

## **Underhousing, Human Rights, and Racial Justice**

Deputation to the Planning and Housing Committee

June 11, 2021

Re: PH24.7 Right-Sizing Housing and Generational Turnover

Submitted by: Social Planning Toronto, Dr. Luann Good Gingrich, York University, and Dr. Naomi Lightman, University of Calgary

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The Right-Sizing report is an impressive piece of work with a depth of analysis, critical to City planning on housing issues.

Social Planning Toronto and our research partners would like to offer a few comments on the issue of underhousing in rental housing.

Last year, Social Planning Toronto, in partnership with Luann Good Gingrich and Naomi Lightman, released a research report entitled, "Spaces and Places of Exclusion: Mapping Rental Housing Disparities for Toronto's Racialized and Immigrant Communities". Using disaggregated race-based and other social data, our research showed that underhousing among tenant households is not only a housing and planning issue, but also a racial justice issue and a matter of public health.

Similar to the Right-Sizing report, our research found the rate of underhousing is almost three times higher for tenant households than homeowners in Toronto.

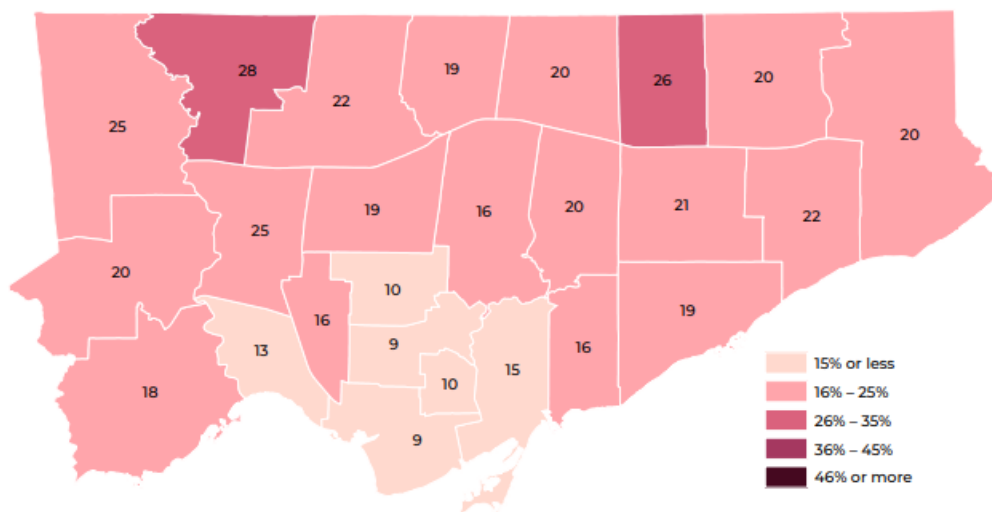
Regarding racialized and immigrant communities, we found:

- 45% of racialized individuals in tenant households are underhoused compared to 16% of non-racialized individuals in tenant households, almost three times the rate.
- Individuals in tenant households who identify as Filipino, South Asian, West Asian, and Arab have the highest rates of underhousing, affecting 49% or more of individuals in each racialized population group.
- 51% of new immigrants and 47% of refugees in tenant households are underhoused.

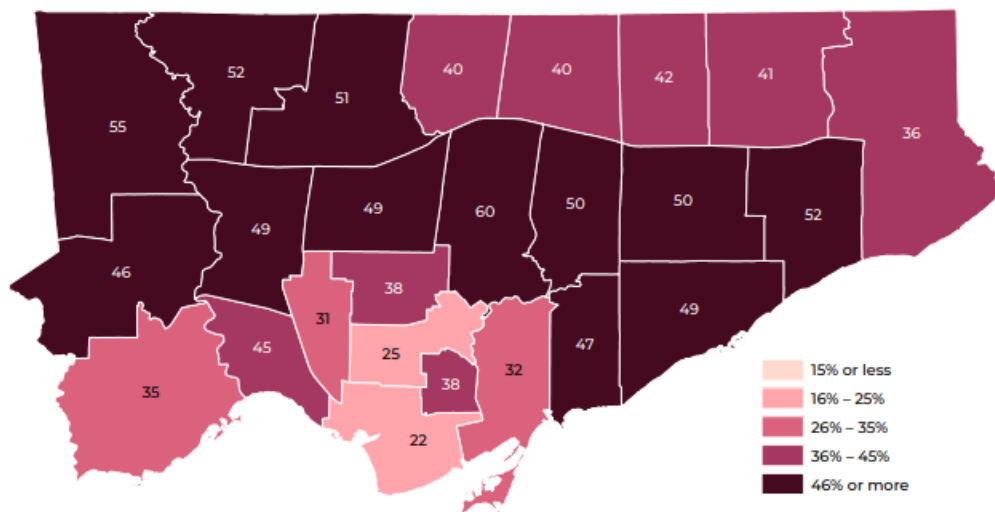
Our analysis suggests that one way that tenants, particularly racialized individuals, new immigrants and refugees, are coping with the lack of affordable housing is to sacrifice suitability, or space.

