

Part 4: Final Research Report

Osarenoma Ajayi, Valerie Ajayi, Justin Olson & Shillah Olojo-Kosoko

CDEV 4505

Linda Hill

March 26, 2021

Abstract

This report looks at the impact that Covid-19 has had on accessible housing in the South Etobicoke area. This report is aimed at reducing homelessness and precariously housed situations amongst the low-income population in South Etobicoke. This report gathers information on this issue in hopes of assisting LAMP Community Health Centre on a larger three-year affordable housing project. The report collects secondary data through an interviewing process with agencies and organizations in the South Etobicoke area. We interviewed service providers in contact with low-income earners of South Etobicoke area. Interviews were carried out over the phone with predetermined questions. Data was recorded as it is revealed. Recorded data were later analyzed, and themes were gathered. Through this process, the information collected states that since the pandemic begun more people are struggling to access affordable housing due to job loss and financial instability. If housing market prices continue to rise exponentially, the problem will only get worse. Balancing out the market prices and minimum wage will ensure a reduction in homelessness and precariously housed situations.

Acknowledgements

We would like to thank Salomeh Ahmadi (BHSc, MBA), Jasmin Dooh (Health Promoter Community Relations Specialist, LAMP Community Health Centre), and Daniel Plant for their untiring and ongoing support in conducting this research study. We are overly grateful for their helpful feedback. All remaining errors are our own.

Introduction

The dearth of affordable housing and its adequacy has been a rising emergency in Canada; one of which is most felt in metropolitan regions such as Toronto, Montreal, and Vancouver. Marginalized groups such as those with mental health, low-income earners, and immigrants undergo hardship in finding affordable housing (Pinki, 2019). Factors that make housing unaffordable include high cost of living, low wages, rising rental costs, long application processing times, lack of desirable employment, as well as one's status in the country. These factors force the majority of marginalized groups to accept housing that is either inadequate or unaffordable. People who are precariously housed face hunger, poverty, overcrowding, and are at extreme risk of homelessness.

Toronto being the most sought out destination for newcomers/settlers is one of the largest cities within North America with a population of approximately 6 million in the Census Metropolitan Area (CMA) (Statistic Canada, 2016). According to one article, "many people sleeping in shelters are required to vacate the shelters each morning, leaving them without a place to go" (Wong, Chen, Dicipulo, Weiss, Sleet & Francescutti, 2020, para. 3).

Accessibility to affordable housing is a major problem among low-income households and with the increase in housing prices in the South Etobicoke community there is more poverty and homelessness among community members. The pandemic has added an extra layer of complexity for persons seeking affordable housing.

Project Focus

This project gathered information about the impact of COVID on accessible housing in the South Etobicoke community to help inform advocacy work aimed at reducing homelessness and under-housing of low-income individuals and families. This project also assisted the LAMP Community Health Center in building relationships and informing service providers about the broader 3-year research project they are doing. This project also offers the opportunity to begin building relationships in addition to gathering information.

Research Question(s)

- 1). Tell me a bit about how your organization is navigating Covid-19 and providing frontline services.
- 2). How has Covid-19 impacted low-income individuals and families with regards to their housing situations?
- 3). What are the demographics of people who sought out your services with regards to affordable housing?
- 4). What are the challenges that your clients face when accessing affordable housing and how has Covid-19 impacted that?
- 5). What are the housing needs for your region for low-income earners and those who are homeless?

6). How has the restrictions of Covid-19 and lack of affordable housing impacted the mental and social development of children from low-income marginalized households?

Literature Review

There have been many studies on the affordable housing crisis among low-income individuals and the cause that leads to homelessness. According to Fraser, Pierse, Chisholm, & Cook (2019), poverty, ethnicity and racism, substance use, mental health, sexual abuse, foster care, LGBTIQ+ discrimination and stigma, breakdown of family relationships, survival sex and sex work, physical ill-health and HIV and shelter inaccessibility are the main cause that lead to homelessness. Kattari & Begun (2017) and Kneebon (2018), shared a similar conclusion that states many individuals are usually underpaid as a result of that, they are unable to keep their rent going due to rent increases this can lead to one being homeless. Poverty and homelessness can create a lack of access to different options which can lead to survival sex and sex work. Marginalized people and homeless population face health issues such as HIV and other sexually transmitted diseases (Kattari & Begun, 2017). Restricted options and not having access to affordable housing can make individuals vulnerable and homeless (Claveau, 2020). Logan & Murdie (2014), based their methodology on a questionnaire survey and qualitative evidence from photovoice analysis. While Walsh, Hanley, Ives, & Hordyk (2016), used a semi-structured open-ended interview method on 26 female newcomer participants who had experienced housing insecurity and 5 female shelter staff. Frase et al., 2019; Kattari & Begun, 2017; Kneebone, 2018; Patterson & Holden, 2012; Green, Venkatachalam & Daniel, 2013, reported that lack of access to affordability resulted in inadequate housing, mental health, poverty, overcrowding, and social exclusion. “Push and pull” factors are another major cause of homelessness for immigrants or

migrants (Teixeira, 2014; Preston et al., 2009; Mensah & Williams, 2014; Logan & Murdie, 2016). Other factors include an increase in rental prices and long application processes.

