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Nowhere Else to Go: Inadequate Housing & Risk of Homelessness Among Families in Toronto's Aging Rental Buildings

Emily Paradis, Ruth Marie Wilson,
& Jennifer Logan

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Executive Summary

Toronto is the site of a homelessness disaster in which thousands of people each year with no place of their own must stay in shelters, on the street, and in places not intended for human habitation. Toronto is also home to a housing crisis for low-income families. These two emergencies are not disconnected; yet in a city familiar with the sight of lone adults and youth sleeping on sidewalks, homelessness among families with children remains little recognized.

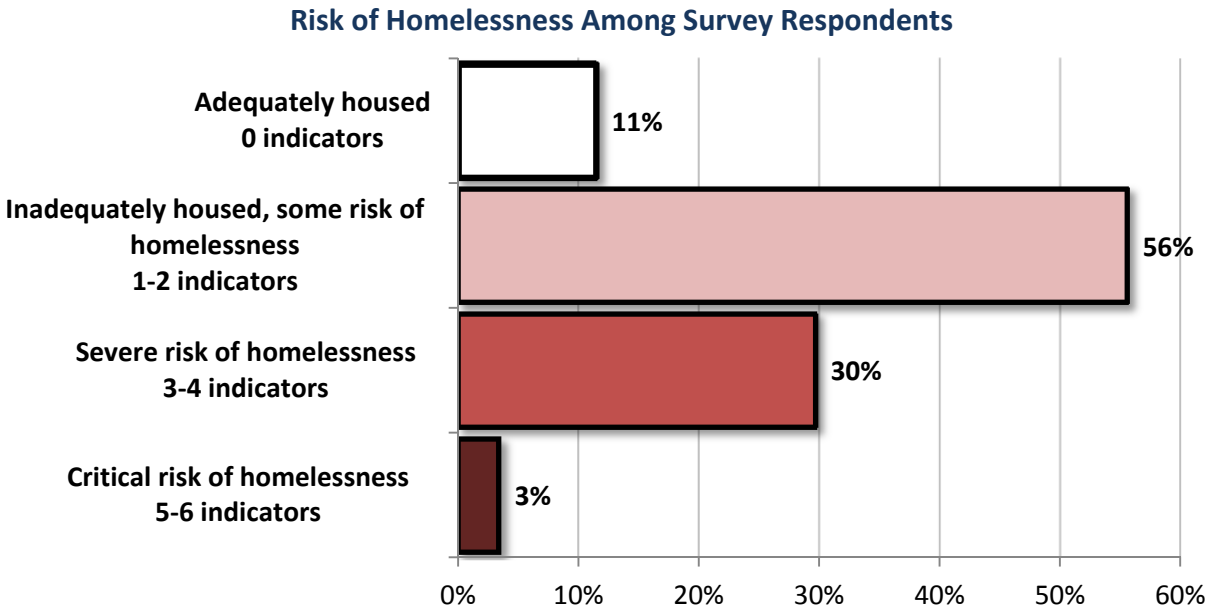
This report explores the continuum of inadequate housing, risk of homelessness, and visible homelessness among families in Toronto. Low-income families often move between different points on this continuum, and homelessness among families is more likely to be hidden than visible. The more problems there are with a family's housing, the more precarious it becomes.

Drawing upon a survey of families living in aging rental apartment buildings in Toronto's low-income neighbourhoods, and on focus groups with parents and service providers, this study examines the relationship between housing conditions and homelessness. The findings show that large numbers of children and parents are living in precarious, unaffordable, poor-quality housing. The Canadian Definition of Homelessness, developed by researchers and service providers, includes such conditions in the category "At Risk of Homelessness." Indeed, many families in such conditions do lose their housing, and some end up in shelters.

The survey included 1,566 families with children living in rental high-rises, both private rental and social housing, in inner-suburban neighbourhoods and the downtown neighbourhood of Parkdale. Respondents' housing was evaluated for six indicators of inadequacy: unaffordable housing, overcrowding, unsafe housing, insecure tenure, bad unit conditions, and bad building conditions. The risk of homelessness was categorized in the following way: adequately housed (0 indicators), inadequately housed, some risk of homelessness (1 or 2 indicators), severe risk of homelessness (3 or 4 indicators), and critical risk of homelessness (5 or all 6 indicators).

As seen in the figure on the next page, almost nine in ten families live in inadequate housing and are at some risk of homelessness. Only 11 percent of respondents' housing met minimum standards in all six domains of adequacy.

Half of all families live in overcrowded conditions, while close to half are in buildings with persistent pests, frequent elevator breakdowns, and/or broken door locks. One in three families pays more than half of its monthly income on rent and other housing costs. About one in four families lives in a unit in disrepair, or in a building that feels unsafe. More than one in five families had insecure housing and was at risk of eviction due to rental arrears in the year preceding the study.



Focus groups revealed that housing loss is a common occurrence among low-income families living in these conditions. The vast majority of families who lose their housing due to eviction, violence, unsafe conditions, or other factors do not use shelters; instead, they double-up with other families, often in very overcrowded conditions. The families in Toronto's shelters therefore represent only a fraction of those who are homeless.

Housing problems affect families in a variety of ways:

- **Overcrowding**: While sharing a home can enhance social support and extend resources, living in overcrowded conditions also increases stress and conflict, limits privacy, and makes it difficult for adults and children to find a quiet place for work or study. Newcomers who double up with other families on arrival often find it difficult to move on into places of their own due to discrimination and barriers in employment and the rental market.
- **Bad building and unit conditions**: Elevated homelessness risk was correlated with an increase in the number of repairs needed to housing, and the likelihood that landlords had neglected to complete all necessary repairs. Often, repairs were not completed after repeated requests and even formal complaints by tenants.
- **Unaffordable housing**: Affordability drives families' housing choices, forcing them to compromise safety, space, and decent conditions just to keep a roof over their children's heads. Furthermore, housing and hunger are directly connected; many parents mentioned using food banks or skipping meals to pay the rent.
- **Unsafe housing**: Events of theft, harassment, and assault were much more commonly reported by those in the higher-risk categories. Abuse by partners and other family members is the most common cause of homelessness among women and families.
- **Insecure housing**: Of all indicators, being behind in the rent was the most strongly correlated with critical risk of homelessness. Service providers noted that in a competitive rental market, a history of eviction can make it almost impossible for families to find new housing.

> Shelter workers are often forced to re-house families in poor-quality buildings because these are the only places that will accept tenants with such a history.

Not all neighbourhoods are characterized by the same problems. The risk of homelessness is least severe in Dorset-Kennedy, less severe in Thorncliffe-Flemingdon, Mid-Scarborough, and Jane-Finch, more severe in Rexdale and Parkdale, and most severe in Weston–Mount Dennis.

Also, not all families are affected in the same way. Racialized, immigrant, and lone-mother-headed families are over-represented in deteriorating apartment buildings. Recent immigrants and racialized tenants are much more likely to live in overcrowded conditions. And Canadian-born respondents and long-term immigrants are much more likely than newcomers to live in bad building conditions, and to be at risk of eviction (behind in rent).

Employment and education do not protect families from poverty and inadequate housing. Two-thirds of all families in the study report employment as their main source of household income. Most have completed postsecondary education. In spite of this, 80 percent have incomes below the poverty line.

Housing problems and risk of homelessness affect health, well-being, and children's development. While a small number of residents view their current housing situation as a temporary sacrifice on the way to home-ownership, many more are stuck in their substandard housing conditions, with nowhere else to go. Nevertheless, families report strong social cohesion in their neighbourhoods, and rely upon the formal and informal supports to be found there.

Focus group participants identified barriers to adequate housing in five areas: income, shelter, immigrant settlement, landlord-tenant relations, and services.

The report recommends four key interventions that can improve families' access to safe, stable, affordable, and suitable housing. Any intervention to address risk of homelessness among families must take into consideration the gendered and racialized impacts of housing disadvantage, and the intersections of inadequate housing with other barriers that immigrants face.

1. First, housing: The Government of Canada's Housing First initiative can succeed only if it is accompanied by a plan to increase the supply of affordable housing. In addition, the federal government and municipalities should ensure that Housing First programs address the unique ways in which families experience housing loss and homelessness.

2. Housing benefit: The provincial government can reduce families' housing affordability problems through the provision of a portable housing benefit for people on low incomes.

3. Inclusionary zoning: Toronto's housing boom has produced tens of thousands of new units of housing, but only a handful are affordable for low-income families. The province of Ontario and City of Toronto can increase the supply of affordable housing for families through inclusionary zoning, in which a percentage of units in all new developments must be affordable.

4. Enforcement of building standards and tenant rights: The City of Toronto should strengthen enforcement of building standards and tenants' rights, through its municipal licensing and standards program for multi-unit residential apartment buildings, and through other policy and program initiatives.

Authors and acknowledgements

Emily Paradis, PhD, is Senior Research Associate, Factor-Inwentash Faculty of Social Work, University of Toronto. An activist, researcher, advocate, and front-line service provider with women facing homelessness for 25 years, her scholarly work focuses on homelessness among women and families, human rights dimensions of homelessness and housing, community-based research and action with marginalized groups, and participatory interventions to address socio-spatial inequalities between and within urban neighbourhoods. She is Project Manager of the Neighbourhood Change Research Partnership.

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Jennifer Logan, MA, completed her Master's degree in Geography at York University in 2010. She was Research Assistant with the Neighbourhood Change Research Partnership from December 2012 to June 2013. Jennifer has been engaged in a variety of research projects, including the settlement experiences of new immigrants, their evaluation of "home," and the role of housing in immigrant integration.

The family focus groups were coordinated by Ashley Thomas, Ama Amponsah, Sabrina Go-Paul, Rubena Naeem, Sarwath Sultana, Rafia Yasmin, Meggie Li, Kanthi Anandakumar, and Ildiko Franyo. This report was edited by Philippa Campsie. The maps were created by Richard Maaranen. Thanks also to Alan Walks, and to anonymous reviewers, whose thoughtful comments strengthened the report.

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1. Introduction

1.1 Background and Research Questions

Shelter use is increasing among families in large Canadian cities (Canadian Homelessness Research Network, 2013). But this trend is just the tip of the iceberg of a much more prevalent problem: inadequate housing that places families at risk of homelessness. Because homelessness among women and families is much more likely to be hidden than visible, this situation is difficult to study.

Research on housing problems and homelessness among families in Canadian cities has shown:

- Incomes are declining and housing conditions are deteriorating among tenants of high-rise apartments in Toronto's inner suburbs (United Way Toronto, 2011).
- Toronto's waiting list for subsidized housing sets a new record every month, and recently surpassed 90,000 households (Shapcott, 2013).
- A large majority of residents in Toronto's high-poverty neighbourhoods were born outside Canada (Hulchanski et al., 2010).
- Immigrant, refugee, refugee claimant, and non-status persons are overrepresented among those living in conditions of hidden homelessness (Murdie and Logan, 2010).
- Unaffordable housing is a critical problem for newcomers in Toronto, and is particularly severe for refugee claimants (Preston et al., 2011).
- Violence against women is the most common cause of homelessness for Canadian-born and immigrant mothers with dependent children; job loss and poor housing conditions are also key factors (Paradis et al., 2008).
- Many families come to shelters from neighbourhoods in the inner suburbs; they may be rehoused in other neighbourhoods, far from familiar services and supports (Paradis et al., 2008).

These studies suggest strong links between inadequate and unaffordable housing, hidden homelessness, housing loss, and shelter use among families.

Drawing on a survey of more than 1,500 parents living in high-rise rental apartments in Toronto, and on focus groups with families and service providers, this report explores the following questions:

1. How common is inadequate housing and risk of homelessness among families with children living in high-rise rental apartments in Toronto's low-income neighbourhoods?
2. Where is family homelessness located? Is it more common, or more severe, in specific neighbourhoods?
3. How does housing in the private market compare with public housing?
4. Is the risk of homelessness related to racialization, immigrant status, and lone-parent status?
5. How do families facing homelessness compare with other families in terms of their income, employment, and education?
6. How does the risk of homelessness affect families' health and well-being, their social networks, and their plans for the future?
7. What services do families facing homelessness require, and are those services available to them in their neighbourhoods?
8. What policies, programs, and interventions could prevent and help eliminate family homelessness?

