

# Nine out of Ten Families at Risk of Homelessness in Toronto's Aging Rental Highrise Buildings

Emily Paradis, PhD

Senior Research Associate

Factor-Inwentash Faculty of Social Work, and Cities Centre, University of Toronto

Shelter use is increasing among families in large Canadian cities. But this statistic is just the tip of the iceberg. Beneath this trend is a wider problem: inadequate housing that places families at risk of homelessness. Homelessness among women and families is much more likely to be hidden than visible, and by its very nature, hidden homelessness is difficult to study.

Studies suggest strong links between inadequate and unaffordable housing, hidden homelessness, housing loss, and shelter use among families. Drawing upon a survey of more than 1,500 parents living in highrise rental apartments in the City of Toronto, this study explores these links in more depth. We ask: how common is inadequate housing and risk of homelessness among families with children living in highrise rental apartments in Toronto's low-income neighbourhoods?

## Families at Risk of Homelessness

All families in this study are housed. This study sets out to define and measure inadequate housing, hidden homelessness, and the risk of absolute homelessness in a low-income, housed population. This includes families on a continuum of housing vulnerability and homelessness, from inadequate and precarious housing, to hidden homelessness, to visible homelessness and shelter use, to re-housing after a period in a shelter. Families often move back and forth along this continuum.

The Canadian Definition of Homelessness (Canadian Homelessness Research Networks, 2012, <http://www.homelesshub.ca/ResourceFiles/CHRNhomelessdefinition-1pager.pdf>) includes two types of circumstances in the category of those who are "at risk of homelessness:"

- Precariously Housed (facing serious housing problems, including unaffordable housing, bad housing conditions, overcrowding, or unsafe housing); and
- At Imminent Risk of Homelessness (facing immediate potential loss of housing due to eviction, inability to pay rent, or violence in the home).

Though the majority of families facing these conditions will not end up in shelters, their housing is neither secure nor stable, and it may not meet health and safety standards. In this context, a family crisis or widespread economic changes can more easily lead to a family losing their housing, or

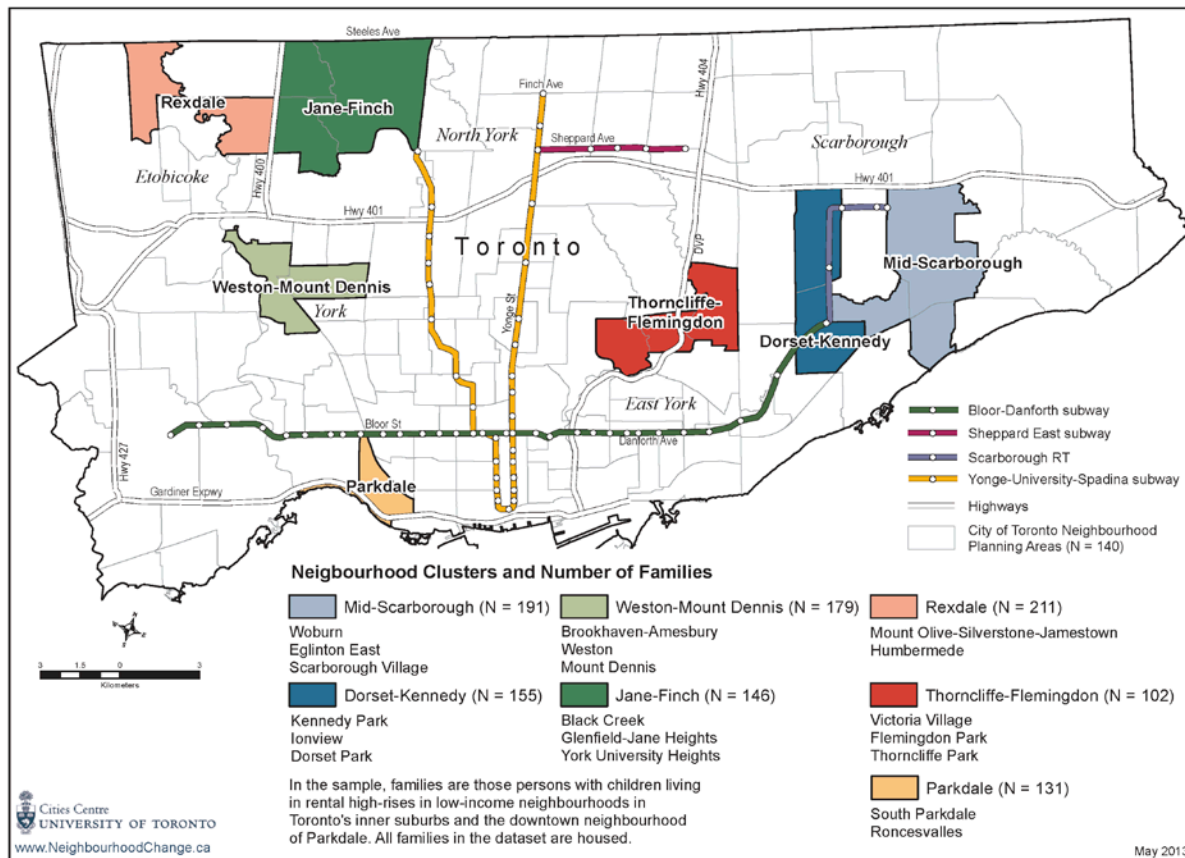
living in the state known as hidden homelessness, or resorting to a shelter. The more housing problems a family faces, the more precarious its housing may be.