Research has found that 30.5% of a single household are in poor condition due to neglect, overcrowding or cost of housing than 30% of their income and the average market rate for a decent unit renter is unaffordable (Leviton-Reid & Parker, 2018). All the research studies conducted showed that stigma, oppressions faced by the marginalized people, and low-income individuals are all victims of homelessness due to surrounding circumstances of underpaid jobs, lack of access to affordable housing, inadequate housing, and mental health. Many studies agreed that restricted options, poverty, high renter price, and unstable employment resulted in homelessness. (Fraser, Pierse, Chrisholm, & Cook, 2019; Leviten-Reid & Parker, 2018; Teixeira, 2014; Preston et al., 2009; Mensah & Williams, 2014; Logan & Murdie, 2016; Kattari & Begun, 2017; Kneebone, 2018; Patterson & Holden, 2012; Green, Venkatachalam & Daniel, 2013).

Many individuals are unable to afford other basic life necessities because most of them use 80 percent of their income to pay their rent and are often left to struggle to meet other basic human needs such as medications, food, and transportation (Kneebone, 2019). These are just some of the factors that go into the tough reality that low-income populations of South Etobicoke are facing with limited access to affordable housing. The rising rental prices, current wages, and lack of access to resources have led to a higher number of homeless people in the Toronto area. To address this issue, some of our articles suggest a systemic change such as gathering information on this will help improve knowledge and educational perspectives on this topic. Another system change suggested by some of the articles is that by generating awareness people will evolve their perspectives on affordable housing and also reduce stigma on the homeless population.

Project Design

The epistemological perspective we worked from obtains secondary data from frontline workers that work directly with low-income individuals who are experiencing a lack of affordable housing in the South Etobicoke area to gain knowledge about the research questions. Obtaining secondary data from these frontline workers allowed the researchers to gather rich information about how covid has impacted low-income individuals with regards to affordable housing. This information can be used by LAMP to create awareness about the seriousness of the lack of affordable housing affecting low-income individuals residing in the South Etobicoke region and as well as the impact of covid-19. Additionally, working with other service providers in obtaining secondary information may help to strengthen the LAMP's existing relationships and inform these service providers about the LAMP 3 years research project.

The researchers of this qualitative research study conducted interviews over the phone with frontline workers from several service providers in South Etobicoke and the interviews were recorded. Recording the interview process allowed the researchers the opportunity to capture all valuable information as it is revealed. Recording the conversation of the researchers and the frontline workers allowed the researchers of this study to "transcribe" information or simply work from the taped conversations later on. This allowed the researchers to play the recorded information at any time or over again to be able to write out all the important information that was shared. Recording the conversation also helped to ensure that the researchers were able to sense what the participants were trying to communicate by listening or paying attention to their voice tones.

The researcher collected data from the frontline workers from different organizations that partner with LAMP. Due to COVID-19, it was hard to collect data from primary sources, therefore, secondary data was collected through several service providers in South Etobicoke. There was rich information on the impact that covid-19 has on the low-income housing community in South Etobicoke through this data. As well, front-line workers are often in regular communication with people from low-income communities. This helped to generate discussion and more awareness from a personal and statistical perspective. With this being a qualitative study, it helped the researcher to gather a good foundational perspective on covid-19 and its effects on the low-income community.

The researchers of this study carried out thorough research on various service providers located in South Etobicoke. The gathered list was sent to our partner (LAMP Community Health Center) for further review. LAMP was able to decide which of the service providers to reach out to. Once that was determined, LAMP sent out an email to the service providers that they have chosen, informing them of this research and obtaining permission for the date and time that the researchers can call to carry out the interview. Once this step was reached, the researchers of this study sent out a follow-up email, letting the frontline workers of the selected organizations know about who we are and thanking them for allowing us to interview their frontline staff. On the day of the interview, each researcher had an opportunity to ask the frontline worker the already formulated interview questions while following all proper ethical principles. With the frontline workers' consent, the interview was recorded. The recorded data was later reviewed by members of this research team and information provided was carefully written and later analyzed.