1.2 What Do We Mean by "Risk of Homelessness"?

All families who responded to the survey were housed. This report sets out to define and analyse inadequate housing, hidden homelessness, and the risk of absolute homelessness among low-income, housed families. We use the phrase "families facing homelessness" to refer to families on the continuum of housing vulnerability and homelessness: from inadequate and precarious housing, to hidden homelessness, to visible homelessness and shelter use, to rehousing after a period in a shelter. Low-income families often move between different points on this continuum.

The Canadian Definition of Homelessness (Canadian Homelessness Research Network, 2012) identifies four categories of homelessness:

1. Unsheltered
2. Emergency sheltered
3. Provisionally accommodated
4. At risk of homelessness

The fourth category, "At risk of homelessness," includes two types of circumstances, both potentially applicable to families who responded to the survey:

- Precariously housed (facing serious housing problems, including unaffordable housing, bad housing conditions, overcrowding, or unsafe housing);
- At imminent risk of homelessness (facing immediate potential loss of housing due to eviction, inability to pay rent, or violence in the home).

Although most families included in the category "at risk of homelessness" will not end up in shelters, their housing situation is insecure or unstable, or their housing fails to meet health and safety standards. A personal crisis or widespread economic changes can lead to a situation in which such families lose their housing, experience hidden homelessness, or enter a shelter. The more housing problems a family faces, the more precarious their housing is likely to be.

Defining "Family Homelessness"

In addition to the Canadian Definition of Homelessness, other sources have also contributed to our understanding of homelessness and inadequate housing among families.

Canada Mortgage and Housing Corporation (CMHC)

A household is defined as living in "Core Housing Need" if its housing fails to meet one or more of the standards of *Adequacy* (no major repairs required), *Affordability* (housing costs less than 30 percent of household income), and *Suitability* (one bedroom for each person, couple, or pair of same-sex children).

The United Nations Right to Adequate Housing

The right to adequate housing is recognized as a fundamental human right in several United Nations covenants Canada is party to. United Nations General Comment 4 elaborates on the right to housing, which includes adequacy, affordability, and appropriate size, along with accessibility, cultural appropriateness, location, and access to services. Security of tenure is a critical dimension of this right, and eviction or the threat of eviction is a serious concern.

Feminist definitions of homelessness

Feminist scholars note that definitions of homelessness must recognize the situation of women who may be physically housed, but lack the security, ownership, control, protection, and privacy considered to be fundamental aspects of "home." This definition includes women and youth who face gender-based violence and other forms of abuse in their home. Housing problems are also strongly associated with the apprehension of children by child welfare agencies. A gendered understanding of homelessness takes into account the effects of inadequate housing on children, and the difficulties lone-parent mothers face in securing housing that is safe, affordable, and appropriate for themselves and their children.

2. Sample and Method

2.1 Sample

We analysed survey data from 1,566 families with children living in rental high-rises in the former inner-suburban municipalities of Etobicoke, York, East York, North York, and Scarborough, and the downtown neighbourhood of Parkdale. The sample included 218 households in social housing (all of these in Toronto Community Housing) and 1,348 households in private rental housing. These data are drawn from a larger dataset of 3,200 households collected in the inner suburbs by United Way Toronto and in Parkdale by the Neighbourhood Change Research Partnership based at University of Toronto in 2009 and 2010.[1]

Using the City of Toronto's 2009 Tax Assessment File, researchers randomly selected units in rental apartment buildings of five storeys or more, built between 1950 and 1979.[2] Extra surveys were done in neighbourhood clusters with a family poverty rate over 25 percent (see Figure 1).[3] Surveys were conducted door-to-door with tenants over age 18 by multilingual community-based researchers.

Conditions in Toronto's aging high-rise buildings affect large numbers of people: these apartments house approximately half of Toronto's renter population. The large, random sample offers an unprecedented opportunity to measure housing problems and the risk of homelessness in older high-rise buildings, and to examine correlations between homelessness risk and other variables.

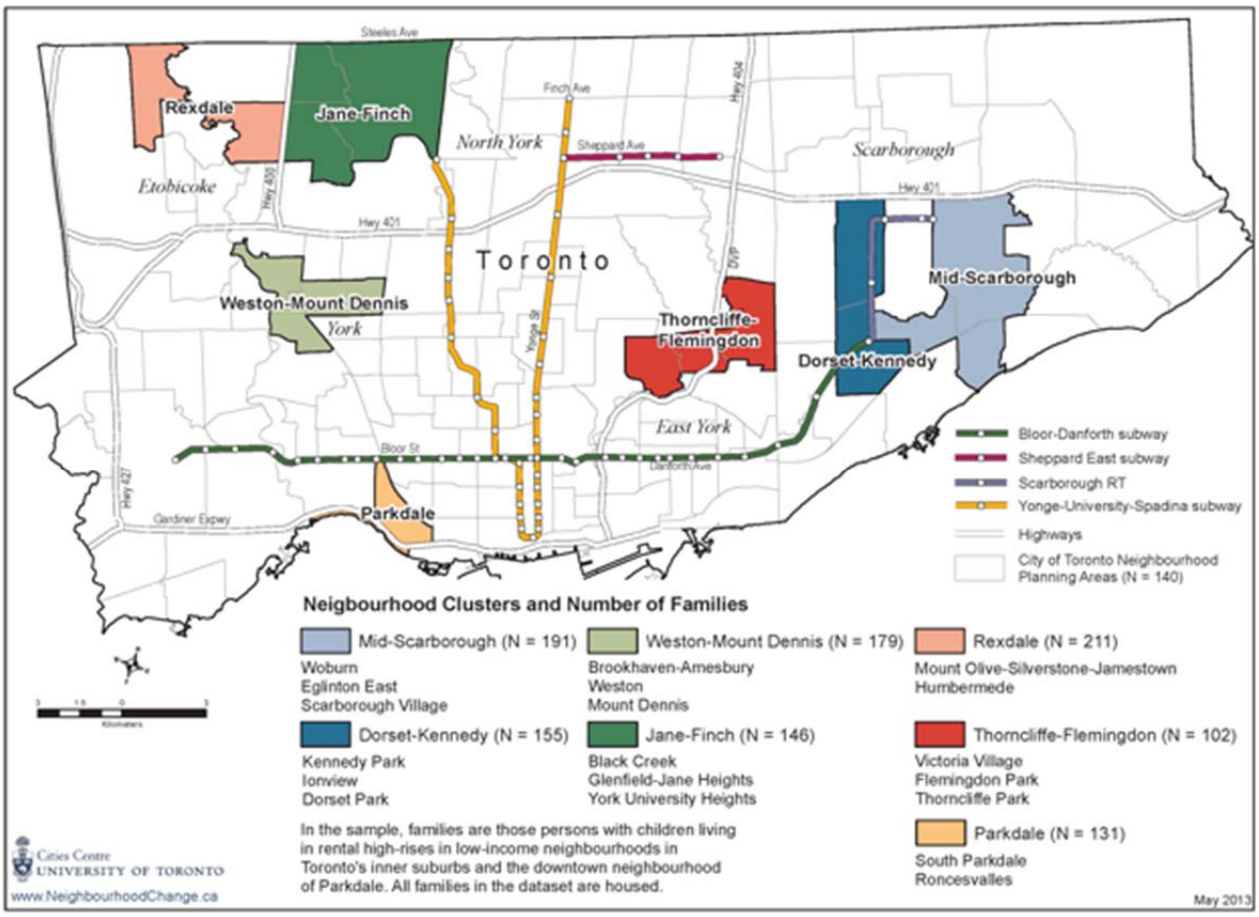
Following the data analysis, we conducted focus groups in each of the neighbourhood clusters and with service-sector networks, meeting with more than 100 service providers from a wide range of organizations including legal clinics, health centres, settlement services, housing help

1 The survey instrument used by United Way Toronto can be viewed online at http://www.unitedwaytoronto.com/downloads/whatWeDo/reports/VerticalPoverty-TenantSurvey.pdf . This instrument was used in Parkdale with minor modifications.

2 Private rental units and social housing units were selected in separate random samples. Five hundred social housing units were included in the total sample of 3,200.

3 The sample included 1,013 surveys conducted in high-poverty neighbourhood clusters, 272 in other high-poverty neighbourhoods not in clusters, and 281 in non-high-poverty neighbourhoods. These three neighbourhood types differed on some variables, but those differences are not the focus of this report. With the exception of the neighbourhood-specific analysis, findings reported here are based on the total sample of 1,566 families with children and include all neighbourhood types.

Figure 1: High-poverty neighbourhood clusters included in the study



centres, shelters, drop-in centres, family programs, youth organizations, outreach programs, violence against women services, and tenant associations. The preliminary survey findings were presented to these groups, and participants provided information on families' housing experiences in their neighbourhoods. In partnership with local agencies, we later conducted family focus groups in several of the neighbourhood clusters, where we heard from more than 30 parents facing inadequate housing and homelessness. Some groups included interpretation in Tamil, Urdu, Mandarin, Tibetan, and Hungarian.

Participatory and community-based methods were key to the study's success. A Community Advisory Board made up of tenant organizations and service agencies in each of the neighbourhoods provided guidance throughout the project. The family focus groups were conducted in partnership with local agencies, and led by peer researchers.

2.2 Describing Families' Risk of Homelessness

In order to describe risk of homelessness in a housed population, we first identified six indicators relating to the key dimensions of housing adequacy: affordability, suitable size, safety, security of tenure, condition of the unit, and condition of the building. Each indicator was related to one or more questions in the survey (see Table 1).

Table 1: Indicators of Inadequate Housing

Indicator	Description
Unaffordable Housing	50% or more of household income is spent on rent and other housing costs[4]
Overcrowded Housing	Two or more persons per bedroom (excluding couples and same-gender children sharing a bedroom)
Unsafe Housing	Respondent has changed routine or avoids specific areas of the building due to safety concerns
Insecure Housing	Respondent has been behind in the rent in the past year (risk of eviction)
Bad Unit Conditions	The unit required three or more repairs in the past year, and the landlord did not complete them all
Bad Building Conditions	The building has two or more of the following problems: frequent elevator breakdown, pests and vermin, broken entrance locks

These indicators describe housing problems that are considerably more severe than those defined by other standards, such as Canada Mortgage and Housing Corporation's (CMHC) Core Housing Need (Canada Mortgage and Housing Corporation, n.d.). For example, CMHC's definition of "unaffordable" is housing that costs more than 30 percent of household income, whereas we define it as paying 50 percent or more, a threshold that has been associated with deep deprivation (Luffman, 2006) and high risk of absolute homelessness (Pomeroy, 2007).

Risk of homelessness was defined according to level of severity, based on how many indicators of inadequate housing each family was facing (see Table 2).

Table 2: Risk of Homelessness Index

Number of Indicators	Level of Homelessness Risk
0	Adequately housed
1—2	Inadequately housed, some risk of homelessness
3—4	Severe risk of homelessness
5—6	Critical risk of homelessness

Families living in housing that has none of these indicators are considered to be adequately housed for the purposes of this analysis, although the survey data did not include information on some key factors in family homelessness, notably violence against women and children. Those whose housing had one or two major problems are seen to be inadequately housed, and at some risk of homelessness depending upon the nature of their housing problems, and other

4 Annual income was reported in $10,000 ranges in the survey. In order to calculate affordability, the mid-point of the respondent's income range was divided by the annual rent, which was derived by multiplying the monthly rent by 12.

factors not captured in the survey. Those who were coping with three or four indicators of inadequacy in their housing were considered to be at severe risk of homelessness, while those facing a major problem in all (or almost all) dimensions were defined as being at critical risk.

This index is not intended to measure the relative probability that a particular family will become visibly homeless. Instead, it illustrates a continuum of housing inadequacy and insecurity, drawing upon the “at risk of homelessness” category of the Canadian Definition of Homelessness described above. As will be seen, the degrees of severity represented in this index are strongly correlated with certain other factors.

3. Findings and Discussion

This section discusses findings from the survey data and focus groups.

Section 3.1 examines the prevalence and severity of homelessness risk in the sample, the rate of specific housing problems, how these problems affect families, and the connection between housing problems and homelessness. Differences between neighbourhoods, and between social housing and private rental, are discussed.

Section 3.2 explores how the risk of homelessness among families is connected with race, gender, immigration status, and socio-economic status.

Section 3.3 describes the relationship between risk of homelessness and families' well-being. It looks at whether families are likely to move from inadequate housing into better circumstances, and explores neighbourhood factors that contribute to families' resilience.