**Sample & Method**

We analyzed survey data from 1,566 families with children living in rental highrises in the City of Toronto (see Figure 1). These data are drawn from a larger dataset (N = 3,200) collected in 2009–2010 in the inner suburbs (the former municipalities of Etobicoke, York, East York, North York, and Scarborough) by United Way Toronto and in Parkdale (in the former City of Toronto) by the Neighbourhood Change Research Partnership based at University of Toronto.

Units in rental apartment buildings of five storeys or more built between 1950 and 1979 were randomly sampled from the City of Toronto’s 2009 Tax Assessment File. The sample included both social housing (N= 218) and private market rental housing (N= 1,348) throughout the inner suburbs, with oversampling in neighbourhood clusters with a family poverty rate higher than 25%. Surveys were conducted door-to-door with tenants aged 18 or over by multilingual community-based researchers.

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



Conditions in these buildings affect tens of thousands of people: this apartment stock houses approximately half of Toronto’s renter population. The large, random sample offers an unprecedented opportunity to measure housing problems and the risk of homelessness at the scale of the high-rise building.

### Measuring Families’ Risk of Homelessness

In order to measure the risk of homelessness in a housed population, we identified six indicators of housing adequacy: affordability, suitability of size, safety, security of tenure, condition of the unit, and condition of the building. Each of these indicators was defined using 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
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 fix them all
Bad Building Conditions	The building has two or more of the following: frequent elevator breakdowns; pests and vermin; broken entrance locks

These indicators describe housing problems that are more severe than those defined by other standards such as Canada Mortgage and Housing Corporation’s (CMHC) Core Housing Need (see [http://cmhc.beyond2020.com/HiCODefinitions\\_EN.html#\\_Core\\_Housing\\_Need\\_Status](http://cmhc.beyond2020.com/HiCODefinitions_EN.html#_Core_Housing_Need_Status)). For example, CMHC’s definition of “unaffordable” is housing that costs more than 30% of household income, whereas here we define it as paying 50% or more, a threshold that has been associated with deep deprivation and high risk of homelessness. A family facing any one of these indicators is likely coping with a serious problem that places them at risk of homelessness.

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

Table 2: Risk of Homelessness Index

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

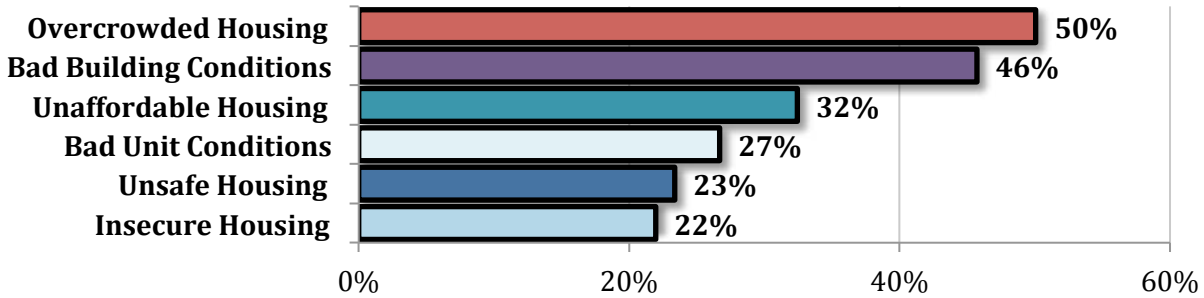
Families whose housing demonstrated none of the indicators are considered to be adequately housed for the purposes of this analysis, though the survey data did not include information on some factors strongly related to family homelessness, such as violence against women and children, relationship breakdown, precarious immigration status, and problems with mental health and addiction. Those who are experiencing one or two major problems are seen to be inadequately housed, and at moderate risk of homelessness. 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 of homelessness.