An interview research method was utilized to collect secondary information. The interviews were conducted over the phone in the form of a formal approach whereby questions

are asked in a predetermined manner. By doing so, the interviewee was given the space to speak freely as well as enabling all necessary questions relating to the research to be well covered and answered. Also, the interview was audiotaped to capture everything that was said; but of course, permission was obtained before doing so.

Ethical Considerations

Research ethics are the core aspect of every research work, as well as the foundation of research design. Researchers must take the steps to ensure that the research design directly addresses the research questions; this means that the conclusions of the study must connect to the questions modelled and the results. Some of the ethical issues that might arise during the research are confidentiality, conflict of interest, risk of harm, voluntary participation, and consent. According to TCPS 2 guidelines and Humber's Ethics Policy states that "Respect for human dignity requires that research involving humans be conducted...respect and consideration that they are due" (Government of Canada, 2018 & Humber College, 2012).

To make sure that ethical consideration was put in place and ensuring that no one is harmed while conducting the research, the researchers adhered to the core principles, which are:

Respect for Persons: Always seeking their free, learnt, and continuing consent while conducting the research, either by exercising their autonomy ability or seeking consent from an authorized third party who is trusted to make decisions on their behalf. Since interviews were conducted over the phone, it was necessary to have it audiotaped to capture everything that was said; therefore, participants' consent to record the sessions were exercised. The participants were sent consent forms to read and sign before any interview commenced. While conducting the interview, participants were constantly reminded that they can exercise their right to withdraw

from the research at any time, if they choose not to continue with the participation. In addition to following the core principles guideline of 'Respect for Persons', a commitment to accountability and transparency while conducting this study. It was made sure that information was readily available to participants, as well as being honest throughout the entire time of communication.

Concern for Welfare: Researchers are to provide participants with enough/adequate information to effectively assess risks and potential benefits linked with their participation in the research. Before interviews commenced, a well detailed email that explained how identities are going to be hidden and how the data that is being collected are going to be destroyed right after the research approval were all thoroughly explained to all participants. Additionally, data was collected using a secondary data collection method, whereby frontline workers were interviewed based on what the population of those that are being researched seek from their services. Therefore, names of the participants were completely cloaked to hide their identities.

Justice: Researchers making sure that participants are treated fairly and equitably. Individuals or groups whose situations cause them to be vulnerable or marginalized might need to be given special attention to be treated impartially in the research. Also, once data is analyzed and before published, it will be sent back to the organizations to make sure that the frontline workers get the opportunity to review it and know that the information that they presented was well captured and accurate. This way, the researchers can demonstrate transparency and honesty, which are some of the core principles of the ethical guidelines when conducting research that involves human participants.

Geographic Location

The geographical location of the people that is being researched is in Ontario, Canada. These individuals reside in South Etobicoke and usually access the resources and services of agencies located in South Etobicoke.

The Population You Are Working With

The population that we are working with are people of low-income earners, various age groups/works of life and individuals who are experiencing difficulty with affordable housing. These individuals sometimes are unable to pay their rent due to high rent prices. These individuals also live-in precarious situations whereby they might not have a safe place to sleep sometimes. Additionally, some of these individuals live in overcrowded homes because of their financial instability and renting with other people is usually the only way they can live in a home as they get to share their rent with other people. Some individuals also live-in homes that are in poor sanitary conditions such as molds and bedbugs. We also worked with families that have young children staying at home during this covid-19 period. These children are sometimes developing negative mental health issues as most of the homes that they reside in are in poor conditions.

Organization Name: LAMP Community Health Center

Mission Statement: “A leader in promoting and advocating for physical, mental and social well-being through inclusive, integrated community programs and health care services” (LAMP, 2021).

Vision Statement: “Achieving community health and well-being together” (LAMP, 2021).

Researcher 1 Identity

As a researcher in this project, I am a young woman who is renting her apartment in Ontario, Canada. I live in a one-bedroom apartment by myself and I reside in Malton Ontario. I have also been impacted by the issue of high rent prices and I know how hard I have to work while managing full-time studies to be able to have enough money to pay my rent. I also understand the fear of not being able to pay my rent and the possibility of losing my apartment and maybe ending up sleeping in one of the available shelters in Malton, Ontario. I pay 1,300 dollars every month for my rent and I usually feel like the rent cost is too high and sometimes I get overwhelmed about how pricey rent is in Ontario. One way my identity and how it informed how I relate to the research is just having that understanding of what low-income individuals in South Etobicoke are experiencing due to the high cost of rent and fears of losing their homes or apartments. I can step into their shoes and understand to some degree what this population is going through and also know that the affordable housing crisis is a huge problem in Ontario and deserves some form of awareness and solutions.

