

Rosie Mishaiel:

Owning a home in Toronto is expensive. With property taxes, utilities, and maintenance, home ownership can be a big financial burden. For homeowners with a low income, these costs can lead to food and energy insecurity. In today's episode, we meet John, a single man in his early 50s who lives with his brother in their childhood home. His story shows the economic hardship that can result from a combination of intergenerational poverty and difficult life events, which in turn can lead to housing instability and insecurity. John's experience also illustrates a more personal dimension of housing, that is, the house as a home and how threats to your home can result in significant emotional and mental stress and poor quality of life.

John:

Where in the city is affordable rental accommodations for someone like me?

Rosie Mishaiel:

My name is Rosie Mishaiel, and this is Housing and Health: Unlocking Opportunity, a podcast series produced by Toronto Public Health. This series is about housing in Toronto and how it impacts the health and well-being of the people who live here. A warning to listeners, we will be discussing some sensitive subjects in the show, including suicidal thoughts. You'll also hear detailed descriptions of poor living conditions. If you need support, please call the Toronto Distress Centre at (416) 408-4357.

Rosie Mishaiel:

John is in his 50s and lives in his family home, a semi-detached row house that he co-owns with his brother. John has been receiving assistance from the Ontario Disability Support Program – or ODSP – for most of his adult life due to cognitive impairments. His brother was laid off 10 years ago and has not been able to get another job. Despite having no mortgage on their house, John estimates that he spends 80 to 90 percent of his monthly income on housing-related expenses like property taxes, electricity, water, and garbage.

Rosie Mishaiel:

After their mother passed away six years ago, John's brother put all of his savings towards maintaining the house. But because they no longer have enough savings or income to afford it, John and his brother may have no choice but to sell their family home.

John:

I'm on ODSP and it hasn't risen very much. And the property taxes have risen a lot. The electricity, no matter how much we conserve, is going up. The water is going up. So we're at this point where we have no choice because our house is dilapidated and it's crumbling. And so we have no choice but to sell it.

Rosie Mishaiel:

John says that chronic poverty along with the loss of multiple incomes are the main reasons for the situation they face today. Even though his parents were low-wage workers, together, they were able to afford their house.

Rosie Mishaiel:

His parents separated when he was young, which John attributes to the stress of living on a low income. When his father left, the family managed to continue to pay for their home with the money his mother received from the divorce, his brother's work and the money John received from social assistance.

Rosie Mishaiel:

After his father died, it became increasingly difficult to afford their house. When their gas was shut off due to outstanding payments, John and his family were forced to decide between paying for gas or for electricity. They couldn't afford both.

Rosie Mishaiel:

What John and his brother are experiencing is called energy insecurity. The inability to afford the necessary fuel and energy to keep a house dry and lit, warm or cool. Given the rising costs of energy as well as more frequent episodes of extreme heat

or cold due to climate change, the impact of energy insecurity on a person's health is an emerging area of concern. Young children, the elderly, and people with certain medical conditions are especially vulnerable to extreme temperatures.

Rosie Mishaiel:

The Low-Income Energy Network of Ontario uses the term "energy poverty" to describe the staggeringly high burden of electricity, natural gas and other utility costs on low-income households, which reduces funds for food, clothing, medicine and other necessities. Energy insecurity can be the result of poverty, but it can also be the result of physical issues with the home like inefficient appliances or insufficient weatherproofing.

Rosie Mishaiel:

For John and his brother, the costs of repairing their home are adding up. Repair work to reduce leaks and drafts, upgrading appliances and paying utility bills has put them in a difficult situation.

John:

So we had to then heat our home through portable space heaters. The house became cold during the winter, but with the use of space heaters, only the places where we slept, we've kept warm. So we kind of figure it out. We could not afford both gas and electricity. We had to choose one or the other. And because we use electricity for other things like lighting, we chose electricity. There was no hot water. So what happened is that we would boil our water on a portable hotplate. And that's how we do our cooking and cleaning and bathing.

Rosie Mishaiel:

This has been a very stressful time for John and his brother. Their financial situation has affected their mental health as well as their relationship.

John:

We were at each other's throats. There were times where we said we want to kill each other, either through suicide or basically one attacking the other. No matter how hard we worked, we were not getting anywhere. No matter how much effort we put into our work, we were going backwards, backwards and backwards.

