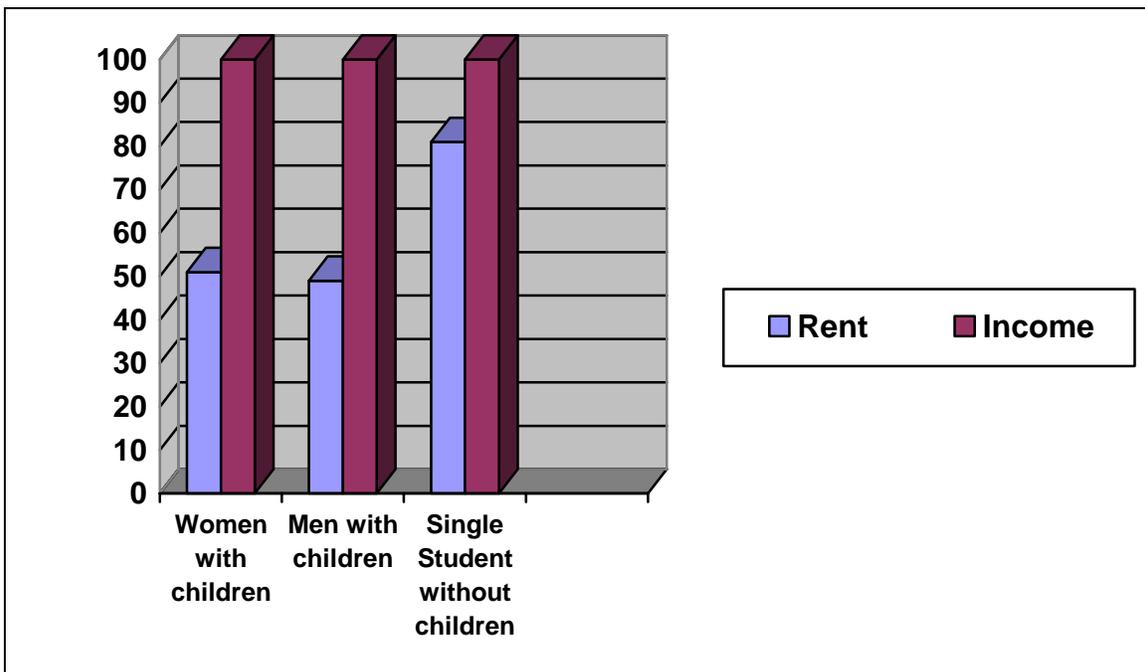
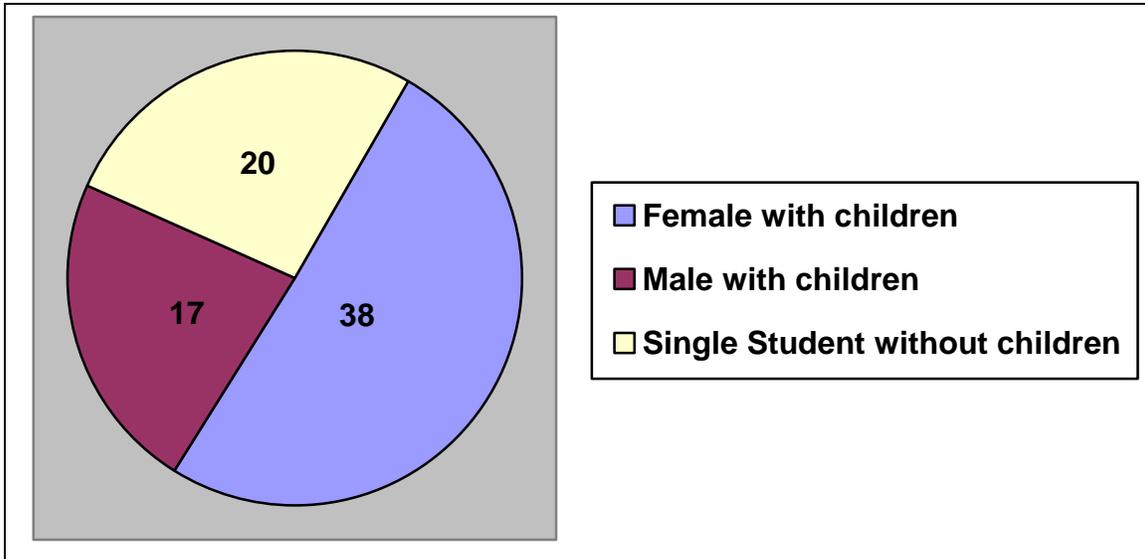
A question was asked of how the students found their current dwelling. 45.1% of the female population said they found it through a newspaper and 37.5% of the male population indicated that they found it through a friend. 25% of the female population indicated that their experience of finding housing in Saskatoon as fair whereas 66.7% of the male respondents indicated fair. When asked to explain in the survey there were three main reasons they gave. They were as such: 1) large family, hard to get a place 2) not enough places for single parents/people 3) discrimination issues – racism, gender.