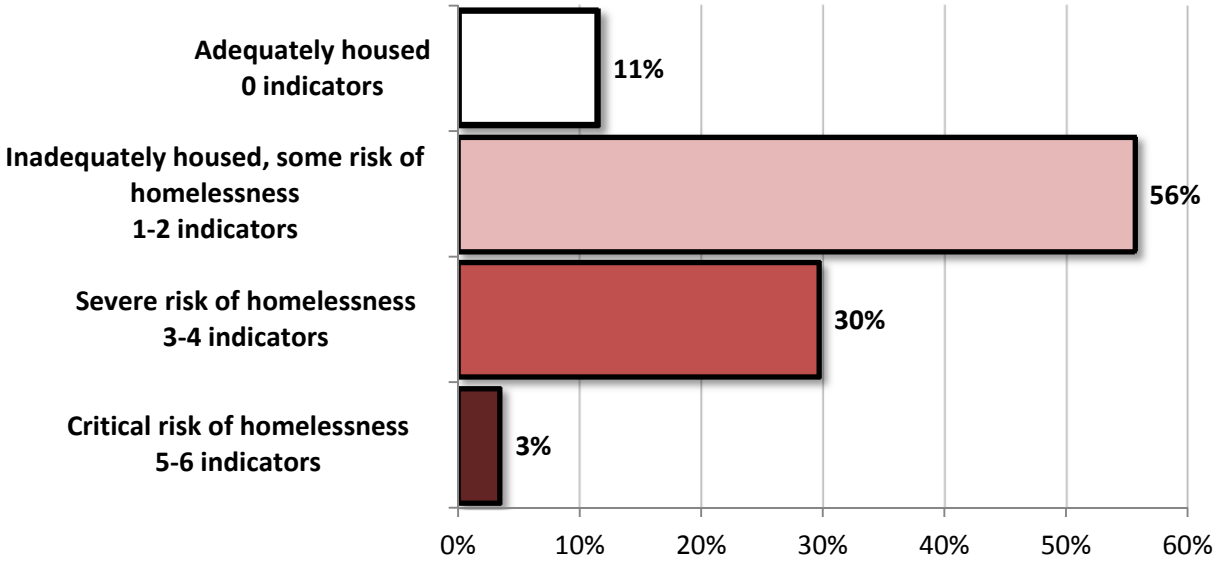
Finally, Section 3.4 presents service providers' and families' perspectives on the barriers to adequate housing, and their recommendations for policy changes and service improvements.

3.1 High Rates of Inadequate Housing and Risk of Homelessness

Nine in ten families live in inadequate housing and are at risk of homelessness

Inadequate housing and the risk of homelessness are almost universal among families with children living in high-rise rental apartments in Toronto's low-income neighbourhoods. As shown in Figure 2, only 1 in 10 families sampled occupies housing that meets all standards of adequacy. Almost 90 percent face major housing problems that may place them at risk of homelessness. About half of all families (56 percent) are in housing situations with 1 or 2 major problems. One family in three is facing severe or critical risk of homelessness. Most of these (30 percent) have 3 or 4 major problems in their homes, while a very small group (3 percent) have housing that fails to meet all, or almost all, standards of adequacy.

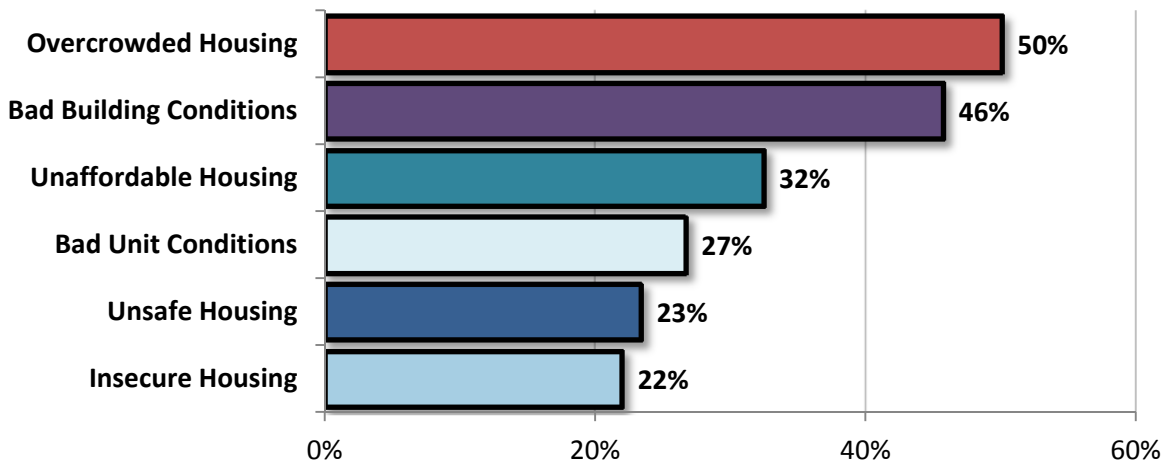
Figure 2: Risk of Homelessness Index



Problems are common in all areas of housing adequacy

The indicators of inadequate housing we examined are dishearteningly common, each affecting between one-fifth and one-half of all families. As Figure 3 shows, half of all families are living in overcrowded conditions, while close to half are in buildings with persistent pests, frequent elevator breakdowns, and/or broken door locks. One in three families pays more than half of its monthly income on rent and other housing costs. About one in four families lives in a unit in disrepair, or in a building that feels unsafe. More than one in five families had insecure housing and was at risk of eviction due to rental arrears in the year preceding the study.

Figure 3: Indicators of Inadequate Housing



Indicators of inadequate housing among families surveyed differ in their relationship to each other, and to the severity of homelessness risk. Poor building and unit conditions are strongly associated with severe or critical risk of homelessness, and insecure housing due to rental arrears is most strongly associated with critical risk. Overcrowding, though very common, is less strongly associated with the severe risk of homelessness. Problems with affordability are also distributed across all levels of risk.

We developed a profile of the housing conditions of the two largest groups of families: those who are inadequately housed (1 or 2 housing problems) and those whose risk of homelessness is severe (3 or 4 housing problems). Of the 56 percent of families who are in inadequate housing and at some risk of homelessness:

- Half live in overcrowded housing.
- About a third live in an inadequate building.
- About a quarter are in unaffordable housing.
- Fewer experience safety concerns, bad unit conditions, or risk of eviction.

Of the 30 percent of families facing severe risk of homelessness due to multiple housing problems:

- Three-quarters are in an inadequate building.
- Two-thirds live in overcrowded housing.
- Half live in housing that is unaffordable.
- Half live in a unit that is in disrepair.
- Just under half live in unsafe housing.
- More than a third are at risk of eviction.

Bad housing does not cost less than good housing

It would be reasonable to assume that tenants move into buildings or units in poor condition, unsafe areas, or overcrowded living arrangements because these are more affordable. As Table 3 shows, however, families at risk of homelessness are not paying significantly lower average rents than those in adequate housing. In fact, those at critical risk pay the highest average

rents overall. This situation is partly explained by apartment size: those at critical risk do tend to live in larger units than other families at risk of homelessness. However, those who are adequately housed have by far the largest units in the sample.

Table 3: Average rent by risk of homelessness

Level of Homelessness Risk	Average Rent (Private Sector)
Adequately housed (0 indicators)	$1,067
Inadequately housed, some risk of homelessness (1—2 indicators)	$1,001
Severe risk of homelessness (3—4 indicators)	$1,007
Critical risk of homelessness (5—6 indicators)	$1,086

Paired with the above profiles of housing conditions, this suggests that affordability is not the only factor driving families' housing choices. As other studies have found, those in more severe housing conditions often face highly constrained choices due to discrimination and other barriers, forcing them into situations where they pay higher rents for lower-quality housing (Callaghan, Farha, and Porter, 2002).

Housing problems affect families in multiple ways

Additional information from the survey and the focus groups fills out the picture of what each type of housing problem means for families.

Overcrowding

Service providers and families confirmed that overcrowding is often a strategy for coping with high housing costs: low-income families just cannot afford apartments of an appropriate size. Using the living room as a bedroom or parents and children sharing a bedroom are commonplace among these families. Most units accommodate more people than they were built to house. One in ten families in the survey reported that their households included three or more people per bedroom, but this situation is likely under-reported: service providers estimate that in many neighbourhoods, the extent of severe overcrowding is even greater.

Focus group participants noted that the trend of multiple families sharing homes has intensified in recent years. Whether in the context of settlement, housing loss, or affordability problems, doubling up further squeezes already overcrowded households, overtaxes building systems, and increases pressure on neighbourhood services and schools. In some neighbourhoods, such as Thorncliffe Park, developments are known to house many times more residents than they were built to accommodate.

Doubling up with other families is especially common among newcomers who, in addition to affordability problems, face discrimination and other barriers in the housing market. Many settle with other families upon arrival until they are able to provide the credit history, employment letters, or guarantors that most landlords require. Though these living arrangements are usually intended to be temporary, they often become long term because of the lack of housing and employment options for racialized recent immigrants.

While sharing a home can enhance social support and extend resources, living in overcrowded conditions also increases stress and conflict, limits privacy, and makes it difficult for adults and children to find a quiet place for work or study. To make matters worse, most buildings lack extra spaces that might provide relief from crowded apartments, such as common rooms or recreational spaces for children. Overcrowding also contributes to homelessness in the longer term: some service providers noted a trend of youth leaving overcrowded homes early, sometimes becoming homeless themselves as a result.

Bad building and unit conditions

Elevated severity of homelessness risk was correlated with an increase in the number of repairs needed to housing, and the likelihood that landlords had not completed any of the required repairs. Most parents facing severe or critical risk also reported that their children's health had been affected by conditions such as mould, cold, or excessive heat.

In focus groups, parents emphasized bad building and unit conditions as a major concern. Many spoke of winters spent without sufficient heat, broken appliances that prevented the proper storage and preparation of food, and bedbug infestations that had forced them to dispose of belongings. Often, repairs were not completed after repeated requests and even formal complaints.

Tenants also described disrespectful, racist, and sexist treatment from building staff, and routine dismissal of their complaints. Some noticed increased scrutiny and harassment by staff after making complaints. Tenants' and service providers' stories revealed a culture of impunity among some landlords and property managers, who know that low-income families have few other housing options, and who are adept at appearing to comply with municipal orders while making few genuine improvements. Parents expressed astonishment that so little is done by government authorities to monitor and enforce basic health and safety standards in apartment buildings.

Unaffordable housing

Seven out of ten families in the sample meet the CMHC definition of core housing need, paying more than 30 percent of their income on housing. Two in ten are spending more than 70 percent of their income on rent. High rents mean that families have little money left to pay for other basics, such as food, clothing, childcare, and transport: almost two-thirds of families said they have sacrificed such needs to pay rent, and almost one-third do so every month.

In focus groups, service providers pointed out that affordability constrains families' housing choices, forcing them to compromise safety, space, and decent conditions just to keep a roof over their children's heads. Families' stories show that housing and hunger are directly connected: many described using food banks or skipping meals to pay the rent.

Parents also identified high rent as a source of stress in the household, both on a monthly basis, and when faced with annual rent increases. For families who are already paying more than half their income on rent, even an annual guideline rent increase of 2 to 3 percent, amounting to $20 to $30 per month, represents a substantial reduction in access to other needs, particularly when multiplied year over year in the context of stagnating wages and government transfer rates.

In the struggle to keep up with high and increasing housing costs, many parents work longer hours, spend less time with their children, and rely upon unregulated childcare arrangements. Some lone mothers explained that the costs of working—including childcare and transit fare, as well as lack of time to prepare healthy meals or supervise homework—make employment impossible to sustain, forcing them to rely on the below-poverty-level income provided by Ontario Works and federal and provincial child benefits.

Unsafe housing

Variables pertaining to safety in the survey had extremely strong correlations with the severity of homelessness risk. Events of theft, harassment, and assault—including targeting people because of their race, ethnic origin, or religion—were much more commonly reported by those in the higher-risk categories. More than one in four families overall and more than half of those at critical risk stated that it was unsafe for children to play in the common areas or exterior grounds of their building. This concern about safety further limited family members' options for escaping overcrowded apartments.

In focus groups, some families described feeling unsafe in their buildings. Often, the danger came from other tenants and their visitors and was related to illegal activity such as the drug trade. But for some, building staff also represented a threat. Lone mothers in particular described incidents of sexual harassment, improper entry into their apartments, and assaults by property management staff in both social housing and private rental.