Underhousing is also a spatial or place-based issue. The two maps included below show the rates of underhousing for racialized and non-racialized individuals in tenant households by ward. These rates are dramatically different, with much higher rates for racialized individuals compared to non-racialized individuals in every single ward in the city. For example, in the wards of the City Councillors on the committee, the rates of underhousing are two, three, and even nearly four times higher for racialized individuals compared to non-racialized individuals in tenant households.

**Figure 36: Percentage of Non-racialized Individuals in the City of Toronto Living in Rented Dwellings that are Unsuitable (2016), by Ward**



**Figure 37: Percentage of Racialized Individuals in the City of Toronto Living in Rented Dwellings that are Unsuitable (2016), by Ward**

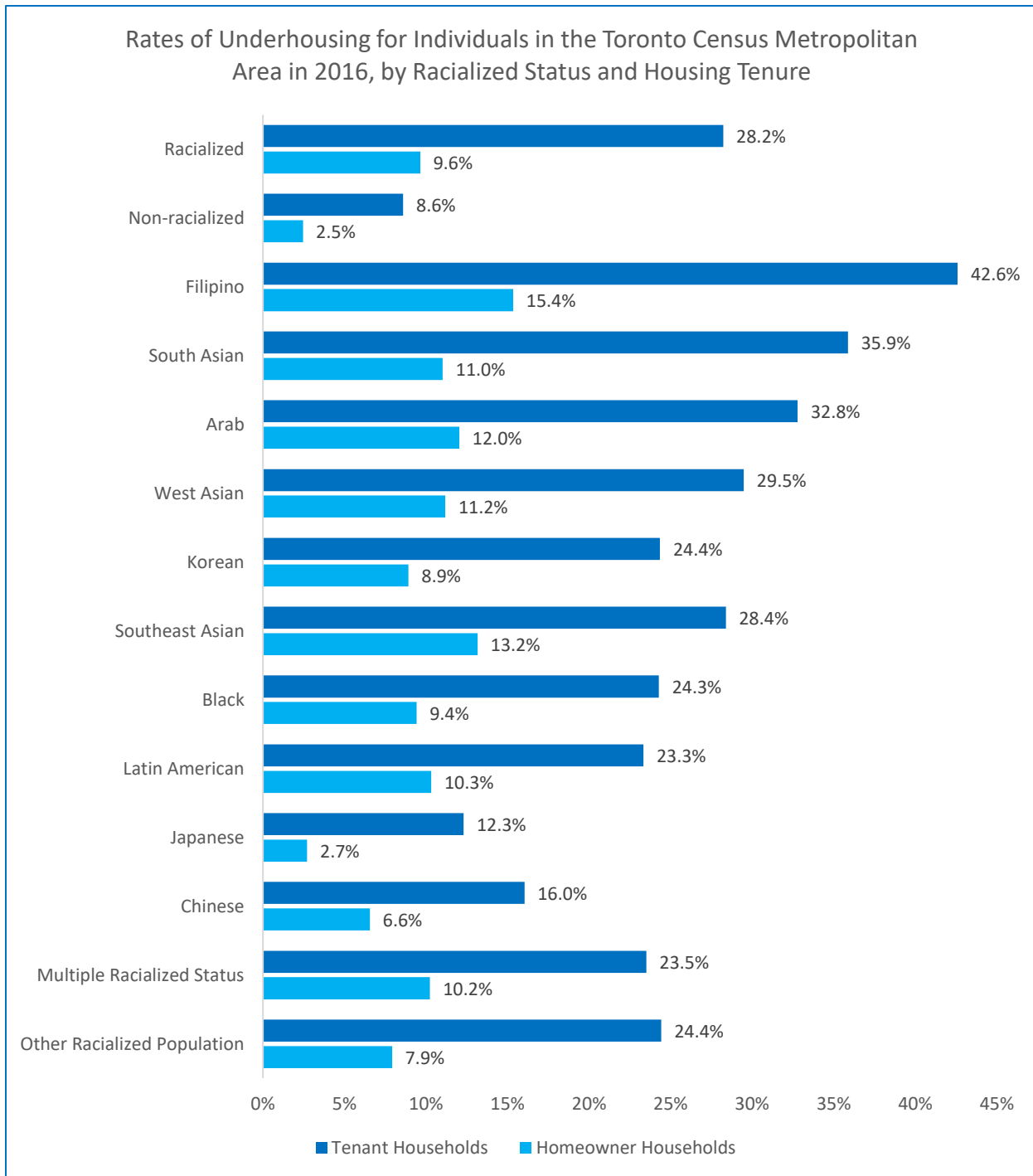


Source: Wilson, B., Lightman, N., & Good Gingrich, L. (2020). Spaces and Places of Exclusion: Mapping Rental Housing Disparities for Toronto's Racialized and Immigrant Communities. Social Planning Toronto. [www.socialplanningtoronto.org/exclusion](http://www.socialplanningtoronto.org/exclusion)

We sometimes hear that these statistics are a reflection of cultural diversity and varying cultural norms – the implication being that perhaps underhousing is not a serious concern for racialized and immigrant communities. This is important to discuss.

First, there are cultural differences in household size, multi-generational households, and household types. However, we need to make a distinction between the choices we make about the family members that we live with and whether the housing is meeting the need. It is important to separate out choices about family and choices about housing, the latter often being deeply constrained for tenants.

To understand these issues more, we accessed some additional census data for the Toronto region. That data showed that, within specific racialized populations, rates of underhousing are much higher for tenant households compared to homeowners. For example, South Asian households who rent have a rate of unsuitable housing that is more than three times higher than South Asian households who own their homes. We found similar differences between tenant and homeowner households within each specific racialized population.