## Key Findings

### 1. 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 living in aging apartment neighbourhoods.

Figure 2: Indicators of Inadequate Housing



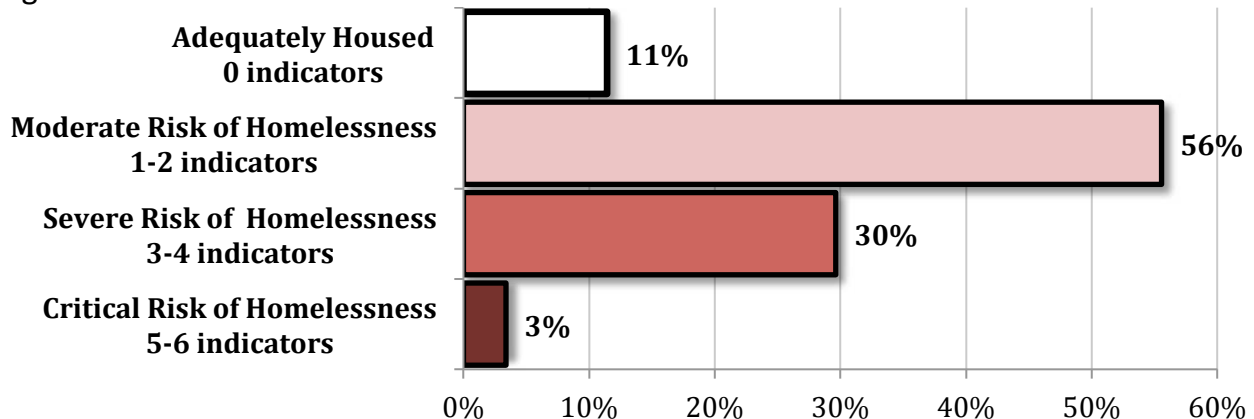
As shown in Figure 2, half of all families are living in overcrowded conditions, while close to half are in buildings with persistent infestations, frequent elevator breakdowns, and /or broken door locks. One in three families pay more than half their monthly income on rent and other housing costs. About one in four families live in units in disrepair or in buildings where they feel unsafe. More than one in five families had insecure housing and were at risk of eviction due to rental arrears in the year preceding the study.

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

When we counted the number of problems each family faced, it became clear that inadequate housing and a heightened risk of homelessness is almost universal among families with children living in high-rise rental apartments in Toronto’s low-income neighbourhoods.

As shown in Figure 3, only 1 in 10 families have housing that meets all standards of adequacy. Almost 90% are facing major housing problems that may place them at risk of homelessness. About half of all families (56%) are in housing situations with one or two major problems. One family in three is facing severe or critical risk of homelessness. Most of these (30%) have three or four major problems in their homes, while a very small group (3%) have housing fails to meet all, or almost all, standards of adequacy.

