

EXECUTIVE SUMMARY

SPACES AND PLACES OF EXCLUSION

MAPPING RENTAL HOUSING DISPARITIES FOR TORONTO'S RACIALIZED AND IMMIGRANT COMMUNITIES

November 2020



TASC



LAND ACKNOWLEDGEMENT

We acknowledge that the land on which this work was carried out is the traditional and unceded territories of the Huron-Wendat, Anishinabek Nation, Haudenosaunee Confederacy, Mississaugas of the New Credit First Nation, and Métis Nation, and is home to Indigenous people of many nations. This territory was the subject of the Dish With One Spoon Wampum Belt Covenant, an agreement between the Iroquois Confederacy and the Ojibwe and allied nations to peaceably share and care for the resources around the Great Lakes. We hope to honour the spirit of the Dish With One Spoon agreement by working to build a nation-to-nation relationship with Indigenous communities in Toronto.

ABOUT SOCIAL PLANNING TORONTO

Social Planning Toronto is a non-profit, charitable community organization that works to improve equity, social justice, and quality of life in Toronto through community capacity building, community education and advocacy, policy research and analysis, and social reporting.

Social Planning Toronto is committed to building a “Civic Society,” one in which diversity, equity, social and economic justice, interdependence, and active civic participation are central to all aspects of our lives — in our families, neighbourhoods, voluntary and recreational activities, and in our politics.

To download this report and learn more about Social Planning Toronto, visit socialplanningtoronto.org

ABOUT THE TRACING & ADDRESSING SOCIAL EXCLUSION IN CANADA (TASC) PROJECT

Tracing and Addressing Social Exclusion in Canada (TASC) is a five-year study supported by a SSHRC Insight Grant, led by Dr. Luann Good Gingrich (Principal Investigator) with Dr. Naomi Lightman and Dr. Rupa Banerjee (Co-investigators). The TASC study examines social exclusion in Canada through quantitative analyses of Statistics Canada datasets and is informed by qualitative exploration. Objectives of the research are to measure the economic, spatial, and socio-political forms of social exclusion; to analyze how these forms of exclusion interact and reinforce one another; to examine social dynamics defined by race/ethnicity, immigrant status, age, and gender, with regional comparisons; to detect mitigating factors and strategies; and to translate findings to facilitate targeted social policies and improved ground-level practice. Social Planning Toronto is a community partner in the TASC project, working with Dr. Good Gingrich and Dr. Lightman to develop a visual analysis of spatial exclusion in Toronto as part of this broad research agenda.

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SPATIAL EXCLUSION AND RENTAL HOUSING IN TORONTO

This first-of-its-kind study explores patterns in rental housing as dynamics of spatial exclusion in Toronto. Using disaggregated race-based and other social data from the 2016 Census of Population accessed through Statistics Canada's Research Data Centres (RDCs), the research team examined key indicators of rental housing inequality across Toronto's wards, including core housing need, lack of affordable housing, unsuitable or overcrowded housing, and housing in need of major repair. This work explores social dynamics and outcomes associated with racialized and immigrant status; identifies deep and disturbing social, racial, and spatial inequities, or spaces and places of social exclusion; and puts forward policy and research directions in response to the housing and public health crisis.

The analysis presented in this report is unique, as it uses census micro data only available through the RDCs. Through the use of micro data, the research team was able to examine the extent of core housing need and related housing challenges for individuals in tenant households, according to racial and immigrant status, at the city and ward level. This data also permitted intersectional analyses using the combined racial and immigrant status

of individuals in tenant households in Toronto. The research includes a focus on spatial exclusion at the individual level and the community level (or by place). Findings reveal spatial exclusion as it functions for racialized and immigrant individuals and highlights places of social exclusion in Toronto.

DATA SOURCES AND DEFINITION OF TERMS

This study uses micro data from the 2016 Census of Population. Additional aggregated census data accessed through the Community Data Program and Statistics Canada's website have also been incorporated in the report.

