Housing Discrimination and Contemporary Financial Pressure on Vulnerable Consumers

JUNE 2025

Consumers' Association of Canada
Association des consommateurs du Canada
Manitoba

This page is left intentionally blank.

The image on cover page was created by the author of this report, using key terms arising in the data input into a free word cloud generator. (https://wordart.com)

Contents

Acknowledgements 6
Executive Summary 7
Introduction 12
Background 13
Research Design 14
About this report 16
Advisory Committee 17
Purpose and Participation 17
Summary of Key Results 18
Literature Review 18
Who is impacted? 18
How does housing discrimination take place? 18
How prevalent is housing discrimination? 19
What are the consequences and impacts? 19
Online Panel Survey 21
Key Results 21
Barriers Experienced 21
Current Housing Situation 21
Results by Key Demographic Groups 22
Participatory Field Research 24
Focus Group: A follow-up virtual discussion with housing search participants 26
Impact of Housing Costs on Finances 26
Barriers 26
Discrimination 27
Sources of Barriers and Discrimination 27
Suggestions for Policy and Government 28
Rent Geared to Income 28

Key Stakeholder Interviews 29
Affordability Barriers 29
Extent of Housing Discrimination Across Canada 29
Who is impacted? 30
Discrimination Creates Compounded Barriers 30
Indigenous Peoples Disproportionately Impacted 30
Need for Responsive and Holistic Housing Policies 31
Conclusion 31
Canadian Jurisdictional Scan 32
Overview 32
Findings: Legislation, Regulation and Government Policy 32
International Jurisdictional Scan 34
Key Findings by Jurisdiction 34
Gaps in the Canadian Context 35
Conclusion 35
Discussion 36
Financial and Systemic Barriers 36
Discrimination 36
Impacts 37
Needs 37
Conclusion 39
INDIVIDUAL 40
STRUCTURAL 41
SYSTEMIC 42
Glossary of Terms and Acronyms 44
Appendices 45
Appendix A – Literature Review 45
Appendix B – Online Panel Survey Report 45
Appendix C– Participatory Field Research Report 45

Appendix D– Focus Group-Discussion Circle Report 45
Appendix E – Key Stakeholder Interview Report 45
Appendix F – Canadian Jurisdictional Scan Report 45
Appendix G – International Jurisdictional Scan Report 45
Appendix H – Online Panel Survey Questions 45
Appendix I – Participatory Field Research Recruiting Guide & Interview Questions 45
Appendix J – Focus Group Discussion Circle Guide 45
Appendix K– Case Study Report 1 45
Appendix L– Case Study Report 2 45
Appendix M– Case Study Report 3 45
Appendix N– Case Study Report 4 45
Appendix O– Case Study Report 5 45
Appendix P– Case Study Report 6 45
Appendix Q– Case Study Report 7 45
Appendix R– Case Study Report 8 45
Appendix S– Case Study Report 9 45
Appendix T– Case Study Report 10 45

ACKNOWLEDGEMENTS

"The *Consumers' Association of Canada (Manitoba Branch)* has received funding from Innovation, Science and Economic Development Canada's Contributions Program for Non-profit Consumer and Voluntary Organizations. The views expressed in this report are not necessarily those of Innovation, Science and Economic Development Canada or of the Government of Canada."

The Consumers' Association of Canada (CAC) Manitoba would like to thank all those who contributed to this project. Thank you to Innovation, Science and Economic Development Canada for generously funding this research. Thank you as well to our contractors and consultants for their contributions, and thank you to the research team for their oversight and input. A special thank you to our methodology/GBA+ reviewer for the constant supervision and guidance at each stage of the research. We extend deep gratitude to all the key interviewees who so generously gave of their time and spoke from a depth and breadth of experience on the research topic. Additionally, we thank the many Canadian consumers who participated in the panel survey and shared their thoughts and opinions.

An especially heartfelt thank you to the field research participants. These ten individuals kindly took us along on their sometimes difficult, and often stressful and exhausting, housing search journeys. Together, we shared information, gained new insights, and discussed the issues that affected them. At times, this required a courageous level of vulnerability as participants shared both with researchers, and later with both researchers and each other, about personal experiences of discrimination. We were invited into their 'housing search stories' in ways that allowed for a much fuller and more contextualized understanding of the impacts of housing discrimination, and are much the richer for their generous commitment to this task.

We would also like to thank our Advisory Committee. Their input at each stage of the research ensured that the focus remained comprehensive in terms of perspectives. Their willingness to review each research tool and report and provide insightful feedback ensured that important gaps were identified. Each member came to the panel with unique and respected experience and expertise on the topic of housing, as well as the impacts of discrimination on vulnerable consumers. Their heart for those impacted by this topic was evident, and their insights into the research and recommendations for the future were invaluable.

Finally, we would like to extend deep appreciation for the commitment and dedication of our research project manager whose analytical and organizational skills and understanding of the consumer interest enriched this project and the final report.

