

Rosie Mishaiel:

Housing affordability in Toronto is an issue that impacts certain populations more than others. For single-parent households, particularly female-led, affordability can be a significant worry. One person is likely to bring home less money than two people. And given the inequality in our society, women are more likely to bring home less money than men. This means that lone-parent households in Toronto, especially single-mother households, have the highest incidence of unsuitable, inadequate, or unaffordable housing.

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.

Rosie Mishaiel:

A warning to listeners: We will be discussing some sensitive subjects in this 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:

In this episode, we will meet Bindu, a single mother in her early forties with three children working a part-time, low-wage job. Bindu's experience touches several areas of housing issues that are common in Toronto. Affordability is the tip of the iceberg, a problem that trickles down into other issues that impact health, including housing instability, overcrowding, evictions, food insecurity, and more.

Bindu:

And then I said, "I paid on time, even I don't have food at home. I have a lot of other expenses to do, issues. I paid on time for you." But he said, "No, you have to move."

Rosie Mishaiel:

When Bindu first came to Canada, she lived in three different apartments with her husband before buying a house. Unfortunately, Bindu's husband lost his job, suffered health issues, and got into debt. He became abusive and controlling, and eventually, Bindu left him. Her husband sold their house and used the money to pay off his debt. Bindu felt like she'd suddenly lost everything. On her own with three children, her caseworker was able to find her an apartment and helped her pay the first and last month's rent. Bindu moved to a one-bedroom apartment with her mother and three children. She and her mother both slept in the living room, her mother separating the dining and living room with a curtain. She said they had a lot of bad experiences with the people who lived downstairs, who would often shout and bang on their door. She said she was scared to live there and didn't have the courage to move out because of what she had experienced with her husband. Bindu and her family lived in the one-bedroom apartment for four years.

Bindu:

Just one hour I was working and so the government helped me with the money, with the OW. So with that money, that is the best place I could get closest to my children's school. I didn't want to change their school suddenly. I just moved my kids from their father and then again I didn't want to change the school also.

Rosie Mishaiel:

Overcrowding refers to living conditions that see too many people living in too small of a space. The national occupancy standards require one bedroom for each person in the household unless they are an adult couple, two children of the same gender or two children of opposite gender if they are under five years old. In 2010, 13.8 percent of Toronto households were living in overcrowded conditions, higher than anywhere else in Ontario. Overcrowding can have a negative impact on child health. Small spaces and crowding can limit children's opportunity for play and exploration, and contribute to poor quality of sleep, both of which are important for healthy growth and development. As Bindu's children grew, their one-bedroom apartment became too crowded. Bindu moved her family to several different apartments over the following months.

Bindu:

It was hard for me to find a place because I didn't have a proper job and no reference, no credit, nothing. So I was zero.

Rosie Mishael:

The apartments that they found were often cramped, infested with pests, or had troublesome neighbours that invaded her family's sense of security. Hidden utility bills made seemingly affordable apartments impossible to hold onto. One apartment's monthly hydro bill soared to \$600 causing Bindu to get further and further behind in paying her bills. Eventually, her power was cut and her family went without power for three weeks. Because she couldn't afford to pay, Bindu and her family were given a notice of eviction. The harmful effects of eviction are an emerging area of research. In 2015, a large US survey of families with low income found that eviction had negative impacts on a mother's health. Specifically, mothers who were evicted in the past year experienced greater material hardship, meaning they were less able to obtain basic necessities like food, medicine and clothing. They were more likely to suffer from depression, they reported greater parenting stress and they reported worse health for themselves and their children. At least two years after being evicted, mothers still experienced higher rates of depression and material hardship compared to their peers. After years of instability, an eviction was too much to bear. Bindu attempted suicide.

Bindu:

When they asked me to evict, 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? So I don't know.

Rosie Mishael:

Bindu is happier with her current living situation, a two-bedroom basement apartment for her and her three children. But they are technically still overcrowded.

Bindu:

I have two bedrooms but I have three kids. They're all big now. The one is in high school, the other one is in middle school, grade eight, and she's going to go to high school. My son has no separate bed or separate room. He's sleeping with the other side of my bed.

Rosie Mishaiel:

Bindu worries how sharing the bedroom with her young son will affect him.

