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

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Nowhere Else to Go

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 page 4, 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.

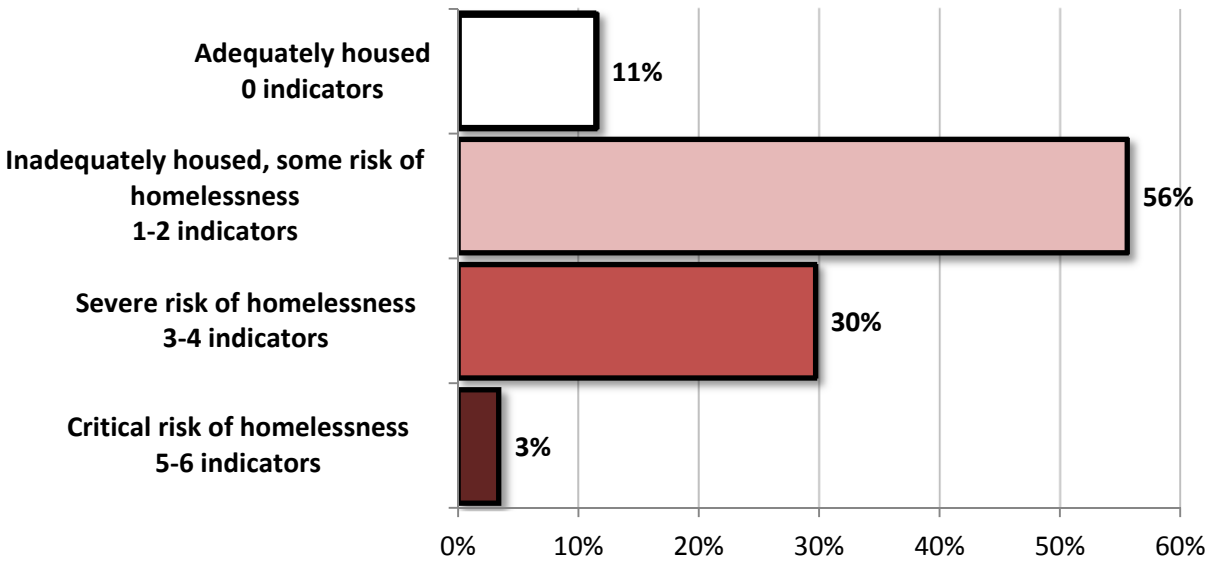
1. First, housing: The Government of Canada's Housing First initiative can succeed only if it is accompanied by a plan to increase the supply of affordable housing. In addition, the federal government and municipalities should ensure that Housing First programs address the unique ways in which families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

Risk of Homelessness Among Survey Respondents



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