Executive Summary

By: Jacqueline Wasney, CAC Manitoba Board Member

Since 1947, the Consumers' Association of Canada (CAC) Manitoba has championed the consumer interest in promoting and advocating for fairness and justice in a global marketplace. Our emphasis has always been the needs of marginalized and financially vulnerable consumers whose rights of choice, information, education, safety and redress are often blocked by social, systemic and policy barriers.

In 2022, CAC Manitoba conducted a preliminary review of the literature to better understand the impacts of COVID-19, housing shortages, rising housing costs, rising unemployment and inflationary pressures on consumers. The review confirmed the presence of discrimination, further compounding financial and societal barriers. There was, however, insufficient research evidence to reliably measure the Canadian marketplace so further research was required. It was also important to examine the effectiveness of policies, practices and legislation designed to protect consumer rights to housing that is safe, affordable and adequate.

In an effort to understand how to best advocate for consumers in the Canadian housing marketplace, CAC Manitoba embarked on a comprehensive two-year research project beginning in May, 2023. Supported by funding from the federal Office of Consumer Affairs, Innovation, Science and Economic Development, the research project titled, Housing Discrimination and Contemporary Financial Pressure on Vulnerable Consumers, examined the prevalence and impacts of systemic discrimination, bias and exploitation on vulnerable and marginalized consumers already burdened by today's financial pressures. Research questions included:

- Does discrimination vary across Canada? If so, in what ways?
- Is there a difference in the prevalence and types of discrimination between small landlords and large property management companies?
- What are the impacts of discrimination on individuals and what is the extent of different kinds of discrimination?
- What policies and processes exist to prevent discrimination?
- What remedies are available to identify and address discrimination?

The research design included: an extensive literature review, a review of International legislation and regulations, an overview of legislation and organizational policies and practices from Canadian jurisdictions, a national online panel survey designed with a goal of 2000 participants (n=2,061) and

qualitative field research. Interviews with 12 individuals from key policy communities including advocacy, subject experts, small business and industry were also part of the design. An advisory panel was created to provide guidance to the project and feedback on the research tools and reports. Members included representatives from academia, industry, Indigenous organizations, the media and other community groups. All research tools and reports are appended to this final report and serve as catalysts for policy discussion and reform.

The Public Interest Law Centre (PILC) prepared the literature review which examined the realities and impacts of housing discrimination in Canada. The review addressed four key objectives: identifying who is impacted, examining barriers to housing, assessing the prevalence of discrimination and exploring its various impacts. Here are some of the key findings from the literature review.

Certain groups are disproportionately impacted by housing discrimination, and the ways they are excluded vary widely. For example, women, particularly single mothers and caregivers, racialized women, and women 55 years and older face significant barriers, from rental discrimination to biases against families with children.

Indigenous Peoples face deeply rooted systemic barriers, including colonial policies, racism, and a lack of culturally appropriate housing. Many Indigenous households are more likely to be forced into overcrowded or substandard living conditions, both on and off reserves. Further, racialized populations, including Black communities and newcomers, encounter systemic racism often through exclusionary methods such as racial profiling or outright denial of an application. In addition, persons with disabilities struggle with inaccessible housing conditions and inflexible policies that limit the removal of barriers, while low-income individuals are pushed out by rising rents and gentrification. Finally, youth, seniors, and gender-diverse individuals also face unique challenges, from lack of rental experience to systemic exclusion, resulting in poor living conditions.

Discrimination isn't limited to one stage of the housing process. From credit checks and income requirements to evictions or blacklisting, marginalized groups are systemically excluded. Landlords and property managers often rely on tools such as third-party screening firms to filter out "undesirable" tenants.

PILC also reviewed International legislation, regulations, policies and practices designed to address housing shortages, affordability and discrimination. Jurisdictions were chosen based on preliminary findings from the literature review and included Finland, Austria, United Kingdom, United States and Singapore. Here are some of the key findings from the jurisdictional review.

Finland's Housing First Model stands out for its success in reducing homelessness through permanent housing solutions rather than temporary shelters. By prioritizing immediate, independent housing alongside wraparound supports, Finland has cut homelessness by 75% since 1990.

Austria's Social Housing System, particularly in Vienna, demonstrates how large-scale public housing can stabilize markets and prevent displacement. Close to 60% of Viennese residents live in subsidized housing, with policies designed to keep rents affordable across income levels.

The United Kingdom's centralized anti-discrimination laws (for example, *Equality Act 2010*) provide protections against indirect discrimination, addressing policies that disproportionately harm marginalized groups. The UK also maintains a larger social housing sector (17% of households vs. Canada's 3.5%) with rents geared to local market rates rather than income.

The United States offers several market-driven solutions in addition to Federal programs designed to address discrimination, including zoning reforms, tax incentives to promote private development of affordable housing, preventative measures to eliminate housing discrimination, stronger penalties for violating housing discrimination legislation and greater statistical data collection and reporting of housing discrimination issues.

Finally, Singapore's state-led housing equity model ensures 90% home ownership through long-term leases in government-built flats. Other innovative policies include, ethnic integration quotas to prevent segregation and modular home construction to accelerate housing development.