Though some families face danger from neighbours and staff, many more face threats within their household. Violence against women and children by intimate partners and family members is the most common cause of homelessness among women, families and youth. There were no questions about family violence in the survey, but focus group participants confirmed the complex relationship between violence, housing problems and homelessness. Mothers may remain in, or return to, abusive relationships due to the lack of affordable, safe housing options for themselves and their children. Those who do leave face discrimination as lone mothers in the housing market. Though women fleeing violence are prioritized for access to subsidized housing, it is often difficult to furnish the documentation required for priority status. Many focus group participants pointed out that, given the pervasiveness of violence in the lives of women and children facing homelessness, limiting priority status to those who can prove they are fleeing abuse creates an unfair disparity between families in shelters. Most agreed that all families who are homeless should have priority access to subsidized housing.

Insecure housing

Of all indicators, being behind in the rent was the most strongly correlated with critical risk of homelessness. In focus groups, families described their fear of losing their apartments because of rental arrears. They also raised concerns about the fairness and accuracy of the eviction process. Many noted that property managers may deliver eviction notices very quickly, within 24 hours of a missed rent payment, without bothering to check with the tenant. Several recounted receiving eviction notices in error, even though the rent had been paid.

Service providers added that in a competitive rental market, a history of eviction can make it almost impossible for families to find new housing. Those advocating for tenants living in bad

housing conditions counsel families not to withhold rent, even in cases of dangerous disrepair, because of the risk of eviction.

Inadequate housing often leads to housing loss and hidden homelessness

All families who responded to the survey were housed, but the focus groups provided an opportunity to learn more about how families at risk of homelessness can become de-housed. Service providers and parents described an increasing trend of families losing their homes due to family violence, inability to pay rent, or unsafe and unhealthy housing conditions. Many service providers said that they commonly work with families who have become homeless, and many of the parents who participated in our focus groups had had this experience.

Service providers in all neighbourhoods noted that when families with children are forced from their homes by violence, eviction, or other factors, almost all move in with friends or extended family members rather than entering a shelter. The approximately 2,000 families who enter Toronto's homeless shelters each year therefore represent only a fraction of those who lose their housing—many more are living in states of hidden homelessness.

Shelters are not a solution to homelessness, and for most families, shelters are a last-resort option. Many who had been in shelters described the experience as traumatic for themselves and their children, not one they would wish to repeat. Institutional procedures such as bed checks are seen as undermining to parents' self-determination and autonomy. Though most families prefer independent housing options, some, including young parents and survivors of violence, called for more supportive and transitional housing.

However, focus groups also revealed another reason that families may double up: most neighbourhoods do not have family shelters nearby. Parents must move in with another household if they wish to remain close to schools, daycares, and support networks. Others are forced to double up because the central shelter intake process deems them not in need of shelter if they have the option to stay with another family. Service providers and parents reported that this sometimes forces families into unsafe and overcrowded living conditions. Young lone mothers, in particular, reported pressure to return to their parents' homes, regardless of histories of conflict, substance use problems, and even abuse in their families of origin.

For those families who do enter shelters, it is taking longer and longer to move on. Shelter providers said that the average length of stay for families has increased significantly in recent years due to the difficulty of finding other housing. Wait lists for subsidized housing are longer than ever, and there are few affordable, appropriate options in the private market. Shelter workers explained that they are often forced to re-house families in poor-quality buildings because these are the only places that will accept tenants with a history of eviction or homelessness.

Differences between neighbourhood clusters

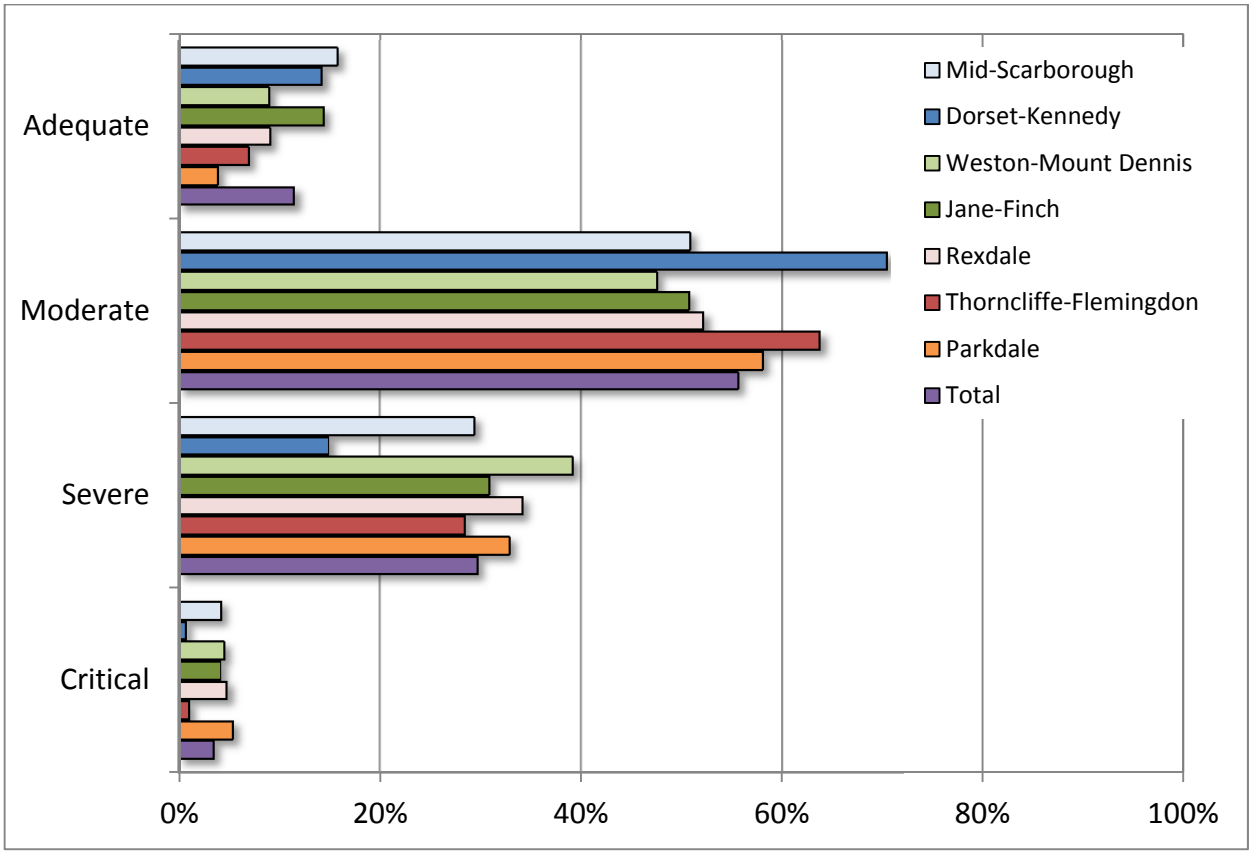
The neighbourhood clusters in this study differ from each other in their prevalence of each indicator of inadequate housing, and in the severity of homelessness risk among families.

The vast majority of families in every neighbourhood, however, are facing at least one major housing problem:

- 96 percent in Parkdale
- 93 percent in Thorncliffe-Flemingdon
- 91 percent in Weston–Mount Dennis
- 91 percent in Rexdale
- 86 percent in Dorset-Kennedy
- 86 percent in Jane-Finch
- 84 percent in Mid-Scarborough

Severity is determined by the proportion of families in a neighbourhood facing each level of homelessness risk. As Figure 4 shows, risk of homelessness is least severe by far in Dorset-Kennedy, less severe in Thorncliffe-Flemingdon, Mid-Scarborough, and Jane-Finch, somewhat more severe in Rexdale and Parkdale, and most severe in Weston–Mount Dennis.

Figure 4: Risk of Homelessness by Neighbourhood



Specific housing problems are more common in some neighbourhoods than in others. The following neighbourhoods have the highest prevalence of each indicator:

- Overcrowded housing: Parkdale (73 percent), Thorncliffe-Flemingdon (65 percent)
- Bad building conditions: Rexdale (60 percent)
- Unaffordable housing: Weston–Mount Dennis (46 percent), Parkdale (39 percent)
- Insecure housing: Weston–Mount Dennis (39 percent)

- Bad unit conditions: Rexdale (34 percent)
- Unsafe housing: Mid-Scarborough (27 percent), Jane-Finch (27 percent)

It is critical to note that these neighbourhoods are not the problem, nor are the buildings in them. The inadequate housing conditions described are the result of complex factors including discrimination, aging housing stock, lack of adequate incomes, and termination of federal and provincial programs to build mass affordable housing. Most survey respondents and focus group participants reported strong attachment to and pride in their neighbourhoods, while lamenting the lack of maintenance, services, transit, and housing options that have caused their conditions to deteriorate. Research and policy accounts of low-income neighbourhoods have long reproduced "slum" discourses with their racist, sexist, and classist underpinnings, sometimes legitimizing the destruction of communities in the process. This project rejects such discourses, and instead seeks to foreground perspectives from within the neighbourhoods themselves.

Differences between social housing and private rental housing

As noted earlier, the survey included 1,348 families in private rental housing and 218 families in social housing, principally buildings operated by Toronto Community Housing.

In Toronto Community Housing (TCH) buildings, rates of overcrowding and unaffordability are lower than in private rental apartments, but rates of other indicators are much higher. Bad building conditions in TCH properties are especially common, affecting three out of four families. Because of these differences, inadequate housing and risk of homelessness are more prevalent and severe among tenants of TCH, compared with tenants in private market buildings. This is a surprising finding, since TCH has a mandate to provide adequate housing to those with very low incomes; however, it points to well-documented problems with the condition and repair of housing stock (Murdie, 2012), and safety issues in some neighbourhoods. Rental arrears, which are a strong indicator of eviction risk in private rental, may also have a different significance in TCH, where eviction prevention programs protect tenancies. However, because the number of surveys conducted in TCH buildings is quite low, the results cannot be generalized to all TCH tenants.

3.2 Risk of Homelessness Is Related to Race, Immigration, Gender, and Socio-Economic Status

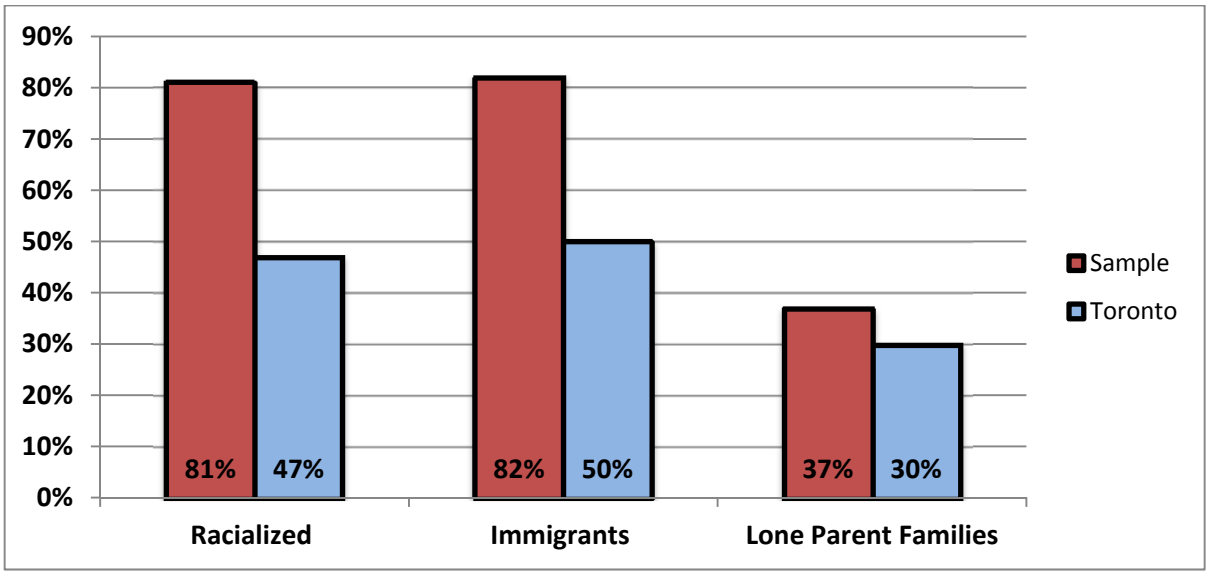
We looked at how both the **prevalence** and the **severity** of homelessness risk differ among various groups. Prevalence is defined as how many families have at least one major problem with their housing. Severity is defined as how many families are at each level of homelessness risk: moderate, severe, or critical. So is the risk of homelessness more common, or more severe, among certain groups?