Researcher 2 Identity

As a single parent and a full-time student, being a researcher in this research study, I can relate to some of the themes that were identified in the data collection. Income instability happens to be one of the greatest hardships that affect families and the ability for them to rent homes. It has been a struggle to financially keep the home going since I got laid off from work, especially with the increase of rent due to the pandemic. I can identify with the hardships faced by those being researched as I can see myself in them, especially having to deal with the mental health associated with it.

Researcher 3 Identity

As a single person and a full-time student who live in a rental apartment in Toronto, I was able to relate to some of the struggles and the financial instability that was identified in the research findings. The struggle to constantly make sure that my rent is paid at all times in other not to be evicted from my apartment is one of the hardest things I have to keep doing so I have a roof over my head. We know the cost of living in Toronto is extremely high many people like myself are feeding on minimal wage income and living on paycheck to paycheck in other to survive daily. During the research findings, I was able to identify with the hardship and struggles these low-income earners in the South Etobicoke area are facing and at the same time share the same similar housing problem experienced with these target populations.

Researcher 4 Identity

Being a student, it is easy to relate to the struggles currently going on relating to affordable housing. There is a constant sense of budgeting every day. Ensuring that needs are met, and I am reminding myself to save money wisely. As the housing market is extremely high, and for people on a minimal income such as I and many other students it becomes a struggle to balance all the books. During this project, I generated new perspectives and an appreciation for the hardships that people experience daily. It allows me to grow educationally and personally.

Key Findings

Financial Instability

Also known as income instability that is sometimes conceived of as a type of household chaos, or as a mechanism by which family instability affects family life.

Risk of Eviction

The removal of a tenant or any other occupier from their occupation.

High Rent Cost

Also known as housing unaffordability is defined as households that spend 30% or more of their total household income on shelter expenses.

Poor housing Conditions

Also known as bad housing. Bad housing covers a wide range of issues, including homelessness, overcrowding, insecurity, housing that is in poor physical condition, and living in deprived neighbourhoods.

Food Insecurity

Food insecurity is the inability to acquire or consume an adequate diet quality or sufficient quantity of food in socially acceptable ways, or the uncertainty that one will be able to do so. Household food insecurity is often linked with the household's financial ability to access adequate food.

Overcrowding

This is a situation where the number of people surpasses the capacity of the dwelling space available.

Cheaper Rent Prices

Also known as Affordable housing and it can be defined as housing where the total monthly shelter cost (including heat and hydro) is at or below Toronto’s average market rent (AMR) by unit type.

Negative Mental Health

Symptoms of anxiety, depression, and psychological distress.

Key Findings Meanings

The key themes that emerged in the research were: financial instability, risk of eviction, high rent cost, poor housing condition, food insecurity, overcrowding, cheaper rent prices, and negative mental health.

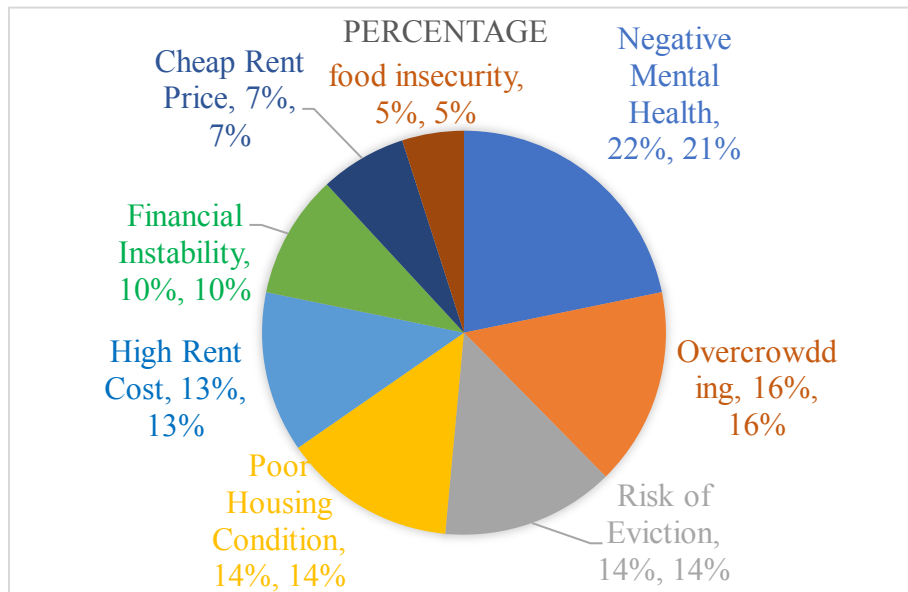


Figure 1

3.1. *causes of homelessness*

3.1.1. Financial instability

During the research findings, the result shows 10% of individuals can not access adequate housing due to financial instability. Insufficient income is most likely to cause homelessness among low-income earners. This can also create a state of financial instability that can lead people to be unable to maintain or keep their rent going.