Lastly, PILC conducted a scan of legislation, regulations and policies, as well as innovative approaches by the non-profit sector, in select Canadian jurisdictions. A summary of PILC's findings are presented in the Appendix and describe relevant laws, policies and initiatives in British Columbia, Manitoba, Ontario, Quebec, Nova Scotia, and at the Federal level.

A professional research firm, Prairie Research Associates (PRA) was contracted to conduct the survey and field research. The online panel survey was conducted in March 2024 with participation from all regions of Canada. The results of the panel survey suggested renters encountered more housing barriers than did homeowners, or those seeking to purchase a home. Barriers to obtaining a mortgage included, lack of money, poor credit rating, price of homes and employment status. The most frequently reported barriers to renting included, pets, poor credit rating, lack of money and rents that are too high. Approximately 35% of respondents reported forms of mistreatment by landlords including, rent increase above inflation, damage deposit not returned, and additional screening during the application process. Some participants provided solutions to barriers including, building more affordable housing, improving policies for pets and placing restrictions on rent increases.

Approximately ten percent of survey respondents experienced lack of housing. Couch surfing was most frequently reported. Living in a vehicle, staying in a shelter and living on the street were also reported.

PRA conducted field research with 10 individuals looking for rental housing in Canada. Participants who were engaged in their housing search met with interviewers to respond to predetermined questions and to share their own observations. This approach was informed by participatory research principles. Following these principles, participants bring their unique knowledge and experience to the discussions with researchers, and the discussions are a place to also process their housing search experiences.

PRA conducted a virtual sharing circle with the field research participants in March, 2025. Participants were asked to share their recommendations for government led policies and initiatives. Their suggestions included, developing a government platform to host all available rental units organized by a standard template, introducing a government supported tenant advocacy service, government oversight of pet policies and better monitoring of rent controls.

The key interviews were conducted throughout the duration of the research project. Recruiting efforts aimed for cross-Canada representation. Interviewees were promised anonymity and confidentiality and consent was confirmed and revisited throughout the interview process. The interviews were recorded and lasted 30 to 60 minutes.

In addition to affordability issues, interviewees pointed to various forms of discrimination based on race, gender, income source, family size, Indigenous identity, disability, and sexual orientation and noted that there was an over-representation of Indigenous people, older single men, and individuals with mental illness or addictions experiencing homelessness.

Hidden and unchecked, discrimination can lead to cycles of poverty, unemployment, and housing instability. These factors readily limit access to community supports and services leading to segregation and housing situations that are unsafe and unstable.

The research generated many recommendations which reflect several key themes. Examples of these themes include, improving financial well-being, supporting public education and advocacy, addressing individual rights to safe, affordable and adequate housing, increasing financial support for legal reforms to improve redress mechanisms, promoting community diversity and cultural inclusion, increasing all types of housing supply, shifting from Canada's predominantly profit-driven housing to not-for-profit housing and improving collaboration within and across societal sectors.

Some recommendations have already been noted. Additional recommendations included, providing a basic income, building housing that supports communal living for Indigenous and large families,

developing neighbourhoods that support a variety of family and income levels, promoting ethnic integration policies to avoid segregation, providing incentives for building affordable housing that accommodates a mix of households and income levels, and requiring landlords and building managers to undergo training on equitable housing practices.

Suggestions for further research included, measuring the health impacts of inadequate housing, defining the criteria for healthy housing and investigating innovative approaches for communal housing for both individuals and families.

INTRODUCTION

Housing, and specifically barriers to safe, adequate and affordable housing, have been an issue of concern over recent decades, however never more so than at present. Inflation and other post-COVID-19 pandemic impacts have exacerbated issues related to housing. This is particularly true for vulnerable, marginalized and financially insecure consumers. Rents have risen across Canada. At the same time, rising unemployment and inflationary pressures further constrain household budgets already strained by shelter costs.

More and more consumers are finding themselves squeezed out of the housing market, unable to afford market-rate rental opportunities. Vacancy rate across Canada are low, fueling competition amongst renters and fostering selectivity by landlords. Social housing stock is shrinking, and new construction is neither sufficient nor adequate to meet the needs of low-income Canadian consumers. Waiting lists are long. Housing supports such as rental subsidies and social assistance housing allowances are inadequate, leaving the most vulnerable at greatest risk of substandard housing, housing insecurity or homelessness. The impacts of this dynamic on those already facing housing discrimination are compounded.

The Manitoba Branch of the Consumers' Association of Canada (CAC Manitoba) has long advocated for vulnerable consumers in the marketplace. In light of the growing number of Canadian consumers facing housing insecurity, this research seeks to elevate the concerns of consumers encountering growing challenges in accessing safe and affordable housing by expanding this advocacy to the topic of housing discrimination.

Background

In late 2022, CAC Manitoba identified chronic barriers to accessing safe, adequate and affordable housing - and housing discrimination in particular - as an important consumer concern, especially for vulnerable consumers. The COVID-19 pandemic and recent period of high inflation have exacerbated the pressures faced by financially insecure consumers who, along with those systemically marginalized or otherwise facing housing discrimination, are particularly affected by housing barriers. The existence and impacts of barriers to safe, adequate and affordable housing are widely recognized, however the evidence regarding housing discrimination and the extent to which this impacts low-income and vulnerable consumers is lacking.