There is a noticeably high percentage of Aboriginal students living in the west side of Saskatoon. 70.6% of the female respondents and 66.7% of the male respondents live in the west end. It appears that the location of student rental units, in the west end, does pose a problem among the female respondents. 51% of the female respondents said that it does pose a problem. Of the 51% of women who indicated that the area does pose a problem half of the female respondents indicated that the reason the location posed problems was safety issues and the other half of the female population indicated that it is too far from school. 66.7% of the male respondents indicated that living in the west end of Saskatoon does not pose a problem. Four of the male respondents indicated that it is

too far from school and one indicated safety issues. Although the students do have concerns they do not have the means to live in other areas of the city due to affordability. 45% of the female population indicated that they chose the west end because it was affordable. 62.5% of the male population indicated that they chose the area because it was also affordable.

The rental amounts vary between the male and female populations. 43.1% of the female population pay rent in the range of \$501 - \$750. Of the male population, 29.2% indicated that they pay rent in the range of \$251-\$500 per month for rent. The majority of students are not in subsidized housing. Of the 75 surveys, 82.4% indicated that they are not in subsidized housing. 54.9% of the female population have indicated that their current housing is not affordable whereas 58.3% of the male population felt that their housing is affordable. The male population indicated that 45.8% said that the suitability of their housing unit was good. The female population of 33.3% said that the suitability of their housing unit is fair. The adequacy of the housing for the male population is at 54.2% and the adequacy of housing for the female population is at 31.4%. Although the collected data indicate that 47.1% of the female population said they do not have any issues, their most common concerns were safety, affordability and adequacy. This makes sense because the majority of the single parents are women. 62.5% of the male population indicated that they do not have issues when asked to explain some concerns were, cost is too much, not safe area, family problems and support to get around.

56.9% of the female population indicated that they are aware of their rights as a tenant whereas 29.2% of the male populations indicated that they are not aware of their rights. When asked how many times a student moved during the academic year, 21.6% of the female populations indicated that they had not moved. 10.8% of the male population indicated that they moved twice in one academic year.



The First Nations University of Canada caters to a diverse group of Aboriginal and non-Aboriginal students. Many of the issues the data reported are compound issues and are not isolated to students alone; however, many students who are making the move to Saskatoon to attend post-secondary education are struggling to find success when their basic need of housing has not been adequately met. One story by a student indicating her experiences is cited below:

*I moved from a remote area out of province, two years ago, to attend First Nations University of Canada, Saskatoon Campus.*

*I am a mature single parent with two dependents residing with me.*

<i>My total income is</i>	<i>Student Financial Assistance per month is</i>	<i>\$1,100</i>
	<i>Student Loan</i>	<i>110</i>
	<i>Student bursary</i>	<i>400</i>
	<b><i>Total income per month</i></b>	<b><i>\$1,610</i></b>

*Prior to coming to Saskatoon I applied for low cost housing, with Cress Housing, six months prior to attending school. I also got a list of places to rent, off the internet. I loaded up my truck and when I arrived in Saskatoon, I stayed in a motel for five days. During that time I made many phone calls to rent places and was unsuccessful. Finally the day I decided to go back to my home town I received a phone call from ----- Holdings and they said that they found a suitable apartment for us located close to SIFC. I went to check out the two bedroom apartment and felt it was suitable so I took the apartment. The only way I could get the apartment was to sign a one year lease. I was pretty hard up to get a house by this time so I signed the lease. In the spring time, when the ground was thawing, my apartment was infested with black ants. Then I was told by the landlord that there were only two basement apartments that had ants and mine was one of them. I was upset that they did not tell me this when I checked over the apartment in the beginning. I tried to get out of the lease and I couldn't. I ended up going back home for the summer and had to continue to pay the rent (\$550/mos.) right up until August.*