Bindu:

I feel he will not be independent. It could be affected to his self confidence, self esteem. Because the principal and the teacher asked me to keep him separate, but I have no choice.

Rosie Mishaiel:

Although Bindu considers her current apartment and improvement, it is still far from stable or secure. She still has major challenges with being able to pay her expenses, spending between 30-50 percent of her monthly income on rent, and the rest being spent on food. A report by the United Way found that close to half of the Toronto tenants interviewed worry about paying the rent each month. They suggest creating a housing voucher program to help people with low income afford renting a unit in the private market. The housing choice voucher program in the US is one example of an initiative which can improve the determinants of health and have positive outcomes for vulnerable people. The program provides help to low-income families, seniors, and individuals with disabilities to afford housing in the private market. Participants in similar programs have reported improved physical and mental health as well as fewer hospitalizations, institutional stays, and emergency room visits.

Rosie Mishaiel:

Research suggests that moving frequently has a major impact on emotional and behavioural development in school-aged children. For Bindu's children, moving schools on a regular basis has affected their self confidence and self esteem, their trust in their mother and their performance in school. Bindu said it was very hard for her children to settle into the new environment and develop friendships and as a result they felt very lonely.

Bindu:

Yeah, it's affected them really badly because I had to move their schools and they had no confidence of my word. Another thing is they were shocked all the time and they were just sleeping here and there, nothing doing, no play, nothing. And then I ask why, and then they were thinking, "What will happen next?" We were always surprised with the new things coming up. Their marks were very low at that time period, and still my son cannot read. He's in Grade Two now; he cannot read. Very few words only, and we were trying hard to teach him. Right now I'm helping him, but nah, he's not taking anything. I don't know. Maybe they have no confidence of anything.

Rosie Mishaiel:

Bindu's eldest daughter says constantly moving is stressful and upsetting.

Daughter:

It was scary because there was no consistency. Usually we lived in the same house for, I think for 10 years before we started moving constantly. And it's hard not knowing where you're going to go next or if you're going to be kicked out onto the street. Living like that, living in fear is not really something you should experience as a kid, I don't think.

Rosie Mishaiel:

Bindu's daughter commutes an hour and a half to get to school by bus. She said she didn't know anyone in the neighbourhood because she has never lived in a place long enough to make new friends.

Daughter:

It's tough because I feel like I'm missing out on this whole other part of my life that I wouldn't be able to experience because I'm moving a lot, because I'm constantly shifting where I am most of the times, and it's hard to stay in touch with people.

Rosie Mishaiel:

All Bindu wants is to live in one place which she can afford, a place that's within walking distance to her children's school so they can have a routine, find good friends, have safe places to go and start working towards their future.

Bindu:

Not a huge, humongous mansion, I never am thinking about like that. I want to live in a secure place, in one place, at least for another two, three years, at least, minimum. So until they grow up, until they figure out what they can do. I mean to learn, to study, in future. So they are very unstable right now, very unstable.

Rosie Mishaiel:

Bindu's children are going through the stress and anxiety felt by many children living in an unaffordable rental market. Frequent moving has also been found to be related to other issues such as increased teenage pregnancy rates, earlier illicit drug use, drug-related problems and depression in school-aged children and adolescents.

Rosie Mishaiel:

Alice Gorman, former manager in the Child Health and Development Directorate at Toronto Public Health says that stability is a basic necessity for child development.

Alice Gorman:

For them to be able to have stability is maybe the first thing that a family needs in order for us to be able to really help them hone in on their children's health and development to look at how that child can, not only just survive, but also thrive.

Rosie Mishaiel:

Ideally, people move by choice to improve their living situation. They may move into a house or a unit that is bigger, one that is in a more convenient neighbourhood with access to schools, childcare or grocery stores. But for people with low income or precarious employment like Bindu, moving often is not a choice, it's a necessity for survival. 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. In the next episode we'll be talking about the future of housing in Toronto and how the concerns described throughout this series can be addressed. My name is Rosie Mishaiel, and this has been Toronto Public Health's podcast, Housing and Health: Unlocking Opportunity, written by Toronto Public Health, produced and edited by MediaFace. 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.