In the spring of 2023, CAC Manitoba was awarded funding to conduct this research by the Office of Consumer Affairs, through its Contributions Program.

To better understand the realities and impacts of discrimination in the provision of housing on low-income and vulnerable consumers, CAC Manitoba embarked on a two-year research project. The project was designed to span roughly 24 months, beginning in May of 2023, and explored the extent of housing discrimination across Canada. Particular attention was given to experiences of discrimination based on race, immigration status, sexual orientation, family and social status, gender, language, disability and source and amount of income.

Research Design

Key research questions included:

- What are the ways discrimination varies across the country?
- Where is discrimination most concentrated (small landlords, large property management companies)?
- What are the impacts of discrimination on individuals, and the extent of different kinds of discrimination?
- What policies and processes exist to prevent discrimination, and what remedies are available when discrimination has occurred and how effective are those remedies?

Research tools included:

- An Advisory Committee to ensure the research processes addressed a diverse range of perspectives
- A review of relevant literature and research
- Quantitative survey conducted by a contracted professional research firm to explore consumers' perspectives and experiences with regard to housing barriers and housing discrimination (2,000 consumers across Canada, including northern and remote populations)
- Field research which brought forward important consumer knowledge and experiences in keeping with participatory research principles. (Participatory research is a collaborative approach to research which involves members of the impacted community in the active research process in an effort to share power and engage in mutual learning. This approach values community knowledge and prioritizes participant voices and perspectives.)
- Virtual discussion circle with participatory field research participants, researchers and CAC Manitoba, facilitated by a contracted professional research firm, as an opportunity to share and deepen co-learnings arising from the field research
- Key informant interviews with 12 key respondents to investigate a wide variety of stakeholder or policy community perspectives
- Reviews of provincial, federal, and international housing legislation, policies, and non-profit sector initiatives

The workplan was designed with an iterative approach to research in mind so that the learnings of each piece informed and shaped the development of the next. Themes arising from the review of

literature informed the creation of the questions for the panel survey, the results of which in turn influenced and guided the tools used in the field research and key interviews. The review of legislation worked in tandem with all other research tools to inform the final recommendations.

The literature review was begun in fall of 2023. A panel survey of 2,000 Canadian consumers was conducted in early 2024. Planning for the participatory field research was begun in spring of 2024 and concluded in early 2025. The legislative review was conducted in early 2025, and the key interview recruitment and meetings were ongoing from fall of 2024 to early 2025.

All research engagement sessions were conducted online, enabling participation from panel survey respondents and key stakeholder interviewees across Canada, including those in northern and rural communities.

About this report

CAC Manitoba contracted many of the research tools to academics, external researchers, and consultants. The following sections of this document will review the main findings of each aspect of the research, discuss the overall project results, and offer a set of final recommendations. Individual detailed research reports, including any descriptions of tools and methods, can be found appended to this report.

Advisory Committee

Purpose and Participation

The assembly of an Advisory Committee was an important aspect of research guidance. The purpose of this committee was to reflect a diverse range of expertise, and experience. CAC Manitoba sought to include as many perspectives as possible. The Advisory Committee included representation from industry, Indigenous organizations, academia, media and broad range of community organizations serving a various groups of vulnerable consumers. The role of this group was to guide the research by offering feedback at each stage of the research to ensure the widest possible spectrum of perspectives on this issue and address any research gaps that might arise.

The Advisory Committee met virtually as a group early in the two-year project period, and individually in some cases as the need arose. Members of the Advisory Committee were promised anonymity and confidentiality so that they would feel free to offer input without repercussions. In some cases, individual members with privacy concerns chose to remain anonymous from the group, and communication was conducted individually. In addition, there were numerous email communications offering project updates and requesting feedback on reports and/or research tools. Consultant Wendy Nur served as the liaison between the Advisory Committee and CAC Manitoba.

Summary of Key Results

This section will provide an overview of the key themes arising as a result of each research method. Next, there will be a brief discussion of key findings. Complete reports of each method, including detailed descriptions of all methods and results, can be found in the Appendix of this report.

Literature Review

The literature review examines the realities and impacts of housing discrimination[1] in Canada. The review addresses four key objectives: identifying the characteristics of victims, examining barriers to housing, assessing the prevalence of discrimination and exploring its various impacts.

Who is impacted?

Certain groups are disproportionately impacted by housing discrimination, and the ways they are excluded vary widely. Women, particularly single mothers, racialized women, and seniors, face significant barriers, from rental discrimination to biases against families with children.

Indigenous Peoples face deeply rooted systemic barriers, including colonial policies, racism, and a lack of culturally appropriate housing. Indigenous households are more likely to be in "core housing need", and many are forced into overcrowded or substandard living conditions, both on and off reserves.

Racialized populations, including Black communities and newcomers, encounter systemic racism and exclusionary practices, often through covert methods like racial profiling or overt actions like outright denial of housing.