3.1.2. Risk of eviction

During the research findings, the result shows 14% of low-income earners are facing a high risk of eviction. The removal of a person from their home is another factor that can lead to homelessness and poverty. It can be impossible for a person with a history of eviction to obtain new housing (Paradis, Wilson & Logan, 2014). In a situation like this, those who have history of eviction are required to be re-house in substandard housing. Individuals who are unable to afford their rent are at a greater risk of eviction.

3.1.3. High rent cost

The research findings show that 13% of individuals spent most of their income on rent. The pricey market rate rent of acquiring adequate units is unaffordable. In big cities like the GTA and Metro Vancouver, low-income earners (minimum wage workers) can not afford a moderate one or two-bedroom unit (Canadian Centre for Policy Alternative, 2019). Rent in places like this is very high which live many low-income earners to become homeless.

3.1.4. Poor Housing Condition

The analyzed data showed that 14% of the low-income individuals in the South Etobicoke area live in substandard housing. Nine out of ten families in Toronto live in places that do not meet standards of adequacy (Paradis, 2016).

3.2.1. Food Insecurity

The research findings show 5% of people are unable to afford food. Food insecurity can negatively impact the individual's mental and physical health that led to depression, asthma in children and lowering their ability to thrive in school, while in adults, it increases chronic disorders such as depression, diabetes, and heart disease (HomelessHub, 2021).

3.2.2. Overcrowding

The result shows that 16% of low-income earners in the South Etobicoke area live in an overcrowded environment which restricts their privacy and causes conflict among individuals. Newcomers who moved in with other families when they arrive in Canada do find it hard to move into a place of their own due to discrimination and barriers with jobs and the rental market (Paradis, Wilson, & Logan, 2014).

3.2.3. Cheaper Rent Prices

The research findings show that 7% of people who reside in the South Etobicoke area are seeking to have cheaper rent prices (affordable housing). When the cost and access to housing are made affordable, the chances of people becoming homeless are more likely to reduce in numbers.

3.2.4. Negative Mental Health

After conducting the interviews and analyzing the data, it was revealed that 22% of low-income earners residing in the South Etobicoke area experience negative mental health. This represents the percentage of children and families that are faced with deteriorated mental health due to overcrowding, limited space, and lack of socialization. The indicated number of people are forced to live in poor housing conditions and with Covid, they are unable to leave their homes. Adequate housing can create more opportunities and improve the health of children, youth, and adults

What your data shows – What story it tells

To gather relevant information on how Covid-19 has impacted low-income earners and marginalized groups regarding finding accessible housing in the South Etobicoke region, secondary data collection was conducted through interviewing frontline workers. Each interview was thoroughly transcribed into text that enabled the data to be summarized into themes and categories. It was revealed that each theme emerged as a result of already having to deal with inadequate income, in addition to experiencing a pandemic. The categories and themes show how the pandemic has caused a great deal of stress on low-income individuals and marginalized families around housing security and other social determinants of health like mental health and well-being, unemployment, and access to education. It has enlarged the equity divide and caused tremendous hardship to low-income individuals and families. With the information gathered, it can help inform advocacy work aimed at reducing homelessness and under-housing of low-income individuals and families.

Contributions of This Research/Recommendations (To Partner Agency)

One contribution of this research/recommendation to LAMP Community Health Center (Our partner) is that the findings of this research project can inform advocacy work. LAMP Community Health Center can use these research findings to create awareness about the issues of lack of affordable housing that low-income individuals residing in South Etobicoke face. These research findings can show the difficulties low-income South Etobicoke individuals are facing regularly and how these issues are also affecting the mental health of children.

Another contribution of this research/recommendation to LAMP Community Health Center is that it helps LAMP Community Health Center to build relationships with other service providers and at the same time helping to inform these agencies about the 3 years research project they are working on. Carrying out this research and having multiply agencies' frontline workers participate in this research project helps to inform them about what LAMP Community Health Center is doing at the moment. This can help bring about collaboration in the future.

Limitations of Research

During the data collection, the sample size and limited access to data did cause limitation to the research findings. For example, the researcher only had limited access to interview one staff member in each organization when there are many other frontline workers who have direct contact with the target population; this creates a limitation to results. Another thing that also caused a constraint on the research was due to COVID, the researcher could not get a piece of direct information on the housing crisis from the target population who have a lived-in experience, and this gave a less representation of the population.