*Luckily, when I was back home, I received an answer a social housing agency stating that I was allocated a 3 bedroom house effective September 1<sup>st</sup>. The house was suitable and met our needs. The house was located in the west end, in a safe block, but just a couple of blocks it is not a safe place to live. I did not experience any problems in this area but I find it is too far from the schools that my daughter and I attend. I also felt*

*limited to walking in this area because I do not feel safe walking in the west end of Saskatoon. Moving so far away from SIFC made me feel alone and out of touch with my school mates and university, especially during the winter months.*

*I went to a confectionary store two blocks from my house a 4 to 6 months ago and the lady there said that she had to phone the Police because there was a man sitting in his car across from the store looking at them. When the police came to check to see what the man was up to the police found that the man had binoculars with him. The lady said that she had to close the store down for the evening because she felt unsafe. Hearing stories like that happening just a couple of blocks away from your house; makes me cautious and feeling nervous. At times, I have trouble sleeping because I feel nervous and this interferes with my school work.*

*During the winter months I spent over three hundred dollars a month on gas for my vehicle. Heating gas for house heating was \$341 during the coldest winter month. Otherwise it is around \$230 per month. My water and sewer is 73 dollars per month. My electricity was \$110 per month. My rent was \$140 dollars per month. It averages out to \$550 per month with rent and utilities. Living so far away from my daughter's and my school has increased my gas expense to \$200 - \$300 per month. In reality it is costing me around \$750 - \$800 per month due to the location of my house. Going into social housing has added expenses on items such as a washer and dryer, lawn mower, rakes, and water hose. This all adds up when you are a student with a low income. Plus I have other expenses such as internet, phone expenses, cable, clothing for my child, laundry expense, food expense, recreation expense for child, etc. This has led to an affordability problem.*

*Overall, I am extremely appreciative of getting social housing but the location of the house is the biggest problem it has posed safety and financial issues upon my family and I. I feel that students should be told in advance as to what the expenses are for the social housing unit they are allocated so that students can reevaluate their financial situation to allow them to make a wise decision as to the real costs attached to social housing. This also brings a question to mind as to whether or not social housing is aware that students do not get assistance from DCRE while in school. This is an area that should be looked at.*

*I have moved to an apartment costing \$600 dollars a month that is closer to the school, in better condition, with no yard maintenance. This move allows my daughter and I to walk to school. This will cut down on my gas expense. And, I can go for walks in an area where I feel safe. What surprises me is that we have low cost housing units that are suppose to help low income people, which are usually located in the west end, but in reality after adding up all the expenses, it costs more. I found out the hard way that it would be cheaper for me to live in the City Park area where I feel safe. Luckily I have a truck to move my household effects with minimal costs. At the Housing Needs Focus group that I attended at FNUC, some students said that they live in poor conditions because it costs to move to another area, they also face discrimination of family sizes and racism and put up with it because they can not afford to move.*

*I attended a Housing Needs Focus group at FNUC and found out that many of the other students are feeling the same way I do. Safety is a big concern when living on the west end of Saskatoon. I come from a remote community of 2,000 people where I lived all of my life and moving to a city with a high crime rate is scary. My experience with housing has not been very good. Low cost housing sounds good but in the end the costs are a lot higher than living in a safe area, closer to school. I feel that social housing should let people know how much their utilities and rent will actually come up to in total so that people can make wise and affordable choices.*

*Eventually I came to the decision to move to an apartment costing \$635 dollars a month that is closer to the school. This move will cut down on my transportation costs and I can also go for walks in an area where I feel safe. Feeling safe is very important to me as a parent. Although I require a three bedroom unit, I now live in a two bedroom apartment so that the costs are a bit lower. The most important aspect to my move is that I now live in a safe area.*

*Over a two year period I have moved to three different residences. It would be safe for me to say that based on my housing experience the priority, for me as a single parent is: 1) safety/location, 2) affordability, 3) adequacy and 4) suitability which are all very important aspects that most people consider when looking for housing. As low income students, at times we do not have the means to meet our expectations of what we feel are important aspects to consider when searching for housing.*

*I have also come to a realization that I can not continue to receive money from my extended family and I will start to use the food bank to assist me to make ends meet. This is extremely hard for me to do as an independent mature student. Coming back to school has allowed me to experience what poverty really is. The saying of "pay the rent or feed the kids" is a reality that many of us students face each month.*

Within this experience the student has indicated many of the issues also identified in the focus group and survey results. There is consistency in her experience with many others who struggle in the move from rural to urban. Throughout the experiences of students it is evident that not one issue in isolation has affected students, however, it has been a combination of issues that serve as difficulties for students to access affordable, adequate and suitable housing.