Persons with disabilities struggle with inaccessible housing conditions and inflexible policies, while low-income individuals are pushed out by rising rents and gentrification. Youth, seniors, and gender-diverse individuals also face unique challenges, from lack of rental experience to systemic exclusion and poor living conditions.

How does housing discrimination take place?

Discrimination isn't limited to one stage of the housing process. From pre-rental screening (like credit checks and income requirements) to post-rental issues (like evictions or blacklisting), marginalized

[1] "There is no uniform definition of "housing discrimination" in Canada, which can make it difficult to determine its full impact. The following definition may be relied up on for the purposes of this summary: "Housing discrimination consists of any behaviour, practice, or policy within the public or market realm that directly, indirectly, or systemically causes harm through inequitable access to, or use and enjoyment of, housing for members of social groups that have been historically disadvantaged."

groups are systemically excluded. Landlords and property managers often rely on tools like third-party screening firms to filter out "undesirable" tenants.

Beyond renting, structural barriers also exist in the purchase and sale of homes. One experiment found evidence of racial bias in housing appraisals, suggesting Black homeowners may receive materially lower valuations than white and South Asian homeowners for similar properties.

The low supply of affordable housing is a significant driver of discrimination, as landlords in a highly competitive market can "cherry-pick" tenants. Additionally, rising housing costs, stagnant wages, and inadequate social assistance are compounding issues that prohibit housing access for low-income individuals. For example, in Ontario, the average cost of a one-bedroom apartment is $1,211, while the maximum shelter allowance for someone on social assistance is $390.

Legal and policy gaps further reinforce these barriers, making it difficult for tenants to challenge discriminatory practices. Complaints processes are complex, time-consuming, and rarely successful, which leaves many renters without meaningful recourse. Additionally, discrimination in the rental market is often covert, making it challenging to prove.

HOW PREVALENT IS HOUSING DISCRIMINATION?

The literature reveals that housing discrimination is an ongoing and persistent challenge. Racialized and Indigenous communities are disproportionately affected, with 18% of Indigenous households in "core housing need" compared to 12% of non-Indigenous households.

Newcomers face 11 times more discrimination than non-newcomers when searching for rentals: one study revealed that 52% of Ghanaian immigrants in Toronto reported experiencing landlord bias in their search for housing.

Persons with disabilities are 16% more likely to experience "core housing need", and gender-diverse individuals report high rates of housing instability, with 69% citing affordability issues and 26% losing housing due to discrimination.

Homelessness is another clear indicator of housing discrimination. Approximately 235,000 Canadians experience homelessness annually, with Indigenous Peoples, women, and youth disproportionately affected. In cities like Toronto and Vancouver, racialized tenants are nearly three times more likely to live in unsuitable housing compared to non-racialized tenants.

WHAT ARE THE CONSEQUENCES AND IMPACTS?

The impacts of housing discrimination are far-reaching and cyclical, affecting individuals as well as communities. For those directly impacted, the consequences are well documented. Mental health sufferers, with Indigenous students reporting heightened PTSD and stress from repeated rental

rejections. Physical health is also impacted due to overcrowding, poor living conditions, and lack of access to essential services. Homelessness, which is often a direct result of discrimination, significantly reduces life expectancy. One report found that the average life expectancy of a homeless person is 39 years—half the national average.[2]

Additionally, there are broader societal impacts. Housing discrimination reinforces social and economic inequality. Homeownership, a key driver of wealth-building, remains out of reach for many marginalized groups. Further, gentrification pushes low-income families out of their neighbourhoods and into precarious living situations. These effects not only have immediate material consequences but also long-term generational impacts.

Education and employment opportunities are also impacted. Housing insecurity makes it harder for students to focus on school and for workers to maintain stable jobs. The mental toll of housing discrimination, which includes stress, anxiety, and trauma, further compounds these challenges.

[2] Charity Intelligence Canada, *Homeless in Canada* (2023) at 8, online: <https://www.charityintelligence.ca/images/Ci-Homeless-in-Canada.pdf>.

ONLINE PANEL SURVEY

KEY RESULTS

PRA conducted an online survey using a national panel, gathering responses from 2,061 respondents from March 12 to 21, 2024. The purpose of this survey was to gather consumer responses about barriers to housing. The section below presents the key findings, followed by a section which summarizes results by key demographic groups.

BARRIERS EXPERIENCED

When asked to describe any barriers they or their family have experienced qualifying for a mortgage, about 12% were able to describe a barrier, with the most common barrier being *a lack of money or income* (6%).

When provided a list of barriers, a proportion similar to when respondents identified their own barriers was found; in this case, about 15%. Two barriers stood out amongst the group – *financial history* and *employment status*.

Amongst those currently renting, 12% identified a barrier that prevented them from qualifying, most often *lack of money/income* and *having pets/animals*.

When provided a list of barriers, substantially more renters identified a barrier – 25% in this case. Three barriers stand out – *pet ownership* (10%), *employment status* (9%), and *financial history* (8%).

Amongst the barriers experienced, respondents are slightly more likely to have experienced them from *landlords* (76%) than *property management companies* (69%).