This research highlights processes of marginalization and social exclusion associated with racialized and immigrant status in the area of rental housing in Toronto. Definitions of key terms pertaining to population groups (racialized, non-racialized, newcomer, long-term immigrant, non-immigrant) and housing indicators (core housing need, affordability, suitability, and adequacy) are provided at the end of the Executive Summary.

Study methods are described in detail in the report.

KEY FINDINGS

Our analysis

- reveals the ways in which racialized individuals, specific racialized population groups, newcomers, and refugees are disproportionately affected by the housing crisis in Toronto;
- identifies the social, racial, and spatial dimensions of Toronto's housing crisis;
- confirms Toronto's position as a major site of Canada's affordable housing crisis and highlights the precarious housing circumstances of many renters.

Highlights from the analysis:

RESEARCH PARTNERSHIP

THIS RESEARCH WAS CONDUCTED BY Beth Wilson (Social Planning Toronto), Naomi Lightman (University of Calgary), and Luann Good Gingrich (York University). It is part of a larger project entitled **Tracing and Addressing Social Exclusion in Canada (TASC)**. This five-year research initiative examines the social processes and dynamics of social exclusion. TASC is led by Luann Good Gingrich (Principal Investigator) with Naomi Lightman and Rupa Banerjee (Co-investigators) and is supported by a SSHRC Insight Grant.

TORONTO'S HOUSING CRISIS BY THE NUMBERS

- 34%** The rate of *core housing need* for individuals in tenant households. Core housing need is an indicator of housing need where housing is unaffordable, unsuitable, and/or inadequate (in need of major repairs) and the household cannot afford alternative housing in the community, that meets all three standards.
- 33%** The rate of *unsuitable housing* - an indicator of overcrowding - for individuals in tenant households.
- 42%** The rate of *affordable housing need* among individuals in tenant households. Affordable housing need is defined as households that spend 30% or more of their income on shelter costs.
- 19%** The rate of *deep affordable housing need* among individuals in tenant households. Deep housing need is defined as households that spend 50% or more of their income on shelter costs.
- 10%** The percentage of individuals in tenant households who report living in *housing in need of major repairs*.



TENANT HOUSEHOLDS IN TORONTO IN JEOPARDY

- 3X** The rate of core housing need is three times higher for tenant households than it is for homeowners.
- 1.7X** The rate of affordable housing need is 1.7 times higher for tenant households than it is for homeowners.
- 2X** The rate of deep affordable housing need is almost double for tenant households compared to homeowners.
- 3X** The rate of unsuitable housing is almost three times higher for tenant households than it is for homeowners.

RACIALIZED, NEWCOMER, AND REFUGEE COMMUNITIES IN TORONTO DISPROPORTIONATELY IMPACTED BY THE HOUSING CRISIS

**39%
vs 27%** Racialized individuals in tenant households have higher rates of core housing need than non-racialized individuals in tenant households; West Asian, Black, Arab, South Asian, Latin American, and Southeast Asian individuals in tenant households have the highest rates of core housing need, affecting 40% or more in each population group.

= Racialized and non-racialized individuals in tenant households have similar rates of affordable housing need (41% and 43%, respectively) and deep affordable housing need (19% and 20%, respectively). However, the binary “racialized” category masks affordability challenges for specific racialized groups.

**>50%
>1 in 3** Individuals in tenant households who identify as Korean, West Asian, Arab, and Chinese have much higher rates of affordable housing need, affecting more than half of individuals in each population group; deep affordable housing need affects more than one-third of individuals in each of these groups.

**45%
vs 16%** Racialized individuals in tenant households have almost three times the rate of living in unsuitable housing—an indicator of overcrowding—compared to non-racialized individuals in tenant households.

Newcomers (39%) and long-term immigrants (38%) in tenant households have higher rates of core housing need than non-immigrants (31%) in tenant households.