In the focus groups students were asked to envision suitable housing that met their needs.

Responses were as follows:

- fenced yard
- duplex
- allow pets
- allow children – landlords concerned about noise
- playground
- community village with playground
- community centre – can hold family feasts
- daycare
- laundry appliances
- utilities included
- cost of heating
- Subsidized! Affordable
- finished basement
- landlord not anxious for rent if a day or 2 land
- community computer lab
- accessible doorway for moving furniture
- Wheelchair access!
  - Kitchen
  - Bathroom
  - No rules about how many can stay with you
- Not just 2 bedrooms but 3,4,5
- To not feel “watched”
- Non-prejudiced
- Child friendly
- Pet friendly
- Appliances
- Air
- Dishwasher
- Bedroom for each person
- Study area
- Student community with daycare & playground
- Access to grocery stores
- Access to schools
- Access to transportation
- Safe & secure environment
- No leaky taps
- Bands get together to get buildings close to schools
- Student coop housing (own/run by)
- Communal kitchen

Also asked was priorities in housing. The students responded as follows:

- FSIN to help students maintain the front costs
- Metis Nation – encouraging student cooperatives
- Change the rent regulations in Saskatoon (ie) high rent rates in Toronto, Calgary, Vancouver – Should include Saskatoon. (Also, to be reflected in funding policies)
- Advocacy to increase student funding
- Should consider making singles a priority
- What happens from here? Where does the info go?
- We should get the feed back too.
- safety of children
- safety of housing in general, carbon monoxide detector
- big yard
- affordability
- create an environment that fosters education
- unbiased, unprejudiced, not racist
- accessible to everybody (students)
- priority given to families over singles
- no lease, rental (“contract” or leave time open
- transportation for students – shuttle bus
- one voice to Indian Affairs, buy houses in city, students to pay property taxes, utilities (no rent)
  - students first
  - non-student population
- There is one band that does this...
- \*location – City Park, Caswell, North Park
- \*subsidized, on site child care

The students had a range of ideas based on their current situation, single, married, with or without children, fixed incomes, etcetera. Overall, their comments suggested a need not only for a physical space to feel comfortable in but one close to school and a space that provided easy access to services and amenities making their stay much more comfortable.

## ***Recommendations***

From the information shared the following activities are recommended:

- First Nations University of Canada seek relationships with agencies providing housing to students that would allow students subsidized housing while going to school
- Housing be developed that is close to the First Nations University of Canada
- Develop housing that meets the diverse needs of the students: single, married, blended families, with children, extended families.
- Advocate on behalf of students to increase student allowance so that it better reflects the economy of Saskatoon
- Develop housing that has resources for the student and family: playground, study room, daycare, communal kitchen
- Develop housing in an area that is close to amenities: grocery, schools for children, safe and secure.
- Develop housing that is affordable and suitable to the students' needs
- Include the students in the development of housing initiatives

## ***Conclusion***

Although subsidized housing is available in Saskatoon, it extends to a limited group of people and students and not the focus of this group. First Nations University of Canada has had the opportunity to educate many Aboriginal and non-Aboriginal people. Many of them had to move into the city to attend school. The research shows that many of the students who took part in this research project had negative experiences with housing and require more suitable housing to make their, and their families stay, as 65 % of the students indicated they also have family living with them, more successful. With collaborative efforts and relationship building with various housing groups, the First Nations University of Canada and its students could see an improvement in accessibility

to housing in Saskatoon. The students provided a number of recommendations and suggestions defining suitable housing. These suggestions are the start of a vision for present and future students attending First Nations University of Canada.

# APPENDIX A

## First Nations University of Canada Housing Needs Survey Results 75 Surveys-total

### 1. Gender:

32% males and 68% females filled out surveys.