Directions for Future Research

As a group, we have gone through a long process to get our research to where it is today. For future research, it would be extremely beneficial for the entire partnering project with LAMP to diversify information. Getting the values and opinions of residents on the housing crisis. As well, to generate more information the project would benefit from by getting a wider variety of community support. What this means is, to get more organizations involved in the collecting of data to generate unbiased and well-rounded results.

During the research findings, our group was looking forward to getting a direct response from the target population who have lived- in-experience with a housing problem and also the partner agency LAMP, need to collaborate with many other agencies to have more access to information regarding housing because when we did outreach it was hard to find an organization that offered housing services to low-income earners in the South Etobicoke area.

What Were You Not Able to Find Out That Would Help Your Partner?

As a group, we were not able to find consistent interviewee demographics. We feel as though we wanted more information from more specific community partners. Although we did generate rich content that greatly benefited the project, it would have been a greater success if we could have found more interview participants. With that being said, it was not from a lack of trying. We reached out to many organizations but were unable to secure an interview. This is one aspect of the project that we did not help our partner with.

If You Had Infinite Amount of Time What New Or Unanswered Questions Do You Still Have, What Do You Wonder About Related To Your Topic,

One thing that comes to mind regarding unanswered questions is how long-lasting of an impact will Covid-19 have on affordable housing? Will the impact be prolonged or is there light at the end of the tunnel? The housing market was getting progressively worse even before the pandemic. The pandemic did exponentially speed up that process. Time will only tell us, how deep and long-lasting the impact will be.

One of the things that come to mind regarding the unanswered question would be what has the Toronto community housing and the government put in place to ensure that all the substandard apartments or buildings are renovated? Also, how can they create more adequate housing for low-income earners?

Another thing that comes to mind regarding unanswered questions is, what is the best approach for the provision of low-cost housing that practically targets low-income earners and what factors are shaping or responsible for the continued increase of rent prices in South Etobicoke?

Another question that comes to mind regarding unanswered questions is that do low-income earners of South Etobicoke have access to contact local authorities and formally make complaints about the poor living housing conditions and lack of affordable housing that they are faced with? One thing that we wonder about related to this research project topic is how rent prices will be in ten years from now. If people are having serious difficulty having access to affordable housing, when the population of Canada increases substantially, will rent prices be worse or better than it currently is.

Another thing that we wonder about related to this research project topic is how can the construction sector be influenced in a way that they can begin to play a major role in terms of building adequate and affordable housing in low-income communities.

References

- Alyona, M. (2020). Coding Qualitative Data: How to Code Qualitative Research. Insights by Thematic. <https://getthematic.com/insights/coding-qualitative-data/>
- Atkinson, R. and Flint, J. (2001), "Accessing hidden and hard-to-reach populations: snowball research strategies", *Social Research Update*, Vol. 33, pp. 1-5.
- Baltar, F., & Brunet, I. (2012). Social research 2.0: virtual snowball sampling method using Facebook. *Internet Research*, 22(1), 57-74.
doi:<http://dx.doi.org.ezproxy.humber.ca/10.1108/10662241211199960>
- Brain & Behavior Research Foundation. (2018). *Homelessness and Mental Illness: A Challenge to Our Society*. Retrieved from <https://www.bbrfoundation.org/blog/homelessness-and-mental-illness-challenge-our-society>
- Canadian Mental Health Association. (2020). Mental health: what is it, really?. Retrieved November 29, 2020, from <https://cmha.ca/blogs/mental-health-what-is-it-really>
- Canada, H. (2020, February 18). Government of Canada. Retrieved from <https://www.canada.ca/en/health-canada/services/food-nutrition/food-nutrition-surveillance/health-nutrition-surveys/canadian-community-health-survey-cchs/household-food-insecurity-canada-overview.html>
- Canada Mortgage and Housing Corporation. (2020). Core housing need (census-based and NHS-based housing indicators and data). Retrieved November 29, 2020, from

<https://www03.cmhc-schl.gc.ca/hmip-pimh/en/TableMapChart/CoreHousingNeedMethodology>

Canadian Centre for Policy Alternative. (2019). *Unaccommodating Rental Housing Wage in Canada*. Retrieved from <https://www.policyalternatives.ca/unaccommodating>

Claveau, J. (2020). *The Canadian Housing Survey, 2018: core housing need of renter households living in social and affordable housing*. Retrieved from <https://www150.statcan.gc.ca/n1/pub/75f0002m/75f0002m2020003-eng.htm>

Denzin, N., K., & Lincoln, Y., K. (2017). *The Sage Handbook of Qualitative Research*. (fifth edition). SAGE Publications, Inc.