Newcomers (45%) in tenant households have the highest rate of affordable housing need compared to long-term immigrants (40%) and non-immigrants (38%) in tenant households; newcomers (23%) in tenant households also have higher rates of deep affordable housing need compared to long-term immigrants (16%) and non-immigrants (16%) in tenant households.

>50% Over half of newcomers (51%) in tenant households lack suitable housing, with much lower rates for long-term immigrants (29%) and non-immigrants (26%) in tenant households.

>45% Refugees in tenant households have the highest rates of core housing need (48%) and unsuitable housing (47%) compared to individuals from other immigrant admission categories in tenant households; refugees also have a high rate of affordable housing need (46%).

INEQUITIES IN RENTAL HOUSING ARE SHAPED BY PROCESSES OF MARGINALIZATION AND EXCLUSION RELATED TO RACIAL AND IMMIGRANT STATUS, WITH INTERSECTIONAL DISPARITIES

43% While non-immigrants in tenant households have a lower rate of core housing need than immigrants, racialized non-immigrants (43%) have a much higher rate than non-racialized individuals born in Canada (25%), among individuals in tenant households; rates are also higher for racialized newcomers (40%) compared to non-racialized newcomers (33%), in tenant households.

38% Within each immigrant status category, a higher proportion of non-racialized individuals in tenant households spend 30% or more of household income on shelter costs compared to racialized individuals; for example, among long-term immigrants in tenant households, 38% of racialized individuals and 46% of non-racialized individuals lack affordable housing. The “racialized” category may mask important differences between specific racialized population groups; further analysis is needed to understand the circumstances of specific racialized population groups by immigrant status category.

48% The racialized dimensions of the affordable housing crisis are most clearly illustrated by analysis of suitability data, an indicator of overcrowding. Within each immigrant status category, a much higher proportion of racialized individuals in tenant households live in unsuitable housing compared to non-racialized individuals in tenant households. Among non-immigrants in tenant households, 48% of racialized individuals compared to 14% of non-racialized individuals live in unsuitable housing. Unsuitable housing is also much more common for racialized newcomers (54%) compared to non-racialized newcomers (34%), and racialized long-term immigrants (34%) compared to non-racialized long-term immigrants (16%), in tenant households.



TORONTO'S HOUSING CRISIS IS A STORY OF SPATIAL EXCLUSION

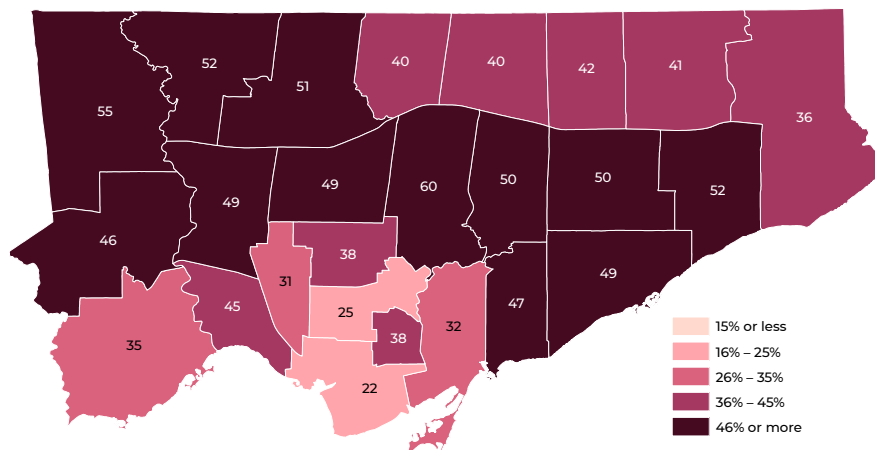
Ward maps showing housing challenges for individuals in tenant households based on racialized and immigrant status demonstrate social, racial, and spatial divides.