Among those currently renting, 34% have experienced some mistreatment from landlords, including 20% who have *seen an increase in rent above inflation*.

Overall, 11% have had some experience with a lack of adequate housing, most commonly *having to couch surf or stay with family or friends in-between homes*.

Overall, slightly more than one in four respondents have *had trouble finding affordable housing to rent* or *housing that fits their needs*, including about 1 in 10 who have experienced this in the past year.

CURRENT HOUSING SITUATION

About two thirds of respondents own their home, while one quarter rent and another 1 in 10 live with family or friends.

The typical household pays just over $1,400 for their monthly rent, while the typical homeowner pays about just under $900 for their monthly mortgage payments.

Respondents were asked to rate their level of agreement with 12 statements about their current housing situation. The most concerning statistics are that 37% agree that *finding housing that fits their needs is stressful*, 23% agree *that they have had to cut down on necessities to pay for their housing,* 22% disagree that *what they pay for housing allows them to save money for other things in life,* and 21% agree they *have had to take on additional employment/work to help pay for housing*,

When asked for ideas or solutions to help all Canadians find safe and affordable housing, almost 4 in 10 were able to put forth an idea, with the most common response to *simply build more homes or more affordable homes* (6%).

Results by Key Demographic Groups

This section summarizes results by key demographic groups to assess the key barriers and impacts as they relate to housing.

- **People with mental health conditions -** Those with mental health conditions tend to have the least positive experiences when it comes to housing, as they tend to be most likely to report barriers and issues with housing. In fact, they tend to report the highest levels of barriers for almost half of the questions in the survey.
- **2SLGBTQIA+ -** People who identify as 2SLGBTQIA+ also are a group that tends to experience barriers related to housing at rates much higher than their counterparts. Areas that tend to stand out in the survey are barriers related to gender and sexual orientation, as well as financial history. In addition, they are also the most likely group to have experienced eviction.
- **Person with a disability -** Those with a disability also tend to face a number of issues related to housing, typically associated with feeling discriminated against due to their disability.
- **Children** - Those with children, specifically those who identify as a single parent, tend to have a number of issues with housing, and tend to have faced more barriers related to renting.
- **Indigenous** - Indigenous respondents tended to have barriers related to housing and renting higher than many groups (other than those listed above), and were most likely to have experienced staying in a shelter.
- **Attending post-secondary** - Those who are attending post-secondary tend to experience personal issues related to housing, and their impacts on their finances, as they are most likely to indicate that they have to work extra to pay for their housing or have had to cut back to afford housing.

- **Household income -** Somewhat surprisingly, there were not many differences amongst groups by household income, with those in the lowest household income group more likely to experience barriers related to getting a mortgage than those in higher income brackets.
- **People in household** - Those with more people in their household experience barriers related to housing, often with those with 4 or more people experiencing barriers more often, especially with barriers related to renting.
- **Region -** Region within Canada did not seem to play a major role amongst respondents; however, there was some indication that those living in Atlantic Canada or in northern Canada did tend to have more instances of difficulties with housing than other regions.
- **Education -** There was some evidence that those without post-secondary education experience barriers renting or owning a home than those with post-secondary; however, typically not to the same extent as some other groups.
- **Age -** Age did not seem to play a significant role in survey responses, with only a few differences by age, most notably in young people *finding affordable housing* or *housing that meets their needs*.
- **Gender** - There were very few differences between men and women and their housing experiences. The only difference found in the survey was that women were rated *finding affordable housing* or *housing that meets their needs* as more difficult than men.
- **English as an additional language** - Those who speak English as an additional language did identify barriers related to mortgages and renting. These populations generally experience barriers more often than their English speaking counterparts, although no single barrier stands out.
- **Visible minority** - Similar to those who speak English as an additional language, those who identify as a visible minority tend to face more barriers than their counterparts when it comes to renting or home ownership; however, no single barrier stands out.
- **Newcomers** - There was not much evidence in the survey to indicate that newcomers experience housing barriers to any higher degree than those born in Canada, as the only difference was that those born in Canada were more likely to have experienced a lack of housing at some point in their life more often than those born outside Canada.

PARTICIPATORY FIELD RESEARCH

PRA was engaged by CAC Manitoba to conduct research with up to 10 individuals looking for rental housing in Canada. Participants were invited to engage in their housing search and then meet with interviewers to respond to pre-determined interview questions as well as to share their own observations. This approach was informed by participatory research principles, including the idea that participants bring their unique knowledge and experience to the discussions with researchers, and the discussions are a space to reflectively process their experiences in the field (housing search activities).

The table below provides a high-level overview of the participants and the barriers faced that may impact housing.

Table 1. Participant Demographics

Demographics/barrier	**Number of participants with barrier**
With children	6
Mental health issue	5
Born outside of Canada	3
2SLGBTQIA+	3
Student	3
Disability	3
Indigenous	2
Visible minority	2
Aged out of foster care	0

Ten individual case studies were compiled by the interviewers based on what interviewers heard from participants about their housing search experiences. They present 10 unique stories representing consumer experiences across Canada and can be found appended to this report.

