

FACT SHEET # 9

RACIALIZED POVERTY IN HOUSING & HOMELESSNESS

How are racialized people disadvantaged in housing and homelessness?

- **Inadequate Housing:** Just over 50% of people of colour households in Canada live in homes which are not affordable (leading to homelessness) and inadequate (require repair or maintenance) and unsuitable (overcrowded, among other issues). This compares to 28% of non-racialized households.



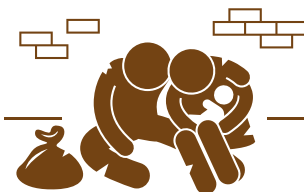
Affordable housing isn't being built for people of colour and newcomers with larger families - with "Inclusionary Zoning" now undermined by weak provincial legislation.

- **Over-representation:** Primary destinations for immigrants and refugees, larger urban centres in Ontario are also preferred homes for communities of colour - with all significantly over-represented in poorer quality housing.
- **Housing Cost:** One study found that most immigrants were spending more than 50% of their income on housing with 15% spending 75% or more of their income on housing.
- **Discrimination:** In addition to poor housing conditions, Indigenous Peoples, peoples of colour and immigrants face discrimination on the basis of source of income, credit history, access to guarantors and references, racial identity, immigration status, gender and age.
- **Immigrants:** A recent study found 80% of immigrants live in rental housing. Immigrant women are at higher risk of housing insecurity; 50% of recent immigrant female lone parents are in core housing need.
- **Refugees:** Over half of refugees and asylum seekers stayed in a shelter at some point, which indicates that this group is at higher risk of homelessness.

AN INDIGENOUS FOCUS

- In 2011, a federal evaluation of First Nations housing stated that 41.5 per cent of on-reserve households required major renovations, compared to only 7 per cent of non-Indigenous households. Mould, bug infestations, inadequate heating and contaminated water are just some of the issues.
- In 2016, the Toronto Star reported that Attawapiskat First Nation in Ontario has about 2,100 residents but only 340 homes. This means that more than one family often reside in the same household. Some houses hold up to 13 people.
- 28-34% of the shelter population is Indigenous. Indigenous people are overrepresented amongst the homeless population in virtually all urban centres in Canada.
- According to a national report, those who reported an Indigenous identity were more than twice as likely (18%) to have experienced hidden homelessness as their non-Indigenous counterparts (8%).

Hidden homelessness is defined as people who live "temporarily with others but without guarantee of continued residency or immediate prospects for accessing permanent housing." This describes people staying with relatives, friends, neighbours or strangers because they have no other option.



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“ Being on welfare, or being homeless basically, you have no references, and most landlords don't like that... I don't have [first and last months' rent]... and secondly, it's my colour, some landlord don't like that. I went to this lady and she said she has a problem with Black people. ”

- Canada's "Red-Lining": Racialized groups are often forced to accept housing that is unsafe, unhealthy, substandard and in neighbourhoods that have high crime rates and low average incomes.
- Hidden Homelessness: In addition to the visibly homeless, 450,000 – 900,000 Canadians represent the 'hidden' homeless.
- Race: Poverty and "minority race" are key factors that can lead to homelessness. Racialized people experience disproportionately higher levels of homelessness and poor housing. Immigrants and refugees in Ontario are at risk for homelessness due to poverty, discrimination, cuts to social programs, lack of housing services, and lack of information about rights.



In 2017, the average rent in Ontario for a one-bedroom apartment was \$994. The hourly wage needed for this rent to be affordable would be \$19.



The average rent in Toronto for a one-bedroom apartment was \$1,132 in 2016. The hourly wage needed for this rent to be affordable (30% of income or less) would be \$21.77.



Even after an increase in minimum wage, housing will remain unaffordable for those making less than \$19 an hour.

Reforms introduced by the Ontario Government in May 2017 called for minimum wage to be increased to \$15 per hour by January 2019. Implementing this increase is critical to helping racialized communities access affordable housing.

WHAT'S BEING DONE?

Zhaawnong Gamik, Nishnawbe Homes provides for the many single Indigenous Peoples coming to Toronto for education or job opportunities. Nishnawbe Homes offers affordable housing that connects them to the community and reflects First Nations culture. nishnawbehomes@rogers.com

Advocacy for Centre for Tenants Ontario (ACTO) works for the advancement of human rights and justice in housing for low- income Ontarians through legal advice & representation, law reform, community organizing, training and education. www.acto.ca

Quick Notes

- When we refer to peoples of colour we speak of Canadians of non-European background or heritage - both people of colour who are Canadian-born as well as those who are born elsewhere.
- When we refer to Indigenous Peoples, we speak of First Nations, Inuit, and Métis persons.
- In Toronto, 62% of all persons living in poverty are from racialized groups.
- 52% of Canada's racialized people living in poverty reside in Ontario.
- Households that fall below Canada's low income cut-off (LICO) or low income measure (LIM), spend a much larger percent of their income on basic necessities like food and shelter than the average family; this is how we measure poverty.
- Systemic racism is often caused by hidden institutional biases in policies, practices and processes that privilege or disadvantage certain groups of people. It can be the result of doing things the way they have always been done without considering how they affect particular groups differently.