For example, maps of racialized and non-racialized individuals in tenant households

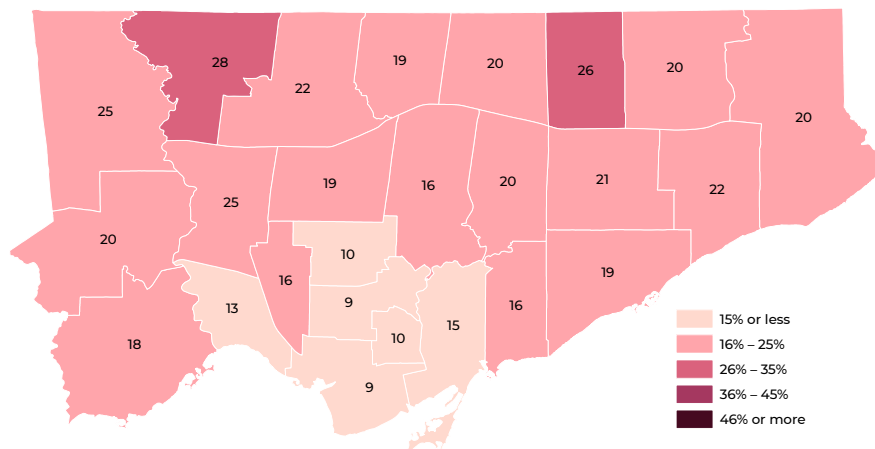
with unsuitable or overcrowded housing reveal stark disparities.

Ward maps showing rates of unsuitable housing for newcomers, long-term immigrants, and non-immigrants in tenant households show deep social and spatial inequities as well.

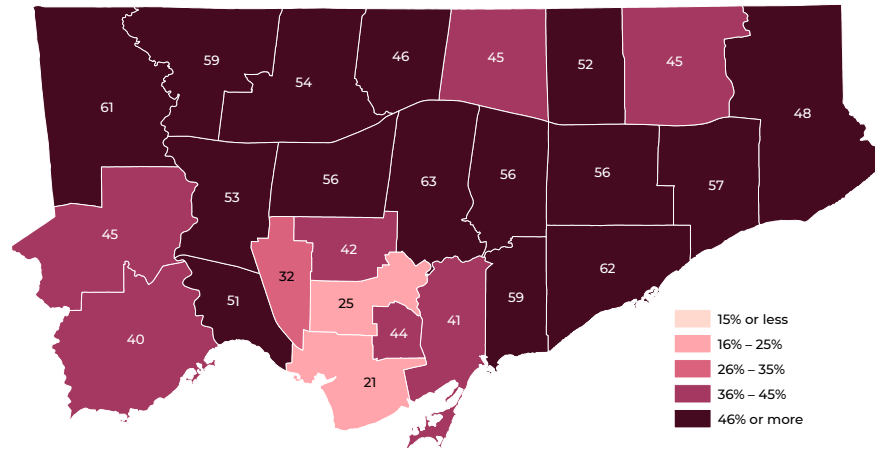
Percent of **Racialized** Individuals in Tenant Households with Unsuitable (Overcrowded) Housing, by Ward



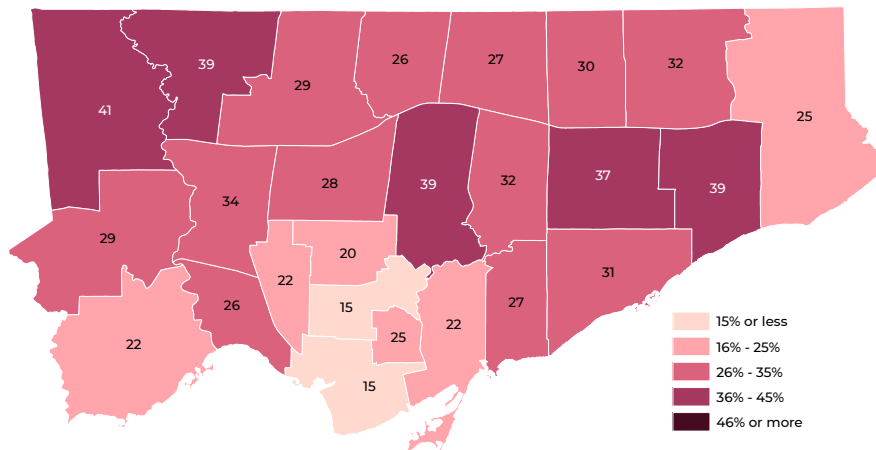
Percent of **Non-racialized** Individuals in Tenant Households with Unsuitable (Overcrowded) Housing, by Ward