Racialized, immigrant, and lone-mother-headed families are over-represented in deteriorating apartment buildings

First, it is important to understand who was included in the survey. As Figure 5 shows, this sample of tenants is distinct from the general population of Toronto in a number of ways. More than 80 percent are immigrants or belong to racialized groups or both. By comparison, of the total population of Toronto in 2006, only half were immigrants, and fewer than half identified as racialized.[5]

Also, in our sample, 37 percent of families are headed by a lone parent, almost always the mother, whereas 30 percent of all Toronto families were headed by a lone parent in 2006.

Figure 5: Racialized, Immigrant, and Lone-Parent Families, Study Sample vs. Toronto

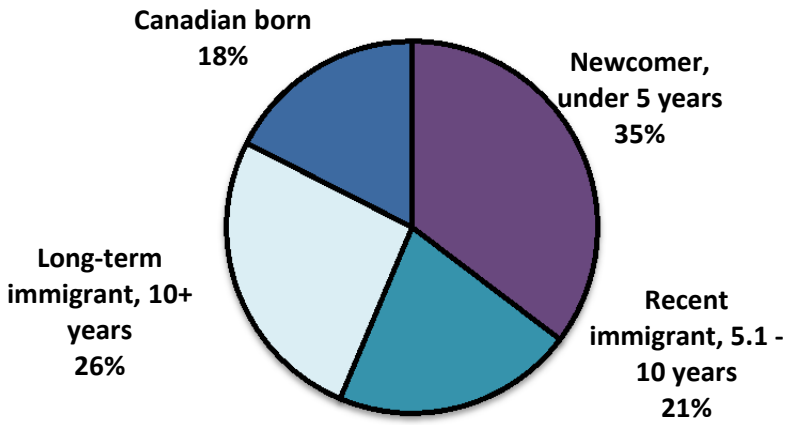


5 We have chosen to use data from the 2006 census because the 2011 National Household Survey is not reliable, particularly with regards to low-income and marginalized populations. See http://www.theglobeandmail.com/globe-debate/canadas-voluntary-census-is-worthless-heres-why/article14674558/

The prevalence and severity of homelessness risk do not differ significantly between racialized and non-racialized families in this sample. This finding is surprising, given other studies showing higher rates of poverty among racialized groups (Block and Galabuzi, 2011). But it is important to note the vast majority of respondents in this study are racialized, a much higher proportion than in the general Toronto population. Given their strong over-representation in the sample as a whole, we can conclude that families from racialized groups are more likely than non-racialized Toronto families to live in buildings and neighbourhoods that have a very high prevalence of inadequate housing, and to be at risk of homelessness.

In this study, "immigrant status" refers to the respondents' number of years in Canada, and not to their legal status (refugee claimant, permanent resident, etc.). As Figure 6 shows, we defined four categories of immigrant status: newcomers, recent immigrants, long-term immigrants, and Canadian-born. Of survey respondents who were immigrants, 70 percent had been in Canada 10 years or less, compared with 22 percent of Toronto's immigrants in 2006.

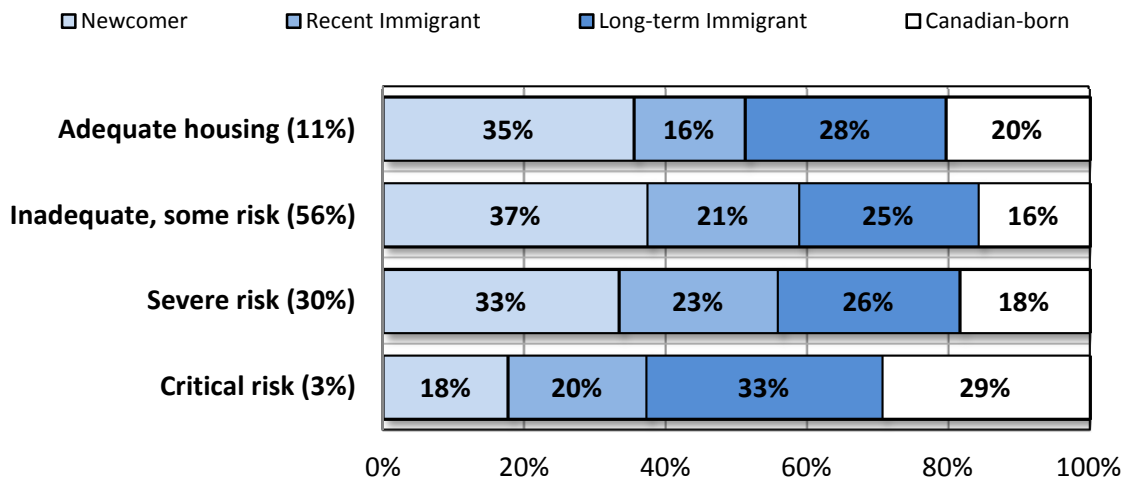
Figure 6: Immigrant Status



Rates of homelessness risk do not differ significantly by immigrant status. But as with racialization, the proportion of immigrants and newcomers is much greater among respondents than it is in the general Toronto population, and therefore we conclude that immigrant families are over-represented in buildings characterized by extremely poor housing conditions.

The severity of homelessness risk is somewhat related to immigrant status, but the relationship is complex. As Figure 7 shows, all immigrant status groups are proportionately distributed in the two middle categories (Inadequate and Severe). The differences between groups are mainly in the smaller categories of Adequately Housed and Critical Risk of Homelessness. Canadian-born respondents and long-term immigrants are over-represented in the Critical category, compared to newcomers, who are under-represented. Recent immigrants are under-represented in the Adequately Housed group.

Figure 7: Risk of Homelessness by Immigrant Status

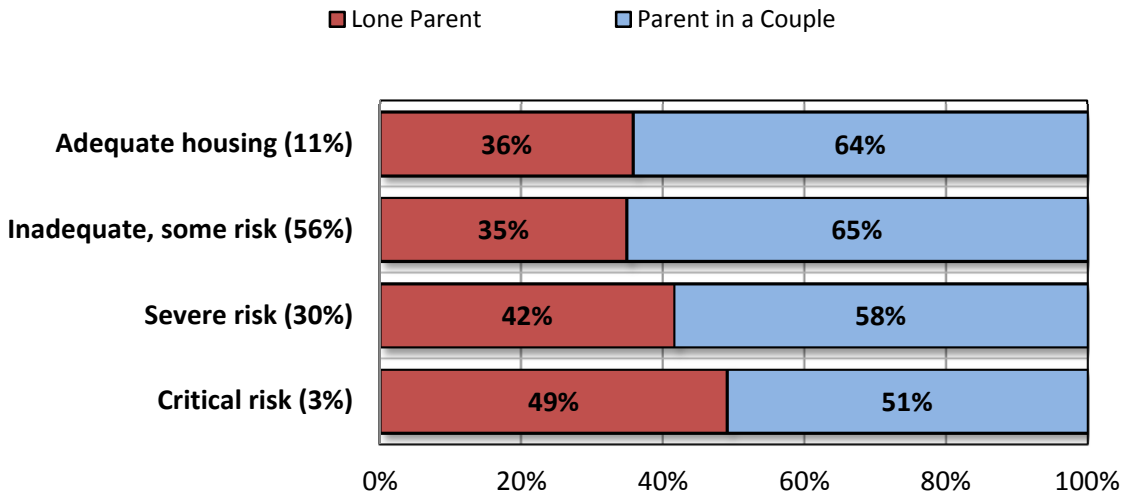


Some specific indicators of inadequate housing also differ by racialization and immigration status:

- Newcomers and recent immigrants are much more likely to live in overcrowded conditions.
- Overcrowding is more common among racialized tenants.
- Canadian-born respondents and long-term immigrants are much more likely than newcomers to live in bad building conditions, and to be at risk of eviction (behind in rent).

While lone-parent and two-parent households have a similar rate of housing problems overall, lone-parent families in this sample—90 percent of which are headed by women—are over-represented in the more severe risk categories (see Figure 8). Homelessness risk is particularly severe among racialized lone mothers.

Figure 8: Risk of Homelessness by Lone-Parent Status

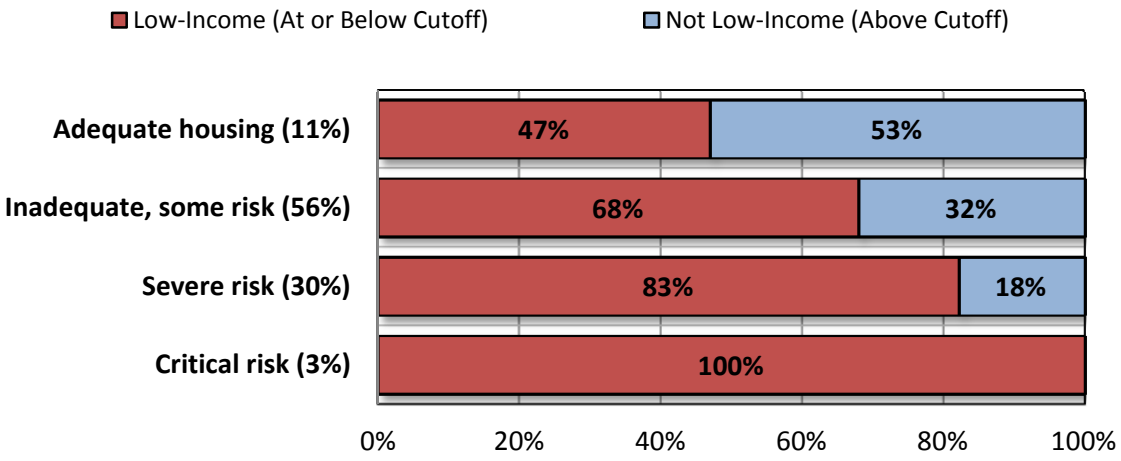


Employment and education do not protect families from poverty and inadequate housing

We also examined the relationship between socio-economic status (income, source of income, and education) and risk of homelessness.

The estimated poverty rate in the sample as a whole is extremely high: about 71 percent of families live below the Low-Income Cut-Off (LICO),[6] compared with 21 percent of families in Toronto in 2006 (City of Toronto, 2011). Not surprisingly, poverty is strongly related to severity of homelessness risk, ranging from 47 percent among those with adequate housing, to 100 percent among those in the Critical group (see Figure 9).

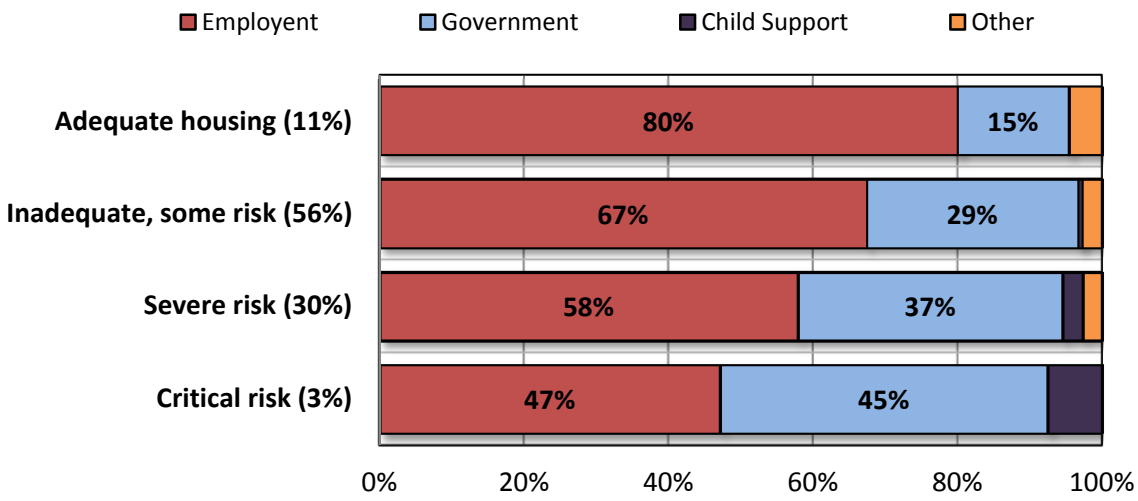
Figure 9: Risk of Homelessness by Low Income



Two-thirds of all families in the survey report employment as their main source of household income. As Figure 10 shows, those with adequate housing are more likely to have employment earnings, while those at risk of homelessness are more likely to live on government assistance. Having child support as a primary source of income is also correlated with an increasing severity of homelessness risk, emphasizing the financial vulnerability of lone mothers.