### 2. Marital status:

18.7% indicated that they were married  
40% indicated that they were single  
26.7% indicated common-law  
9.33% indicated that they were separated  
5.33% indicated their marital status as other

### 3. Year of study:

25.3% indicated that they were in their first year of study  
21.3% indicated that they were in their second year of study  
25.3% indicated that they were in their third year of study  
21.3% indicated that they were in their fourth year of study  
4% indicated that they were in their fifth year of study  
2.67% indicated other

### 4. Do you have children?

73.3 % indicated that they have children  
26.7% indicated that they do not have children

#### a) If yes, how many children do you have?

74.5 % indicated that they have 1-3 children  
20% indicated that they have 4-6 children  
5.45% indicated that they have 7-10 children  
0 indicated that they have 8+ children

#### b) Please indicate ages of children:

36.4% indicated that they have children ranging from ages 0 – 3 years old  
60% indicated that they have children ranging from ages 4-7

60% indicated that they have children ranging from ages 8-11  
36.4% indicated that they have children ranging from ages 12-15  
25.5% indicated that they have children over 15-19  
1.82% indicated that they have children 20+

**c) While you are a full time student, how many of your children live with you?**

8% indicated that they have 0 children living with them  
26.7% indicated that they have 1 child living with them  
17.3% indicated that they have 2 children living with them  
8% indicated that they have 3 children living with them  
6.67% indicated that they have 4 children living with them  
4% indicated that they have 5 children living with them  
1.33% indicated that they have 5+ children living with them

**5. Income status:**

26.7% indicated that they get a student loan  
72% indicated that they get band funding  
9.33% indicated that they get other funding  
\* Please note that 6 students indicated two sources of funding

**6. Please indicate your household monthly income:**

1.33% indicated that they receive 0 - \$500  
44 % indicated that they receive \$501-\$1,000  
26.7% indicated that they receive \$1,001-\$1,500  
18.7% indicated that they receive \$1,501-\$2,000  
6.67% indicated that they receive \$2001-\$2,500  
2.67% indicated that they receive \$2,501-\$3,000  
0% indicated that they receive over \$3,001

**7. Did you move to the city to attend school?**

69.3% indicated that they moved to Saskatoon to attend school  
30.7% indicated that they did not move to Saskatoon to attend school

(a) If yes, did you move from a:

26.7% indicated that they moved from a remote center  
26.7% indicated that they moved from a rural center  
12 % indicated that they moved from an urban center  
34.7% did not indicate respond

**8. What is your current housing status?**

88% of the students indicated that they rent  
4% indicated that they own  
8% indicated other

**9. Do you currently live in housing provided by?**

8% of the students indicated that they live in Sask. Native Rentals  
5.33% indicated that they live in a Cress Housing unit  
6.67% indicated that they live in a Saskatoon Housing Authority unit  
65.3% indicated other  
14.7% did not give a response

**10. Please describe your current dwelling?**

**a) type of unit:**

49.3% live in an apartment  
36% live in a house  
6.67% live in a townhouse  
0% live in a condo  
4% live in a duplex  
4% live in a basement suite  
0% live in a bachelor suite  
0% indicated other  
14.7% did not give a response

**b) number of bedrooms:**

17.3% indicated that they have one bedroom  
36% indicated that they have two bedrooms  
24% indicated that they have three bedrooms  
8% indicated that they have four bedrooms  
5.3% indicated that they have five bedrooms  
9.3% did not give a response

**c) bathroom facilities**

5.3% indicated that they share a bathroom  
60% indicated that they have 1 bathroom  
6.6% indicated that they have 2 bathrooms  
1.3% indicated that they have 3+ bathrooms  
26.7% did not give a response

**d) laundry & dishwasher**

32% indicated that they have in-house laundry

12% indicated that they have a dishwasher

58.67% did not give a response

Note: only 2 students indicated that they have both

**11. How did you find your current dwelling?**

40% found current dwelling from newspaper

34.7% from a friend

1.33% from a bulletin board

24% from another source

**12. How many people, other than your children, live with you?**

72% indicated that they have 0 people, other than their children, living with them

14.7% indicated that they have 1-3 people, other than their children, living with them

1.33 indicated that they have 4-6 people, other than their children, living with them