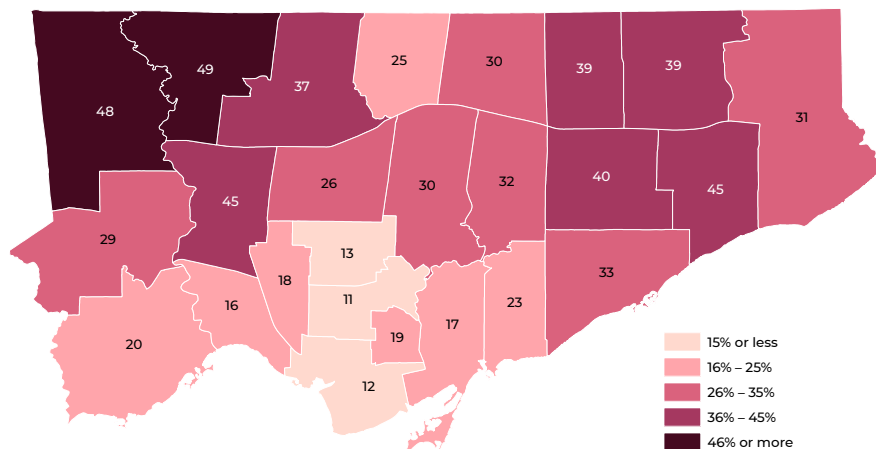
Percent of **Newcomers** in Tenant Households with Unsuitable (Overcrowded) Housing, by Ward



Percent of **Long-term Immigrants** in Tenant Households with Unsuitable (Overcrowded) Housing, by Ward



Percent of **Non-immigrants** in Tenant Households with Unsuitable (Overcrowded) Housing, by Ward



An analysis of core housing need, affordable housing need, and deep affordable housing need across wards further demonstrates deep and disturbing social, racial and spatial inequities prevalent in Toronto, revealing spaces and places of social exclusion. Dynamics of spatial exclusion generate stigmatised sites where both people and the place are systematically devalued and denied opportunities to get ahead. In this time of pandemic, communities are naming racial and social injustice in its many forms and calling for urgent action and bold change to create a livable, equitable, and inclusive city. The public health crisis has reminded us that we all suffer the consequences of social exclusion and injustice.

POLICY & RESEARCH DIRECTIONS

Reflecting on the analysis and findings presented in this report, the research team has outlined policy and research directions to address urgent housing and housing-related needs during the pandemic, as an essential public health protocol, to support a just recovery from the pandemic, and to advance research on social exclusion and the processes that contribute to social, racial, and spatial inequities in rental housing.

A. PRINCIPLES AND APPROACHES

1. Implement policies and services that promote housing as a universal human right and social good.
2. Ensure broad and meaningful community engagement and collaboration in the development, implementation and evaluation of housing plans and strategies.
3. Combine targeted and disproportionate investment in individuals and communities with universal policies toward diminishing racial inequities.
4. Resist austerity measures and focus government interventions on rising income and wealth inequality to ensure an effective and just recovery.

B. POLICIES AND PROGRAMS

5. Create and fully fund an independent office of the Housing Commissioner of Toronto, as committed to in the City of Toronto's HousingTO 2020-2030 Action Plan.
6. Adopt an eviction prevention strategy, including a moratorium on residential evictions, during the pandemic.
7. Introduce programs for individuals living in crowded housing conditions to self-isolate and protect family and other household members.
8. Expedite housing strategies to deliver on the human right to housing. Invest in non-profit affordable housing, set targets and timelines, and evaluate progress through an intersectional lens to ensure that programs deliver for populations most adversely affected by the housing crisis.