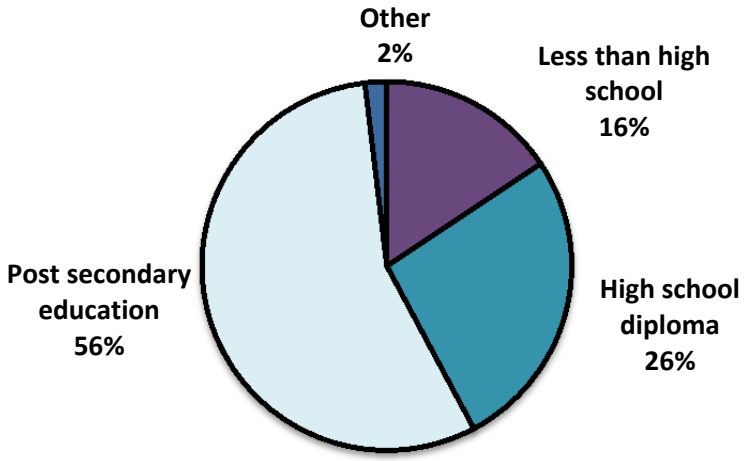
6 Because families' annual incomes were reported in ranges in the survey, it is impossible to calculate the exact rate of LICO among families. LICO was estimated by comparing the mid-point of each family's income range to the 2009 before-tax LICO rate for their family size. If the mid-point fell below LICO a family was considered to be below LICO. Note that this method likely produced an underestimate of the LICO rate in the sample as a whole.

Figure 10: Risk of Homelessness by Main Source of Income



As Figure 11 shows, the level of education among parents in this study is very high: most have completed postsecondary education. However, respondents at severe risk of homelessness were more likely not to have completed high school, and were less likely to have postsecondary education.

Figure 11: Level of Education



Poverty and discrimination lead to risk of homelessness

These findings paint a bleak picture of employment, education, poverty, and housing for the tenants of older high-rise apartment buildings in Toronto. The vast majority of these families are facing both poverty and inadequate housing conditions, and as poverty increases, so does the severity of families' risk of homelessness. Furthermore, for most families in this study, employment does not provide protection from poverty and housing problems: two-thirds of all families, including 65 percent of those living below the LICO, cite employment as their main source of income. Even among those at severe or critical risk of homelessness, the majority are employed. For this group of tenants, education also fails to ensure an adequate standard of living. Of those with postsecondary education, two-thirds are living below the LICO.

These findings suggest a number of interconnected factors that have been explored in other research:

- the increasing prevalence of low-wage precarious work, particularly among women, immigrants, and members of racialized groups (Block, 2013; Income Security, Race, and Health Research Working Group, 2011; Poverty and Employment Precarity in Southern Ontario Research Alliance, 2012; Stapleton, Murphy and Xing, 2012);
- the barriers faced by highly educated immigrant professionals in gaining access to good jobs in their fields in the Canadian labour market (Goldring and Landolt, 2012; Sakamoto, Chin and Young, 2012);
- discrimination in the rental housing market based on gender, race, family status, immigrant status, income, and disability, which limits the housing options available to lone-mother-headed families, newcomers, racialized persons, and persons with disabilities (Centre for Equality Rights in Accommodation, 2009; Ontario Human Rights Commission, 2008);
- the inadequacy of government transfer programs, including Ontario Works, to provide an adequate standard of living for those without access to paid employment—especially for lone mothers in this study, half of whom rely on these programs as their primary source of income (Alliance for a Poverty-Free Toronto and Social Planning Toronto, 2013; Stapleton, 2013; Woman and Abuse Welfare Research Project, 2004).

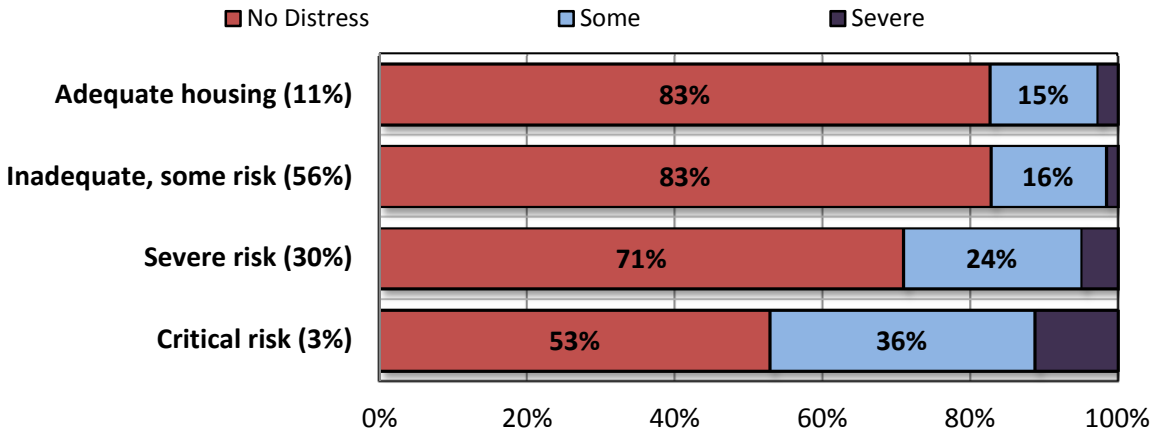
3.3 Risk of Homelessness Affects Well-Being, Mobility, and Resilience

Housing problems affect well-being

Inadequate housing and risk of homelessness are strongly associated with self-reported physical health problems among survey respondents. Parents facing more housing problems were also much more likely to report that their unit's conditions adversely affected their children's health and safety.

As Figure 12 shows, parents at greater risk of homelessness report much higher levels of distress, as defined by a scale measuring anxiety and depression. Self-reported stress also increases dramatically with severity of housing problems.

Figure 12: Risk of Homelessness by Experience of Distress



These findings are in keeping with other research demonstrating the relationship between inadequate housing and poor physical and mental health (Mackay and Wellner, 2013; Research Alliance for Canadian Homelessness, Housing and Health, 2010; Toronto Public Health, 2013). In particular, recent research shows that poor housing conditions and homelessness may be related to lasting effects on children's health, well-being, and development (Anucha, Leung, and Lovell, 2011; Canadian Child and Youth Health and Housing Action Statement, n.d.; Coley et al., 2013).

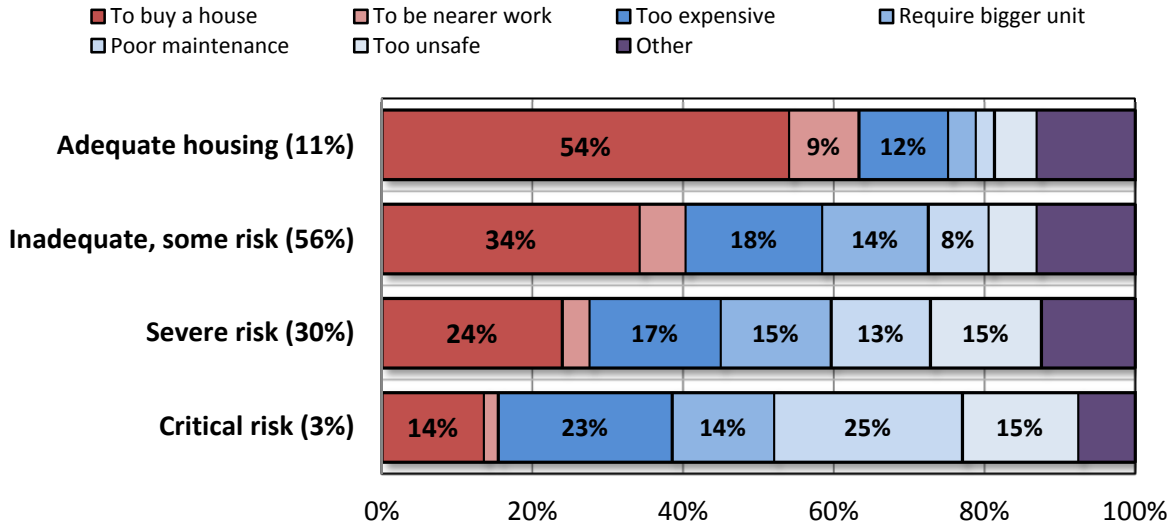
In focus groups, service providers pointed out that there is a reciprocal relationship between distress and risk of homelessness. While poor housing certainly has negative impacts on mental well-being, it is also the case that parents experiencing problems with mental well-being face additional barriers to obtaining adequate housing, including housing discrimination and difficulties in sustaining employment.

Inadequate housing: stepping-stone or trap?

Some analyses suggest that point-in-time measurements overestimate the risks of poverty because they fail to account for "income mobility"—that is, the potential for individuals' financial circumstances to improve over time (Karabegovic, Lammam, and Veldhuis, 2012). A similar argument is sometimes made about poor housing conditions: that for many households, especially newcomers and younger adults, living in low-quality rental housing is a temporary sacrifice on the way to a better housing situation.

The findings of this survey, however, suggest that this is not the case for most families living in Toronto's aging rental buildings. Families with multiple housing problems had lived in their current apartment significantly longer than those whose housing was adequate. Also, as Figure 13 shows, respondents' reasons for why they might move from their current place differ significantly across levels of homelessness risk. Those in adequate housing were much more likely than others to cite "pull" reasons, such as plans to buy a home or move closer to work. But among the nine out of ten families whose housing is inadequate, the large majority cited "push" reasons associated with their current housing problems, such as affordability, overcrowding, safety, and physical conditions.

Figure 13: Risk of Homelessness by Reason for Considering Moving



These findings suggest that families that are already adequately housed are more likely than others to "move up" to homeownership, while those who are inadequately housed are much less likely to view their current housing as a temporary sacrifice on the way to something better. The very low incomes among this group, along with the previously noted barriers to better-paying jobs, and other factors such as housing discrimination, impede housing mobility.

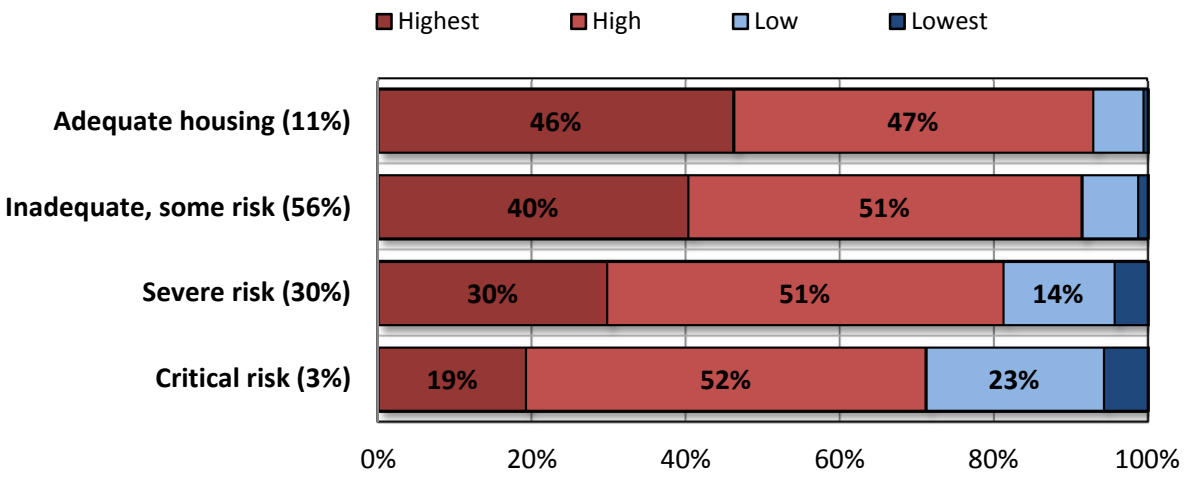
This interpretation is consistent with service providers' and families' accounts. Service providers working in settlement agencies noted that newcomer families may believe that overcrowded, deteriorating, or unaffordable housing will be temporary, but these arrangements often become long-term as families encounter discrimination and structural barriers in the labour market. Parents participating in focus groups explained that they lived where they did because there were no other housing options available to them. In a comment echoed by many others, one mother said, "What choice do I have? I have nowhere else to go." Service providers also said that when families do move, they often end up somewhere even more crowded, less affordable, or in worse condition, rather than somewhere better.