Fraser, B., Pierse, N., Chrisholm, E., & Cook, H. (2019). LGBTIQ+ Homelessness: A Review of the Literature. *Environmental Research and Public Health*, 16(15), 2677. <https://www.mdpi.com/1660-4601/16/15/2677>

Government of Canada, I. A. (2019, September 23). TCPS 2 (2018) – Chapter 1: Ethics Framework. Retrieved from https://ethics.gc.ca/eng/tcps2-eptc2_2018_chapter1-chapitre1.html#a

Government of New Brunswick Canada. (2009). *Economic and social inclusion corporation: what is poverty?*. Retrieved November 29, 2020, from https://www2.gnb.ca/content/gnb/en/departments/esic/overview/content/what_is_poverty.html

Hague, P. N., Hague, N., & Morgan, C. (2013). *Market research in practice: How to get greater insight from your market* (Second;2nd; ed.). London: Kogan Page.

Hammarberg, K., Kirkman, M., & de Lacey, S. (2016, January). *Qualitative research methods: when to use them and how to judge them*. Oxford Academic.
<https://academic.oup.com/humrep/article/31/3/498/2384737>

Homeless Hub. (2019). *What is homelessness: homelessness defined*. Retrieved November 29, 2020, from <https://www.homelesshub.ca/about-homelessness/homelessness-101/what-homelessness>

HomelessHub. (2021). *Poverty Hub a Canadian Poverty Institute initiative: food security*. Retrieved from <https://www.homelesshub.ca/povertyhub/basic-needs/food-security>

Humber College of Applied Research & Innovation. (2020). *Research Ethics at Humber: Consent Form*. Retrieved November 25, 2020, from <https://www.humber.ca/research/wp-content/uploads/2020/01/REB-Consent-Form-Guidelines-2020-01-21.pdf>

Humber College of Applied Research & Innovation. (2020). *Research Ethics at Humber*. Retrieved November 25, 2020, from https://www.humber.ca/research/reb/#hero_banner

John Dudovskiy. (n.d). *Epistemology*. *Business Research Methodology*.
<https://research-methodology.net/research-philosophy/epistemology/>

Kneebone, R. (2018). *Housing, homelessness, and poverty*. *The School of Public Policy Publications (SPPP)*, 11
[doi:http://dx.doi.org.ezproxy.humber.ca/10.11575/sppp.v11i0.43293](http://dx.doi.org.ezproxy.humber.ca/10.11575/sppp.v11i0.43293)

Law, J. (2018). eviction. In Law, J. (Ed.), *A Dictionary of Law*. : Oxford University Press.

Retrieved 24 Mar. 2021, from <https://www-oxfordreference-com.ezproxy.humber.ca/view/10.1093/acref/9780198802525.001.0001/acref-9780198802525-e-1427>.

Leviten-Reid, C., & Parker, B. (2018). Left out? Housing insecurity for one-person, low-income, non-senior households in Cape Breton Regional Municipality. *The Canadian Geographer*, 62(4), 470-481. <https://web-a-ebSCOhost-com.ezproxy.humber.ca/ehost/pdfviewer/pdfviewer?vid=0&sid=12240843-f753-4b24-a449-1f6ce132ea76%40sdc-v-sessmgr01>

Macdonald, D. (2019). *Unaccommodating Rental Housing Wage in Canada*. Retrieved from <https://www.policyalternatives.ca/sites/default/files/uploads/publications/National%20Office/2019/07/Unaccommodating%20-%20Rental%20Wage%20in%20Canada.pdf>

Management, L. A. (n.d.). Legal and Risk Management. Retrieved from <https://humber.ca/legal-and-risk-management/policies/academic/ethical-conduct-for-research-involving-humans-policy.html>

Mastroianni, J. (2020, November 5). There's no such thing as affordable housing in Toronto: as COVID creates urgency around homelessness, frontline workers say the affordable housing solutions fail to address the root causes. *Now Toronto*. <https://nowtoronto.com/news/affordable-housing-crisis-toronto-homelessness>

Mensah, J., Williams, C. (2014). Cultural Dimensions of African Immigrant Housing in Toronto.

A Qualitative Insight. *Housing Studies*. Volume 29(3), 438-455.