Rosie Mishaiel:

There is strong evidence that ties the quality of housing conditions to a person's health. A review of housing improvements for health found that improving energy efficiency and affordability allows households to heat more rooms in the house. This increases the amount of usable space in the home, allowing for more privacy and reduces stress on relationships. Simply put, being able to afford and maintain a comfortable indoor temperature promotes good health.

Rosie Mishaiel:

John says the conflict between him and his brother is creating a lot of emotional stress. His brother wants to sell the house but John refuses because of his emotional attachment to his childhood home.

John:

Because I was in a house for most of my life because I was sick, because I had no job prospects, I stayed in the house and the neighbourhood since I was two years old. That was my home. It was not just a house, it was home with capital, H capital O, capital M, capital E. That was my HOME. That was everything. So, very sentimental, very emotionally attached.

John:

My brother on the other hand was not so. And so, that's where there's a conflict between us, is I want to stay, and he wants to leave. And he says, "No, you're going to have to sell it." And that's so, so devastating to me because it's a home.

Rosie Mishaiel:

John says his health has declined and his social life has ended. He says he can't afford a telephone and has to rely on drop-ins for meals. He says that he and his brother used to be a loving family but are now full of anger and unhappiness. They have lost hope of improving their housing situation.

John:

You try to push away those obstacles. You spend all your energy, whatever energy, whatever efforts you have, doing that. And you have nothing left over. And that's why you see people have suicidal thoughts is because eventually they say, "It's too much and I don't see anything."

Rosie Mishaiel:

John and his brother are not alone in their struggle to afford and maintain their home. A study of Vancouver households found a link between housing-related expenses and self-reported health. The more of your income that you have to spend on your household expenses, the less likely you are to say you feel healthy. For John, having enough money to pay for his housing-related expenses would be a game changer.

John:

I would be able to afford food. There'd be more happiness, less stress, more calmness, more time to think practically and more time for responsible decisions, long-term decisions. There'd be more income to save and invest.

Rosie Mishaiel:

While their current living situation is definitely taking a toll on their mental and physical health, the transition into the rental market brings its own physical and mental health issues.

Rosie Mishaiel:

Home ownership may have benefits for health because it gives people a sense of security, stability and control over the living environment. In the United Kingdom for example, home ownership has consistently been associated with various positive

health measures, including longevity. People that own their homes live longer and healthier lives compared to those living in the rental sector.

John:

My greatest fear in terms of looking for another place is that whatever we get for the house will be not enough to provide a monthly income for both storage and rental. And rental accommodations: where? Where in this city is affordable rental accommodations for someone like me?

Rosie Mishaiel:

Even though John and his brother don't have to deal with the burden of mortgage payments, they have to cope with an increasing cost of living while on a low, fixed income. This has significantly impacted their quality of life, mental health and personal relationship. They're being forced out of their family home and into an unstable and increasingly unaffordable rental market that brings its own health challenges and stress.

John:

With money, with a lot of money, if you use it responsibly and you use it to advance the individual, become more socially active, to get better health care, to get better food, more nutritious food, things like that. Your life could improve. But when you're basically having to decide what's more important and so you're basically with those who are at the bottom end. Their only purpose in life is to feel stressed 24 hours a day, every single day for the rest of their lives.

Rosie Mishaiel:

Next time on the show, you'll meet Bindu, a newcomer with three children. After years of constantly having to move, an eviction notice nearly drove her over the edge.

Bindu:

I was fed up and I tried to kill myself honestly. I was fed up with moving. And I was thinking, "What will happen to the kids if I did something wrong to me?" And then I was in depression. I understand I was not in a good right thinking process. But if there's no help, if there's no one to tell, what would I do?

Rosie Mishaiel:

Housing has recently become a key priority for all three levels of government: municipal, provincial and federal. To promote the health of Torontonians and reduce health inequities, new housing policies and program interventions are needed to increase the supply, repair and maintenance of affordable, supportive, accessible, and permanent housing.

Rosie Mishaiel:

For information about supports and services in Toronto related to housing, income, mental health, and other issues discussed in this series, you can call 311 or visit [Toronto.ca](http://Toronto.ca). My name is Rosie Mishaiel, and this has been Toronto Public Health Podcast, Housing and Health Unlocking Opportunity, written by Toronto Public Health and produced and edited by MediaFace.

Rosie Mishaiel:

We thank all who contributed to this episode by sharing their stories. We also acknowledge the Dish With One Spoon Wampum Belt Covenant, as well as the Indigenous peoples on whose land these stories took place. The Mississaugas of the New Credit, the Haudenosaunee Confederacy and the Huron- Wendat.