Source: Statistics Canada, 2016 Census of Population. Visible minority table 1: Core need status with STIR (5), Household type (9), Immigrant status (5), Need criteria with STIR (7), Selected household statistics (5), Tenure with mortgage status and subsidized housing status (7), Visible minority status of the primary household maintainer (15), for all private households, for Canada, provinces, and territories, All CMA/CA total for Canada, All-CA total for Canada, Non-CMA/CA Total for Canada, Census Metropolitan Areas (including Ontario/Quebec portions of Ottawa-Gatineau), Census Agglomerations (including provincial subcomponents of cross-border CAs) (189), 2016 Census - 25% Sample Data. Accessed through Canada Mortgage and Housing Corporation's Housing in Canada Online database.

Tenant households, on average, have lower incomes than homeowner households. Furthermore, related analysis shows controlling for level of education, immigration status, age, household type, and English as a first language, racialized individuals are 66% more likely to live below the Low Income Measure than their white counterparts.

This data suggests that, given the resources and equal opportunity to make a living, many individuals would opt for more suitable housing for their themselves and their families. It further highlights the serious issue of underhousing for racialized tenants.

Underhousing is an important marker of stark disparities that are disproportionately experienced by racialized and immigrant communities and that greatly impact their quality of life and require attention and action.

We would like to conclude with four recommendations for the committee to consider:

1. Identify and adopt effective practices from other jurisdictions that specifically address underhousing in rental housing
2. Measure and evaluate the City's housing-related plans and strategies with regard to its progress in addressing underhousing in rental housing
3. Incorporate an equity lens in this work, recognizing this issue as a human rights and racial justice issue
4. Identify and implement changes to the Official Plan that will specifically address underhousing in rental housing

Thank you for your time and consideration.

## About Us

**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](http://socialplanningtoronto.org)

**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.