<http://dx.doi.org/10.1080/02673037.2014.848266>

Paradis, E. (2016). *Neighbourhood change & building inclusive communities from within:*

Inadequate Housing & Risk of Homelessness Among Families in Toronto's Aging Rental

Buildings. Retrieved from [http://neighbourhoodchange.ca/inadequate-housing-risk-of-](http://neighbourhoodchange.ca/inadequate-housing-risk-of-homelessness-among-families-in-torontos-aging-rental-buildings/)

[homelessness-among-families-in-torontos-aging-rental-buildings/](http://neighbourhoodchange.ca/inadequate-housing-risk-of-homelessness-among-families-in-torontos-aging-rental-buildings/)

Paradis, E., Wilson, R. & Logan, J. (2014). *Nowhere Else to Go: Inadequate Housing & Risk of*

Homelessness Among Families in Toronto's Aging Rental Buildings. Retrieved from

[http://neighbourhoodchange.ca/documents/2014/04/paradis-et-al-2014-nowhere-else-to-](http://neighbourhoodchange.ca/documents/2014/04/paradis-et-al-2014-nowhere-else-to-go-inadequate-housing-risk-of-homelessness-among-families-in-torontos-aging-rental-buildings-rp231.pdf)

[go-inadequate-housing-risk-of-homelessness-among-families-in-torontos-aging-rental-](http://neighbourhoodchange.ca/documents/2014/04/paradis-et-al-2014-nowhere-else-to-go-inadequate-housing-risk-of-homelessness-among-families-in-torontos-aging-rental-buildings-rp231.pdf)

[buildings-rp231.pdf](http://neighbourhoodchange.ca/documents/2014/04/paradis-et-al-2014-nowhere-else-to-go-inadequate-housing-risk-of-homelessness-among-families-in-torontos-aging-rental-buildings-rp231.pdf)

Pomeroy, S., & Bissonnette, M., M. (2016, March). Non-Housing Outcomes of Affordable

Housing. Retrieved from [https://carleton.ca/cure/wp-](https://carleton.ca/cure/wp-content/uploads/Non_Housing_Outcomes_of_Affordable_Housing.pdf)

[content/uploads/Non_Housing_Outcomes_of_Affordable_Housing.pdf](https://carleton.ca/cure/wp-content/uploads/Non_Housing_Outcomes_of_Affordable_Housing.pdf)

Programs & Services. (n.d.). Retrieved from <https://lampchc.org/about-us/mission-vision-beliefs/>

Raymond, J., Wheeler, W., Brown, M. (2011). Inadequate and unhealthy housing, 2007 and

2009. *CDC: Centers for Disease Control and Prevention*, 60(1), 21-27.

<https://www.cdc.gov/mmwr/preview/mmwrhtml/su6001a4.htm>

- Saunders, B., Sim, J., Kingstone, T., Baker, S., Waterfield, J., Bartlam, B., Burroughs, H., & Jinks, C. (2018). Saturation in qualitative research: exploring its conceptualization and operationalization. *Quality & quantity*, 52(4), 1893–1907. <https://doi.org/10.1007/s11135-017-0574-8>
- Statistics Canada. (2007). Household type. Ottawa, ON: Author. Retrieved from <https://www12.statcan.gc.ca/census-recensement/2006/ref/dict/households-menage012-eng.cfm>
- Schwandt, T. A. (2015). *The Sage dictionary of qualitative inquiry*. Los Angeles: SAGE.
- Tarasuk, V., Mitchell, A., & Dachner, N. (2014). *Household food insecurity in Canada 2014: proof food insecurity policy research*. Retrieved from <http://proof.utoronto.ca/wp-content/uploads/2016/04/Household-Food-Insecurity-in-Canada-2014.pdf>
- Taylor, L. (2018, June). Housing And Health: An Overview Of The Literature. Retrieved from <https://www.healthaffairs.org/doi/10.1377/hpb20180313.396577/full/>
- Tessier, S. (2012). From Field Notes, to Transcripts, to Tape Recordings: Evolution or Combination? *International Journal of Qualitative Methods*, 446–460. <https://doi.org/10.1177/160940691201100410>
- Toronto Community Housing. (2021). *Subsidized housing (rent-g geared-to-income)*. Retrieved from <https://www.torontohousing.ca/rent/subsidized-housing>
- Van den Hoonaard, Deborah K. (2018). *Qualitative research in action: A Canadian primer* (3rd edition). Don Mills, Ontario: Oxford University Press.

Winzer, R., Lindblad, F., Sorjonen, K., & Lindberg, L. (2014). Positive versus negative mental health in emerging adulthood: a national cross-sectional survey. *BMC public health*, 14, 1238. <https://doi.org/10.1186/1471-2458-14-1238>

World Health Organization. (2018). WHO Housing and health guidelines: household crowding? Retrieved November 29, 2020, from <https://www.ncbi.nlm.nih.gov/books/NBK535289/>

Zhang, B. (2019). Social policies, financial markets and the multi-scalar governance of affordable housing in Toronto. *Urban Studies*. Volume 57(13), 2628-2645. <https://doi-org.ezproxy.humber.ca/10.1177/0042098019881368>