12% did not give a response

**13. What area of the city do you live in?**

64% indicated that they live on the west side

5.3% indicate that they live on the east side

14.7% Indicate that they live in the central area

12% did not give a response

**14. Does this location pose a problem?**

44% indicated that the location poses a problem

49.3% indicated that the location does not pose a problem

6.6% did not give a response

**If yes, please explain:**

Large increase in gas expense

Too noisy

Afraid for my son to be targeted by gang members

Too far, rent too high, had to use transit system

High violence rate high in area, too far from school

Safety issues-was shot at

Cost of gas, too far from school

Too far from school

Violence, poverty, transportation

far away from places that are convenient  
rough area, gangs frequent area  
too far from school, one day I drove total of 52 km  
too expensive and too far from school  
gangs, dealers, bad kids  
too far from school  
Too far but it is nice  
Not safe, no car, hard to get around  
too far from alcohol, have to take bus, far from grocery stores  
public dangers, alcohol, drugs, prostitution, used needles  
unsafe, gang area, high risk alcohol/drugs, can't let my kids out  
very far from school  
takes 45 min, gas costs, takes time  
I don't have a car  
very far from school  
I live behind a bar  
gangs  
unsafe  
unsafe

**15. Why did you choose this area ?**

17.3% chose the area because it is close to school  
50.7% affordable area  
10.7% friends & family live in area  
16% close to children's school  
10.7% close to programs & services (grocery stores, hospital, etc.)  
24% other  
Note: some students had more than two answers

**16. Could you rate your experience finding housing in Saskatoon?**

1.3% very good  
13.3% good  
38.7% fair  
22.7% not very good  
12% poor  
8% not applicable  
4% did not respond

**Please explain:**

Did not get phone calls returned  
Don't know  
Lack of low income housing for single parents and students

Problem with discrimination  
 No knowledge of housing in Saskatoon  
 2nd time moving  
 Could not find a place so moved to 1st place found  
 Usually not a problem  
 not many options out there for renting  
 Found through a friend  
 Was very easy to contact landlords  
 tried to find other areas but I never get anywhere  
 hard to find housing that is clean, quiet & affordable  
 not many places open, good ones are too expensive  
 discrimination against being native and having children  
 nothing for single people  
 hard finding good affordable housing in a safe area  
 few accom or large family and reluctant to rent to large families  
 long waiting list  
 Not bad  
 most people expect us to drink and party all the time and are hesitant to rent to us  
 coming from the rez, there are no references  
 we have been living here for a while so we just stay in one spot  
 I found a place right away  
 its hard to find a place in the city because of racism, won't rent if you're Indian  
 it's okay but I'm not satisfied with the places after a while  
 Live on reserve  
 hard to get a decent place without any references  
 It didn't take too long for me to get a place where I am at now  
 I was lucky I guess  
 you have to pick your landlords not let them pick you  
 just need to have references and money  
 it's hard to find a decent place to live with a big family  
 it's okay as long as you keep good references and take care of the place  
 I could only find apt within my income area and now bills are crazy

**17. How much do you currently pay for rent per month?**

12% under \$250.00  
 40% in the range of \$251-\$500  
 42.7% in the range of \$501-\$750  
 2.6% in the range of \$751-\$1.000  
 2.6% did not respond

**18. How much do you currently pay for utilities per month?**

12% in the range of \$0-\$50.00 13.3%  
 13.3% in the range of \$50.01-\$100.00  
 18.7% in the range of \$101.00-\$150.00

24% in the range of \$150.01-\$200.00  
30.7% in the range of \$200.01+  
1.3% did not respond

**19. Do you currently live in subsidized housing?**

14.7% indicated yes  
82.7% indicated no  
2.67% did not respond

**20. Do you feel your current housing is affordable?**

48% indicated yes  
50.7% indicated no  
1.33% did not respond

**21. Could you rate the suitability of your current residence? (Eg. Are there adequate rooms, bathrooms, etc.)**

14.7% - very good  
32% - good  
34.7% - fair  
13.3% - not very good  
4% - poor  
1.33% did not respond

**22. Could you rate the adequacy of your current residence? (Eg. Is it up to standards, eg. condition of unit, etc.)**

14.7% - very good  
36% - good  
29.3% - fair  
10.7% - not very good  
8% - poor  
1.33% did not respond