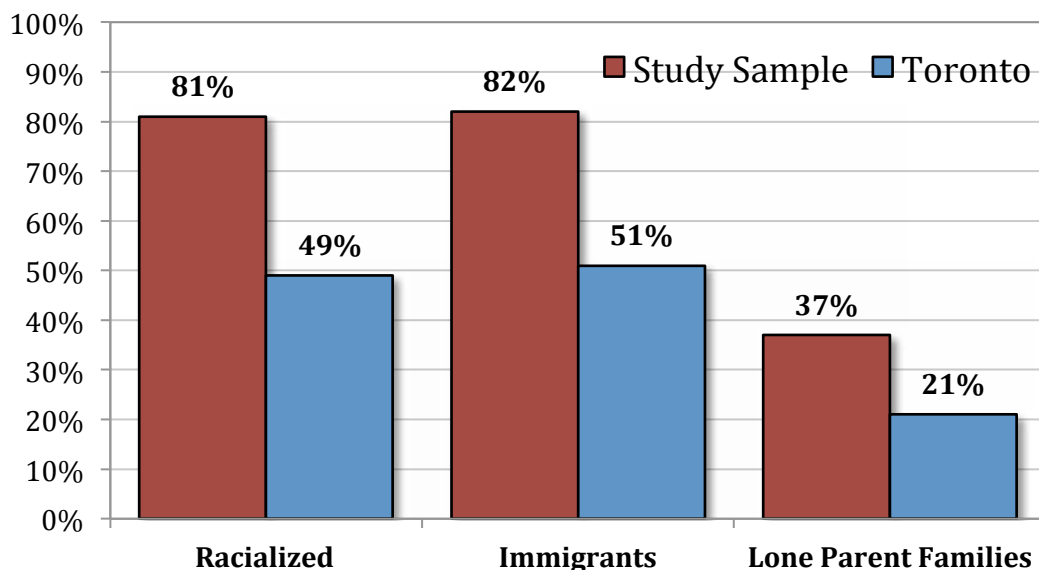
Figure 3: Risk of Homelessness Index



### 3. Racialized, immigrant, and lone-mother-headed families are strongly over-represented in deteriorating apartment neighbourhoods

As Figure 4 shows, this sample of tenants living in aging rental buildings is distinct from the general population of Toronto in a number of ways. More than 80% are immigrants and/or belong to racialized groups. By comparison, half of those living in Toronto in 2011 were immigrants, and half identified as racialized. In this sample, 37% of families are headed by a lone parent, almost always a mother, compared with only 21% of Toronto families headed by a lone parent.

Figure 4: Percentage of racialized persons, immigrants, and lone-parent families, survey sample vs. Toronto



Given their strong over-representation in the survey sample, we can conclude that people from racialized groups, immigrants, and lone-mother-headed families are more likely than non-racialized, Canadian-born, and couple-parent families to live in buildings and neighbourhoods that have a very high prevalence of inadequate housing, and to be at risk of homelessness.

### Discussion & Next Steps

This research has found that the vast majority of families in Toronto’s aging rental apartment neighbourhoods are facing one or more major problems with their housing. Many are facing multiple problems, living in homes that are overcrowded, in deteriorating buildings with infested units, where they feel unsafe. And even this substandard housing is unaffordable for many, placing some at risk of eviction due to arrears in rent.

The full report to be released in December 2013 will present a thorough analysis of the implications of this crisis for families, services, and policies. Drawing upon data from the survey, and from focus groups with more than 100 service providers and parents, the report will examine the following questions:

1. Where is risk of homelessness concentrated? Is it more common, or more severe, in specific neighbourhoods? How does housing in the private market compare with public housing?
2. Is the risk of homelessness related to racialization, immigrant status, and lone-parent status? How do families at risk of homelessness compare with other families in terms of their income, employment, and education?
3. How does inadequate housing and the risk of homelessness affect families' health and well-being, their social networks, and their plans for the future?
4. What happens when families lose their housing? What services do families facing homelessness require, and are those services available to them in their neighbourhoods? What policies, programs, and interventions are required to prevent and eliminate family homelessness?


---

CONTACT: Emily Paradis, University of Toronto [e.paradis@utoronto.ca](mailto:e.paradis@utoronto.ca)

MORE RESOURCES AVAILABLE AT [www.NeighbourhoodChange.ca](http://www.NeighbourhoodChange.ca)

---

© Neighbourhood Change Research Partnership, University of Toronto, 2013. ISBN 978-0-7727-1495-4

 Creative Commons Copyright: You are free to Share — to copy, distribute and transmit this report.

You must attribute the source; you may not use this work for commercial purposes; you may not alter or transform this work.

---

**Emily Paradis**, PhD is Senior Research Associate, 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 ([www.NeighbourhoodChange.ca](http://www.NeighbourhoodChange.ca)), a seven-year study of neighbourhood inequality, diversity and change in Vancouver, Calgary, Winnipeg, Toronto, Montréal and Halifax.

This study and its dissemination are supported by grants from the **Homelessness Knowledge Development Program, Homeless Partnering Strategy, Human Resources and Skills Development Canada**, and from the **Social Sciences and Humanities Research Council of Canada** which has funded the Neighbourhood Change Research Partnership based at the University of Toronto (J. David Hulchanski, Principal Investigator).

The views expressed are those of the author and do not necessarily represent the views of the research team, the university or the funder.

---