Formal and informal supports in neighbourhoods help strengthen families

One reason cited by many families for staying in difficult conditions was the desire to remain in a particular neighbourhood. In focus groups, parents said they rely upon the cultural ties, social networks, schools, and services in their communities. As Figure 14 shows, survey responses to a scale measuring social cohesion[7] indicate high levels of trust, belonging, and support in these neighbourhoods, although housing problems can undermine social cohesion.

7 Social cohesion score was derived by combining scores from five Likert-scale questions measuring subjective assessment of dimensions of social cohesion.

Figure 14: Risk of Homelessness by Social Cohesion Score



The survey findings demonstrate that these neighbourhoods are characterized by robust networks of support, in which families regularly interact with neighbours, and commonly share advice, emotional support, childcare, and material resources. Families facing problems with their housing are even more likely than those who are adequately housed to offer and depend on this informal support, perhaps because they expect to be in their neighbourhoods longer. In addition, social cohesion enhances safety: neighbourhoods with high social cohesion ratings were considered safer by their residents, regardless of frequency of reported events of crime.

Informal networks can also foster and generate collective actions to improve neighbourhood conditions. Survey respondents reported high rates of participation in community activities and social change efforts. Those in the worst housing conditions were the most likely to have taken action through volunteering and by contacting elected officials. Parents participating in the focus groups had taken part in many such activities, including demonstrations, support groups, community gardens, tenants' associations, forums with policy makers, and collective complaints to the municipal licensing and standards process. A number of participants described strong traditions of tenant organizing in their countries of origin, which had led to stringent tenant protection standards and mandatory structures for collective bargaining between tenants and landlords. Many expressed surprise that tenants are relatively powerless in Canada.

Formal and informal networks provide a vital source of support for families facing poverty and other barriers. Service providers noted that when families lose their housing, they are often forced to seek housing in neighbourhoods with less transit and fewer services than the one they have left. The resulting loss of contact with informal and formal networks of support can increase families' vulnerability. This is particularly the case among families at high risk of homelessness, who rely on friends and family members to shelter them when they lose their housing. Neighbourhood attachment is, in fact, one reason that families opt to double up in overcrowded, precarious conditions rather than go to a shelter: service providers said that there were no shelters or other transitional housing options for families in most neighbourhoods.

One particularly alarming trend that service providers described is that of specific communities being systematically pushed out of neighbourhoods. This is currently the case with Roma refugees from Hungary, who in recent years have settled in large numbers in Parkdale, the location of almost all of Toronto's Hungarian-language services specifically for this community. Invoking racist stereotypes and bolstered by government depictions of Roma as untrustworthy or "bogus" refugees, some landlords in Parkdale now openly refuse to rent to Roma families. Members of this community are forced to leave behind accessible services and social networks in their own language, and seek housing in distant neighbourhoods where they face less discrimination because they are less likely to be recognized.

Circumstances such as this demonstrate the critical importance of strong networks, collective action, and alliances between service providers and residents in standing up to discrimination and ensuring that families are protected.

3.4 Policy Changes and Service Improvements Are Needed to Protect Families

In focus groups, service providers and families identified program and policy areas that require changes in order to ensure families' access to adequate housing. Some family focus groups ended with the creation of a list of demands to landlords, services, and governments—these lists are reproduced verbatim in the boxes in this section.

Barriers to Adequate Housing

Parents and service providers identified barriers in five key areas (income, shelter, immigrant settlement, landlord-tenant relations, and services) that impede families' access to safe, stable, affordable, and suitable housing. Overall, focus group participants agreed, conditions are worsening in these areas due to policy shifts and economic changes.

Income

Although most families rely on employment as their main source of income, stagnant wages keep incomes low. Parents point out that their earnings do not increase annually, as their rents do. Precarious jobs are another factor, leaving families with unpredictable earnings and chaotic schedules. Many spoke about employers' and professional associations' refusal to recognize the credentials of immigrant professionals. This problem represents not only an injustice for highly educated people drawn to Canada by the promise of a bright future, but also an appalling waste of skill and knowledge for Toronto's—and Canada's—economy.

The inadequacy of government transfer income, including Ontario Works and provincial and federal child benefits, is acutely felt by parents at times of unemployment. Recent cuts to and the restructuring of programs such as the Special Diet Allowance, Winter Clothing Allowance, and more recently, the Community Start-Up and Maintenance Benefit (CSUMB) have further diminished incomes for the poorest groups.[8] Cuts and low benefit rates have a disproportionate effect for those unable to participate in the labour market, such as persons with disabilities and

8 This benefit provided people receiving social assistance with additional funds to cover large housing-related expenses such as moving costs, first and last months' rent, and arrears in rent or utilities. See http://www.wellesleyinstitute.com/publication/the-real-cost-of-cutting-csumb/

lone mothers of young children, as well as for those facing barriers in the labour market, such as discrimination on the basis of gender, race, immigrant status, and other grounds.

Thorncliffe Park-Flemingdon Park

We, parents of Thorncliffe Park-Flemingdon Park, demand:

1. Affordable accommodation
2. No guarantor for renting, especially for newcomers
3. Stop bullying your tenants
4. Cleaning and maintenance
5. Renovate the buildings
6. Provide basic facilities
7. More schools and parks
8. Safety and security
9. Maintain garbage chutes
10. Independent inspection officers
11. Easy access to politicians and ministers and the concerned authorities, with good output
12. Create more job opportunities nearby—hire more people from within the community
13. Eliminate discrimination and stop asking about Canadian experience
14. Regulations for landlords
15. Politicians should act in the interest of the community

Housing and shelter

Almost all families in the sample would qualify for subsidized housing on the basis of their low incomes, yet the vast majority cannot obtain such housing. Some are among the almost 23,000 families with children on Toronto's active social housing waiting list (Housing Connections Monthly Statistical Report, 2013), while others are prevented from applying in the first place because they lack permanent resident status.

With no alternative but the private market, parents find high rents to be the norm, and annual guideline rent increases take a larger share of their low incomes each year. Many families cannot afford units of a suitable size. Buildings and units are often in poor condition, but families and service providers in almost every neighbourhood said that there were no better options available at an affordable rent. Some who lived in relatively accessible neighbourhoods said that finding less expensive housing would require a move to an area more poorly served by transit. Residents and service providers in some neighbourhoods also worried that transit improvements, new development, and revitalization programs such as Tower Renewal would lead to gentrification and displacement of lower-income tenants.

Many families require eviction prevention and housing stability services, yet service and funding cuts, and restrictive criteria, limit families' access. Meanwhile, families forced from their homes by eviction, violence, or intolerable conditions rarely have emergency shelter options in their neighbourhoods. They must choose between leaving their neighbourhood to enter a shelter

and doubling up with another family. In fact, many have no choice but to double up: service providers said that increasingly, the central intake service may refuse to place a family in a shelter if this option exists. This means that most homeless families remain invisible, without access to the services they might receive if they entered a shelter.

Those who do enter shelters are staying longer than ever before, because of the barriers to finding alternative housing. Young lone parents, non-status migrants, and those fleeing violence said they needed more second-stage and supportive housing options where they could benefit from ongoing services and longer-term stability in a more independent living environment, while working toward housing independence.

Finally, service providers, particularly those working in family shelters, spoke of the challenge of finding appropriate housing for homeless families. Many landlords discriminate against families on the basis of their shelter address, or refuse to rent to people with histories of poor credit or past eviction. All too often, families and housing workers have no choice but to accept units in the lowest end of the private rental market, in poorly maintained and unsafe buildings, because they are owned by landlords who will accept tenants others deem "undesirable." One worker described a call he received from a mother a few weeks after she had left a shelter. "How could you put me here?" she asked in tears. Poor conditions set families up for failure and contribute to a cycle of homelessness.

Parkdale

We, mothers of Parkdale, demand:

1. Affordable, decent, clean, permanent, safe housing in Parkdale
2. Raise our salaries
3. Restore community services with language interpretation
4. Democracy in landlord-tenant issues—tenant committees who can speak to landlords
5. Regular city inspections of buildings
6. Daycare services and after-school programs
7. More employment opportunities
8. City-wide responsibility and programs for solving pest problems such as bedbugs

Barriers for racialized immigrants and refugees

Racialized immigrant and refugee families are strongly over-represented in Toronto's aging rental high-rises for a reason. Settlement workers and immigrant and refugee parents described a wide range of barriers they face, both upon arriving in Canada and for many years thereafter. Key among these is discrimination in the labour and housing markets. In addition to the de-skilling of professionals, newcomers seeking any kind of job may encounter requirements for "Canadian experience," a practice that has recently been declared discriminatory by the Ontario Human Rights Commission (Ontario Human Rights Commission, 2008). Discrimination on the basis of race, gender, and family status, often more covert, is also common.

In the housing market, newcomers also face discriminatory requirements such as guarantors or advance deposits of several months' rent. Some suggested that landlords demand these deposits not for security, but simply because they are aware that immigrants are required to bring a large sum of money when coming to Canada.[9] These immigration-specific barriers in housing also compound discrimination immigrants face on the basis of race, gender, and other grounds.

Changes to immigration and refugee policies are exacerbating these effects for many groups. Service providers in the focus groups described how recent modifications in the refugee determination process are contributing to precarious housing and homelessness among refugee claimants. Meanwhile, changes in immigration policy mean that more people each year enter Toronto under the Temporary Foreign Worker category, with severely limited access to social benefits, workplace protections, or income replacement programs. Both of these shifts are contributing to precarious status for increasing numbers of Torontonians. Precarious status has been linked with poor economic outcomes for racialized immigrants, including those who later attain permanent residency and citizenship (Goldring and Landolt, 2012).

In this context, the need for housing support and other kinds of settlement services has increased, but funding has not kept up with the demand for such services. Workers in the settlement sector said that they are limited by federal funding requirements to serving those who have been in the country three years or less, even though those who have been here much longer may also require the services they provide. Some immigrant parents delay applying for Canadian citizenship because it would make them ineligible for services their families require.

Weston–Mount Dennis

We, mothers of Weston–Mount Dennis, demand:

1. Less bed checks and micromanaging in shelters, more participation by residents.
2. Provide access to housing and OHIP for people without status, especially those with Canadian-born children.
3. Locate affordable housing all around the city, and integrate it into condominiums.
4. Improve security and maintenance in buildings.
5. Increase subsidized programs for children.
6. Re-define the meaning of "affordable housing" to mean housing that is affordable to ALL.
7. Subsidize TTC passes.

Landlord-tenant relations and building conditions

Dealings with landlords, rental agents, and building management companies often represent another problem area for families. Many parents first encounter problems before even moving in to a unit: discrimination from rental agents on the basis of gender, race, immigrant status,

9 In fact, this requirement only applies to those entering under the economic immigrant class, but landlords may not be aware of this distinction.

lone-parent status, the presence of children, and source of income is so common that it is seen as the norm. Parents searching for housing use many strategies to avoid such discrimination, such as not bringing their children to apartment viewings.

Once housed, parents may face demands for fees and deposits that do not comply with landlord-tenant regulations, such as the advance deposits demanded of newcomers described above, as well as key deposits, charges for each additional resident in a unit, or "renovation fees" when moving to a different unit in the same building. Repair requests, meanwhile, are often disregarded by building managers. Formal complaints may elicit threatening reactions, such as excessive surveillance of residents or their children, accusations of breaching building rules, or even spurious eviction orders. Parents in several focus groups summed up the management response to complaints as: "If you don't like it, then leave."

Parents feel there is nowhere to turn when they face discrimination, disregard, exploitation, or threats from landlords. A common sentiment was, "I keep up my end of the bargain. I pay my rent. Why isn't it someone's job to make sure landlords do what they are supposed to do?" Neighbourhood agencies were seen to be sympathetic but ineffective. Meanwhile, tenants who had successfully organized to get repair orders from the City still found that their landlords were adept at appearing to comply while continuing to delay needed repairs. Focus group participants also noted the ineffectiveness of unit-by-unit, or even building-wide, pest extermination efforts. They suggested that long-standing infestations of bedbugs and cockroaches are a citywide public health issue that demands a coordinated response.

Jane-Finch

We, parents of Jane-Finch, demand:

1. Affordable, decent, safe, permanent housing
2. Raise the Minimum Wage to $14 now
3. Inclusionary Zoning
4. Enforcement of Landlord obligations and building standards
5. Affordable, high quality childcare
6. Food Security
7. Pam Am games athletes buildings should be made accessible and affordable to Jane and Finch residents after the games.