Ultimately, only one of the 10 participants was successful in securing new housing during the time of the study. Nine of the 10 participants were not able to find new rental accommodations within the timeframe of the research. For one of the nine, participant #10, this was due to having very specific criteria in his housing search.

The remaining 8 participants experienced numerous barriers and challenges in their housing search. Four participants expressed frustration about experiencing discrimination regarding the following: pets (4); mental health issues (3); source of income being social assistance (2); 2SLGBTQIA+ (2); large family (1); criminal history (1). All 8 mentioned that affordability was an issue. They talked about having to look at options that did not include all of the elements they would like to have in a home, such as locations with longer commutes, fewer amenities and smaller apartments, locations that they deemed less safe, or even homes with makeshift bedrooms or advertisements for shared accommodation. In the end, most decided to stay where they were because rental prices were high and the options they found were worse than their present conditions. Participants spoke about finding few listings in their price range, difficulty in obtaining responses to inquiries, and/or having to submit an application (including a credit check) before viewing an apartment. Many shared about how stressful the housing search process was for them and quite a few indicated they were not feeling hopeful about improving their housing situation.

Looking at the experiences of the participants overall, affordability is a major challenge. The participant who was able to find a new apartment with relative ease and the participant who decided to wait because he had identified a potential rental under construction were both relatively high-income earners compared to most of the other participants. The remaining participants (some with really low incomes) were more financially constrained, forcing them to look at less desirable options (smaller, less safety, not as accessible, poorly maintained or substandard conditions, longer commutes, etc.). As one participant so aptly remarked,

> *"People with the best income, the most money and the best credit score are the ones that are going to get the housing, and for anybody else that's looking, we're expected to take what's left over. And be happy- even if it's unsafe- and be thankful. It's the bottom of the barrel, but hey, that's what you're good enough for. So here, take it." (P8)*

FOCUS GROUP: A FOLLOW-UP VIRTUAL DISCUSSION WITH HOUSING SEARCH PARTICIPANTS

As part of its research to assess housing discrimination in Canada, PRA conducted a final virtual discussion with participants from the housing search interviews. The purpose of this session was to afford housing search participants and opportunity to share their field research experiences and discuss potential recommendations to address any housing barriers encountered. Five of the ten participants were able to participate.

IMPACT OF HOUSING COSTS ON FINANCES

Most participants said that their housing costs have at least some impacts on their day-to-day lives. Many said that their housing costs are 30% to 40% of their income, which leaves them with less money to cover other expenditures. A higher-income participant noted that his rent was 40% of his income, and talked about minor sacrifices such as things like delaying the purchase of a new vehicle. Other participants with lower incomes and more constrained budgets spoke of not being able to purchase necessities. Some participants said that the biggest impact is on food, and often they may have to go without buying groceries they need and simply consume whatever food they have available for a few days, which may not be healthy or filling. Also mentioned were the health impacts of not eating fresh food or being able to afford medications.

- *"The rent is that high. My fridge is empty." (P1)*
- *"70 percent of our income goes to rent, and that should not be." (P1)*
- *"As a single mom with a part-time income, the rent is edging to 40% of my monthly income. I would say that I provide everything for my kid that she needs, but I will do that at my own expense. So, if she needs food, I'll reduce my food." (P5)*

One participant spoke about not being able to save money because of the cost of their housing, leaving them concerned about having to pay for emergency expenses when they arise, such as car expenses. Another participant said that all their money goes to their day-to-day expenses, leaving them without money to pay for items that might not be considered necessities and that not having those additional aspects negatively impacts the quality of life.

BARRIERS

By far the most common barrier participants face is finding safe and appropriate housing within their housing budget. Most indicated that housing that meets their needs is often beyond their budget, which means they have to accept housing that is problematic. Problems include housing that is unsafe (or in neighborhoods that are deemed unsafe), in disrepair, or lacking key amenities (e.g., laundry, parking, access to public transportation, etc.).

Discrimination

Participants spoke about some of the experiences they have had feeling they have been discriminated against when it comes to housing.

- **2SLGBTQIA+**. Two participants mentioned that they have felt discriminated against because they are women in same-sex relationships, and that male landlords have a tendency to discriminate against them – *"I do believe there's quite a bit of homophobia in the community and because I am queer and have a same gender partner, I do believe that when we disclose that we encounter people who aren't interested in renting to us or in some occasions people who are looking at it predatorily. It's a little uncomfortable for me to be in that situation where I feel like we need to disclose it, but people aren't necessarily receptive to it. (P3)*
- **Sources of income**. Three participants spoke about feeling discriminated because of their income. One participant said they felt discriminated against because they are on social assistance and they feel they have been turned down because of it. *"There's a stigma here where if you're on assistance, you're lazy, you're dirty. They don't know I'm on it (social assistance for persons with disabilities) because of a disability." (P3*). Another participant is self-employed and says she often has difficulties meeting requirements to prove her income because she does not have a T4 or paystub she can easily provide. *"That is actually a barrier to renting because when you're self-employed and you're trying to rent, they require more paperwork to prove your income." (P5*). One participant said that they had difficulty finding new housing when they had lost their job and could not provide verification of income.
- **Credit checks.** One participant mentioned that multiple applications for housing, which require a credit check, may negatively impact a person's credit score.