**23. Have you had any issues with housing since moving to Saskatoon?**

32% indicated yes  
52% indicated no  
8% indicated not applicable  
8% did not respond

**If yes, please explain:**

Safety concerns living on West side

Finding clean, safe, affordable housing  
Low rental wait list too long, rent is too expensive, inadequate dwellings  
Hard to find affordable place with none bias landlords  
No affordable house in good area, face discrimination b/c race and family size  
I took landlord to rentals man and won and continue to live there  
too expensive, long waiting lists  
feels like you are not getting anywhere & forever sitting on a waiting list  
family problems, money problems, support to get around  
with my older children getting into trouble, my ex causes lots of problems  
hard to pay rent and for my truck payments, as well as bills and home food  
I've been trying to look for a better place but it is very difficult  
problems with peoples drinking in the building, loud  
hard without family to help with my kids  
usually not enough room for family or places end up being too cold in winter  
cost is too much  
To far from school  
need a better place to live to accommodate my children better  
not safe  
Too noisy, unsafe, too far from school

**24. Are you aware of your rights as a tenant? (1) Yes \_\_\_\_\_ (2) No \_\_\_\_\_**

48% indicated yes  
50.7% indicated no  
1.33% did not respond

**25. How many times have you had to move during the academic year?**

26% indicated 0 times  
20% - indicated 1  
26% - 2  
10% - 3  
0% - 4  
2% - 5  
16% did not respond

**For what reason:**

Affordability  
Can't afford, too crappy, too far from school - nobody cares for single people living alone, to accommodate them, always give houses to families and single parents  
To find affordable housing  
O, gowd, do I have to go into this!  
wanted my own place

rent increase, bad area, needed bigger place  
affordability  
inhumane conditions  
to live in a cheap place affordable for me  
Room mates keep changing  
Room mates suck!  
apartment was too cold in winter  
Can't afford to move  
Don't have enough money to move  
Want a better location  
Too get subsidized housing  
Moved home to reserve  
Couldn't pay the rent  
to move to low rental  
Not enough money  
left rural area so we do not have to commute  
my family grew with spouse & kids, but now it's just me and my kids again  
family members come and go - have to accommodate everyone. I.e. Spouse,  
niece, nephews  
Roommates dropping out  
Money  
safety, lower cost  
Too noisy, not safe  
to move to Saskatoon to finish school  
Unsafe

## APPENDIX B

<b>Calculation of rental costs to income</b>						
	<b>Men/children</b>		<b>Women/children</b>		<b>Single no children</b>	
	<b>#</b>	<b>Total Exps</b>	<b>#</b>	<b>Total Exps</b>	<b>#</b>	<b>Total Exps</b>
<b>Income</b>						
250	0	0	1	250	0	0
750	3	2250	7	5250	19	14250
1250	3	3750	15	18750	0	0
1750	4	7000	9	15750	1	1750
2250	2	4500	3	6750	0	0
2750	0	0	2	0	0	0
	12	17500	37	46750	20	16000
<b>Rent</b>						
250	2	500	5	1250	3	750
375	5	1875	13	4875	9	3375
675	5	3375	17	11475	8	5400
875	0	0	2	1750	0	0
	12	5750	37	19350	20	9525
<b>Utilities</b>						
25	1	25	1	25	7	175
75	4	300	2	150	2	150
125	1	125	7	875	5	625
175	2	350	10	1750	5	875
250	4	1000	17	4250	1	250
	12	1800	37	7050	20	2075
<b>Per student:</b>						
Rent		5750		19350		9525
Utilities		1800		7050		2075
Total Rent & Util		7550		26400		11600
Income		17500		46750		16000
<b>% of rental costs to income</b>		0.431428571 <b>43%</b>		0.564705882 <b>56%</b>		0.725 <b>73%</b>
		Men/child		Women/child		Single students

# APPENDIX C

## Housing Focus Group Questions

1. Please share your housing experience?
2. What area do the city do you live in?
3. How many times have you moved since you started school?
4. Why have you moved?
5. How many people live in your house?
6. Did you move to the city for school?
7. What are the main factors you look for in housing?
8. What would the most suitable housing look like to you?
9. If you were in charge of housing what would be a priority for you?
10. Any additional questions

If you are interested in being part of a case study please leave your name with the facilitator