Services and access

Finally, service providers and parents spoke of the need for more services, supports, and resources for low-income families, particularly children's services. The cost of licensed childcare is out of reach for many families, and waiting lists for subsidized spaces are too long. Some parents are forced to rely on unregulated or informal childcare arrangements; others are prevented from working or going to school because childcare is unavailable.

After-school programming for children was another need families identified, along with safe, supervised recreation spaces for children in apartment buildings. Adults, too, lack common

spaces in buildings, which makes it more difficult for tenants to build networks and organize to improve local conditions. Newcomer communities often have difficulty finding services in their language and tenants in general require more information and advocacy about their rights.

Recommendations from parents and service providers

Participants made many recommendations for addressing these problems and improving families' housing conditions. Some echoed recent proposals from other research and advocacy initiatives.

To address barriers in income:

- Increase wages and government transfer payments such as social assistance and the federal and provincial child benefit.
- Restore the Community Start-Up and Maintenance Benefit; or at a minimum, maintain the provincial Housing Stabilization Fund.[10]

To address barriers in housing and shelter:

- Require new condominium developments to include family-friendly housing affordable to those with low incomes.
- Build new social housing to accommodate the increase in Toronto's population.
- Help families stay in their homes by increasing housing stabilization and eviction prevention services.
- Increase the number and range of supportive and transitional housing options for low-income families, especially those headed by lone mothers and young parents.
- Make emergency shelter options for families available in all neighbourhoods.
- Ensure that families living in conditions of hidden homelessness have access to all services and supports they would receive if they entered a shelter.
- In cases of violence against women and children, remove the abuser from the home instead of forcing women and children to flee.
- Simplify procedures for priority status for social housing access.
- Broaden priority access to all families in shelters, not only those fleeing violence.
- Change shelter policies and procedures to promote families' self-determination.
- Eliminate shelter procedures such as bed checks that undermine families' dignity.

To address barriers to racialized immigrants and refugees:

- Increase education and enforcement to address discrimination based on gender, race, and immigration in the labour and housing markets.
- Make income supports, social housing, and health care available to parents and children without status.

To address landlord-tenant relations and building conditions:

10 The Housing Stabilization Fund is a one-time payment from the Province to municipalities to help bridge the elimination of the Community Start-Up and Maintenance Benefit.

- Conduct regular, thorough, mandatory inspections of building and unit conditions, and employ stronger enforcement practices for non-compliance with by-laws and standards.
- Implement a policy in which City services will refer families only to landlords who keep buildings in good repair and respect tenants' rights.

To improve services and access:

- Provide more information to tenants, especially on tenants' rights, in multiple languages.
- Provide more free and low-cost childcare, children's activities, recreation, and after-school programs in low-income neighbourhoods.
- Give tenants access without cost to common spaces and recreational facilities in their buildings and neighbourhoods.
- Ensure that landlords, service providers and elected officials are accountable and responsive to tenants' concerns.

Connecting participants' recommendations with other initiatives

The evidence presented in this report, and the recommendations from participants, lend support to a range of proposals from other recent research and advocacy. These include:

- The current campaign to increase Ontario's minimum wage ("You Deserve a Raise," n.d.).
- Recommendations to address precarious employment in the Greater Toronto and Hamilton Area (Poverty and Employment Precarity in Southern Ontario Research Alliance, 2012).
- Calls for the federal government to develop a national housing strategy based on human rights principles,[11] increase funding for housing and homelessness services, and renew social housing operating agreements to prevent the loss of affordable housing (Close the Housing Gap campaign, n.d.).
- Initiatives to promote inclusionary zoning in Ontario, in which a percentage of units in all new developments must be dedicated to affordable housing (Mah, 2009; Wellesley Institute, n.d.).
- Implementation of civil protection orders, which enable women experiencing abuse by their partners to remain in the family home while the abuser is forced to leave (Tutty, 2009).
- Recommendations to eliminate "Canadian experience" requirements in employment (Sakamoto, Chin and Young, 2012).
- Proposals to freeze rents in buildings with outstanding repair orders (City of Toronto, 2013).
- Recommendations to improve community access to schools and municipal facilities (Social Planning Toronto, 2013).

11 An important recent example of initiatives to promote a national housing strategy was Bill C-400. See http://openparliament.ca/bills/41-1/C-400/ and http://www.wellesleyinstitute.com/housing/the-second-reading-of-bill-c-400-canada-needs-a-national-housing-plan/ for more information.

4. Conclusion and Next Steps

4.1 Distinct profiles of housing disadvantage and risk of homelessness among families

These findings point to severe racialized and gendered disadvantage in Toronto's aging rental apartment neighbourhoods. They also suggest that families at different levels of homelessness risk may experience these neighbourhoods in different ways.

For the small number of families that are adequately housed, and for some that experience one or two major problems with their housing, these buildings may be a temporary stopping-point on the way to better rental housing or homeownership. These groups include a large proportion of highly educated newcomers and recent immigrants, for whom current housing problems may represent a strategic choice from a limited range of housing options. In this context, living in conditions deemed "overcrowded" by Canadian standards, or paying a high proportion of income on rent, may be seen as temporary strategies for obtaining rental housing of better quality or within ethnic enclaves where informal supports are readily available. But as service providers pointed out, despite families' initial intentions, unsuitable and inadequate housing conditions that residents expect to be temporary can become long-term.

Among families facing a severe risk of homelessness, prospects for mobility seem even more limited. Housing problems multiply and become more entrenched. Current housing is less likely to be seen by tenants as a stepping-stone to better accommodation, and is more strongly related to issues of poverty and unemployment. Unit and building conditions for these families are worse, contributing to ill health and distress for parents and children. Other research suggests that these housing conditions and their impacts may exacerbate problems with employment and children's education, leading to a cycle of disadvantage with long-term consequences. This group includes a disproportionate number of families who have been in Canada five years or more, which suggests that for some immigrants, initial expectations of mobility have been impeded by labour market barriers and discrimination.

Although the survey does not include data on legal immigration status, the lower rate of education in this group suggests that it includes large numbers of people who have entered Canada through channels other than the competitive economic immigrant selection process, and who may have precarious forms of legal status, including refugees, refugee claimants, temporary workers, and family-class immigrants. Families headed by lone mothers are also over-

represented in this category, because of the multiple barriers they face, including deep poverty, pervasive gender- and race-based discrimination in the housing market, and the inadequacy of childcare and income support programs.

We consider families facing problems in five or six dimensions of housing adequacy to be at immediate and critical risk of absolute homelessness, due both to the poor state of their housing, and factors exacerbated by their housing conditions. Though few in number, families in this group differ significantly from the other groups in many ways. They report much higher rates of poor health and distress, rely more on government transfers as a main source of income, and are more likely to have current arrears in rent. Canadian-born parents, long-term immigrants, and lone mothers are over-represented in this category. Poverty and housing problems for these families appear to be longer-term, more entrenched, and may be bound up with multiple vulnerabilities and exclusions not addressed in the survey, including disabilities and violence.

These distinct profiles suggest that different interventions are needed to improve the housing circumstances of families at each level of homelessness risk.

Those who are adequately housed or at moderate risk are most likely to benefit from affordable homeownership programs, and measures to improve certification and employment prospects for foreign-trained professionals.

For families at severe risk, a monetary housing benefit is urgently needed to address critical affordability problems. The buildings they inhabit are in severe disrepair, but are nonetheless an important source of long-term rental housing. Programs are needed that improve the conditions of the unit, building, and neighbourhood. Such programs should build upon and strengthen families' already well-developed practices of collective action and informal support. The Tower Neighbourhood Renewal initiative of United Way and the City of Toronto is one promising example. The potential impact of such programs will, however, be limited unless families' housing conditions are directly addressed.

Finally, families at critical risk of homelessness may require access to rapid re-housing and intensive supports analogous to those made available through Housing First–type programs. Extension of Housing First programs is necessary because these families are much more likely to double up in extremely inadequate housing conditions than to become visibly homeless. Most families in chronic, long-term circumstances of hidden homelessness are otherwise unlikely to qualify for the Housing First program criterion of "chronic homelessness."

4.2 Next steps: Building an agenda to address inadequate housing and homelessness for families

Family homelessness is a complex issue with many causes. As demonstrated by the recommendations from parents and service providers, the broad scope of the changes required to ensure families' right to adequate housing is daunting. Family homelessness is inextricably bound up with multiple social problems such as poverty, violence against women, and discrimination on the basis of race, gender, immigrant status, family status, disability and other factors.

Nevertheless, the multifaceted nature of the problem also means that improvements can come from specific changes in many sectors and at many levels. Families facing homelessness have

already paved the way for action with their own local efforts, formal and informal, to meet daily needs and improve conditions in their neighbourhoods. Local communities, service providers, the private sector, and governments at the municipal, provincial, and federal levels all have a role to play.

The following promising interventions represent actions each level of government could take to address the key problem areas identified above. Each has the potential to substantially improve families' access to housing that is affordable, suitable, safe, secure, and in good repair.

Our findings demonstrate that family homelessness is strongly linked to systemic inequities affecting immigrants and refugees, people who are racialized, and women. Inadequate housing and homelessness have specific implications for families and serious long-term impacts for children and youth. Therefore, any policy and program interventions on family homelessness, including those below, must account for the gendered and racialized impacts of housing disadvantage, the barriers that immigrants and refugees face, and the particular housing needs of children, youth and families.

1. First, housing

The government of Canada has adopted Housing First as a policy direction for responding to homelessness. Beginning in 2014, federal homelessness funding to municipalities will be contingent on local implementation of Housing First programs. But the Housing First model requires the availability of affordable, suitable, decent, permanent housing, which Toronto lacks. The federal Housing First initiative can succeed only if it is accompanied by a national plan to increase the supply of affordable housing, based on a human rights framework.

Also, eligibility criteria for Housing First programs may exclude many women and families (Homes for Women, 2013). The federal government and municipalities must ensure that such programs address the ways in which families experience housing loss and homelessness.

2. Portable housing benefit

Unaffordable rents drive low-income families into unsustainable housing situations. One potential mechanism for addressing this problem is a provincial housing benefit that would bring rental costs into the affordable range for more households. Such a benefit would be paid directly to persons whose incomes fall below a specified level, whether their main source of income is employment or social assistance. The benefit would be "portable," not tied to a specific housing unit.

3. Inclusionary zoning

Tens of thousands of new units of housing have been created in Toronto in the past decade, but only a tiny fraction are affordable and appropriate for families on low incomes (Alliance for a Poverty-Free Toronto and Social Planning Toronto, 2013). In fact, with the expiry of federal operating grants for social housing, formerly affordable units are being lost (Close the Housing Gap campaign, n.d.). Instead of providing housing for all, Toronto's development boom has driven displacement of lower-income families from the service-rich, accessible neighbourhoods in the downtown core into inner suburban areas. Toronto is becoming increasingly unequal, di-

vided between high-income neighbourhoods close to transit lines and low-income neighbourhoods with poor housing and few services or amenities (Hulchanski et al., 2010).

Inclusionary zoning, through which new developments are required to include a fixed percentage of government-subsidized units, offers a promising solution. Though inclusionary zoning requirements must be mandated by the province, the City of Toronto could take the initiative to negotiate inclusion of affordable units on a case-by-case basis with developers. Whether initiated at the provincial or municipal level, inclusionary zoning schemes must be accompanied by a requirement to build units large enough for families, and to provide family-friendly amenities such as recreational spaces. Particularly when applied in gentrifying areas, inclusionary zoning can help prevent displacement and maintain mixed-income neighbourhoods accessible to a broad range of residents.

4. Enforcement of landlord obligations and building standards

Tenants often feel that there is nowhere to turn when landlords discriminate against them, harass them, or refuse to complete needed repairs. Service providers are sometimes forced to house families in unsafe and unhealthy conditions because of a lack of alternative options. The City of Toronto must strengthen enforcement of building standards and tenant rights, both through its existing municipal licensing and standards for multi-unit residential apartment buildings, and through other possible initiatives, such as a policy that City services refer clients only to landlords who meet specified requirements. Tenants also require more housing stabilization and eviction prevention services, better information about landlord obligations and enforcement options, and access to advocacy and support for pursuing their rights.

* * *

Toronto is the largest, most diverse city in one of the wealthiest nations in the world. That so many of Toronto's families live in inadequate housing and at risk of homelessness is unnecessary and unacceptable. The problems documented here are urgent, widespread and entrenched. They can and must be addressed.

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