9. Adopt housing policies and programs that address spatial exclusion and segregation through equitable access to affordable and suitable rental housing in Toronto neighbourhoods.

C. RESEARCH OPTIONS

10. Conduct further research on social exclusion and rental housing that
 - a) examines social dynamics and disparities associated with Indigenous identity, race, immigration status, gender, age, disability status, and LGBTQ2S identity, using an intersectional lens;
 - b) explores spatial inequities at the neighbourhood level;
 - c) expands our work to include comparative analyses with other regions, cities, and towns;
 - d) ensures access to key rental housing data.
11. Increase public access to disaggregated race-based and other social data to support evidence-based policymaking.

CONCLUSION

The pandemic has reminded us of the critical need for safe, decent, and affordable housing to be recognized as a human right, social good and social determinant of individual and public health. Our research findings make clear that Toronto's housing crisis is not only a public health concern, but also a matter of racial injustice and denial of immigrant rights. Our analysis highlights how social dynamics defined by immigration category and racialized status intersect to produce deep economic, spatial and social inequities. The emergence of a global health crisis has widened already disturbing divides, while making it impossible to ignore that we are all connected. All orders of government have a responsibility to respond to urgent housing needs, growing inequality, and intensifying segregation in Canadian cities.

Read the full report at socialplanningtoronto.org/exclusion

DEFINITION OF TERMS

POPULATION GROUPS

Racialized and non-racialized population groups: Referred to as visible minority and not visible minority in the 2016 census. According to Statistics Canada, “visible minority refers to whether a person belongs to a visible minority group as defined by the Employment Equity Act...The Employment Equity Act defines visible minorities as ‘persons, other than Aboriginal peoples, who are non-Caucasian in race or non-white in colour.’ The visible minority population consists mainly of the following groups: South Asian, Chinese, Black, Filipino, Latin American, Arab, Southeast Asian, West Asian, Korean and Japanese.” We use the term “racialized” to imply systemic processes through which Black, Indigenous and people of colour face targeted discrimination and exclusion.

Indigenous communities constitute an important, distinct, and diverse population with unique cultures and histories. As such, the research team, in consultation with Indigenous partners, chose not to include Indigenous individuals in the racialized or

immigrant status variables. However, this population category is included in analyses pertaining to the overall Toronto population and population of Toronto residents living in rented dwellings. The research team also chose not to use the “Aboriginal identity” census variable because of the well-documented problems with the census pertaining to undercounting and a lack of representativeness of the Indigenous community.

Newcomer, long-term immigrant, and non-immigrant population groups:

The research team used census immigrant status and period of immigration variables to construct three population groups: newcomers (individuals who immigrated to Canada and gained permanent residency status in the 10 years prior to the census (2006–2016)); long-term immigrants (individuals who immigrated to Canada and gained permanent residency status more than a decade prior to the census (2005 or earlier)); non-immigrants (born in Canada).

HOUSING INDICATORS

Core housing need: According to Statistics Canada, “a household is said to be in ‘core housing need’ if its housing falls below at least one of the adequacy, affordability or suitability standards and it would have to spend 30% or more of its total before-tax income to pay the median rent of alternative local housing that is acceptable (meets all three housing standards).”

Affordability: Households with a lack of affordable housing spend 30% or more of their total before-tax income on shelter costs. Households that spend 50% or

more of their income on shelter costs are considered in deep affordable housing need.

Suitability: Households with unsuitable housing lack an adequate number of bedrooms for the size and composition of the household, according to the National Occupancy Standard. Suitability is considered a measure of overcrowding.

Adequacy: A lack of adequate housing refers to housing in need of major repairs based on respondent self-reporting.



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