As also indicated by the housing search interviews, intersecting identities resulted in compounded barriers for participants. A few participants experienced multiple barriers that involved discrimination. For example, the participant who was self-employed also has a child living with a disability, which meant she could only work part-time. Two participants experienced discrimination due to both sexual orientation and source of income, while living with disabilities. One also experienced additional barriers, such as finding housing which would accept her support animal.

Sources of Barriers and Discrimination

When asked if they faced these barriers and discrimination more so from property management companies or small landlords, participants generally felt that they faced it more often from small landlords primarily because property management companies tend to have application processes that are more streamlined and consistent, whereas small landlords vary in how they accept or

process applications. They also found recourse for issues was more accessible with large management companies with established process and dedicated teams, versus individual landlords who might not be as responsive or accommodating.

Suggestions for Policy and Government

When asked for policies that governments in Canada could enact to assist people with housing, participants had a few suggestions, such as a government-run website that all landlords would have to use, national or provincial rent control policies that stop landlords from increasing rent beyond inflation; government-regulated pet policies for tenants, and advocacy for tenants, particularly for vulnerable persons (e.g., persons living with disabilities, persons living on assistance).

> *"Somebody who can help you through the system, who can advocate on your behalf, who knows the rules and the laws. Somebody who can be your voice when you don't have one." (P3)*

Rent Geared to Income

Participants were somewhat positive about the idea of having rent-geared-to-income housing and thought it would be reasonable to have the cap as 25% to 30% of their income.

Key Stakeholder Interviews

Interviews with stakeholders revealed that current housing issues are intertwined and embedded within economic, structural and systemic issues. Barriers to safe, adequate and affordable housing occur on many levels and intersect with each other. Limited incomes, the high cost of housing, discrimination and systemic poverty interact to create multiplicative barriers to housing. Marginalized groups and low-income Canadians are particularly affected, and often experience overlapping barriers and forms of discrimination.

Affordability Barriers

Affordability is a primary and overarching issue, particularly for renters, who often earn very low incomes and therefore have constrained budgets. Dues to limited housing supply and rising costs, many Canadians, particularly low-income renters, are priced out of market-rate rentals. Construction costs are rising, in part due to high development costs passed onto buyers or renters. The existing supply of affordable housing options is insufficient. Financialization of the housing market further diminishes affordable housing stock and encourages a trend towards demolishing existing affordable housing and replacing this with new market-rate high-rise housing.

Limited affordable housing options leave many vulnerable individuals and families with little choice. Many live in poor housing conditions or situations of overcrowding, with multiple families living in small units or homes with makeshift rooms. Such conditions can have negative impacts on mental and physical health issues. Frequent moves when rents are raised or in cases of renovictions create instability.

> *There is a section of people who are just completely outside of the housing it's just not possible unless we have deeply affordable community housing which is becoming less and less (available). There's a growing segment of the population that can't access affordable housing but then the supply is shrinking at the same time. (KS2)*

Surprisingly, respondents also identified middle-class families and professionals as groups which are increasingly feeling the impacts of housing affordability, along with many of the attending pressures and hardships.

Extent of Housing Discrimination Across Canada

A review of responses indicated that interviewees consider housing discrimination to be a widespread issue across Canada, affecting groups such as Indigenous peoples, racialized communities, immigrants, 2SLGBTQIA**+** individuals, low-income families, and people with disabilities. Common forms include refusal to rent, biased and unfair treatment during tenancy, and unethical practices like

unsafe housing conditions or illegal evictions. Discrimination can often subtle, such as landlords rejecting applications based on ethnicity, income level, or family status.

WHO IS IMPACTED?

Interviewees noted that renters in general are more vulnerable to housing discrimination. Low-income and vulnerable populations who frequently rent, are vulnerable to economic discrimination and bias on multiple levels. Structural issues such as lack of available safe and affordable housing, lack of culturally appropriate housing, and poorly maintained social housing and systemic poverty and marginalization magnify the effects of discrimination. The impacts include limited housing options, financial hardship, segregation and isolation in less safe neighborhoods, negative physical and mental health impacts, risk of exploitation by unscrupulous landlords, and risk of homelessness.

DISCRIMINATION CREATES COMPOUNDED BARRIERS

Discrimination and bias against specific marginalized groups creates additional and compounded barriers. Systemic racism and higher rates of poverty further exacerbate barriers to adequate and affordable housing. Marginalized groups such as racial or ethnic minorities, newcomers, or those with mental illness or addictions particularly face specific prejudices which cause housing barriers, and Indigenous individuals and communities face higher levels of housing discrimination than other groups. These barriers can lead to substandard and/or unsafe housing conditions, and situations in which landlords become more selective and are able to exercise biases when choosing tenants.

> *I think there's unspoken racial overtones in the rental market. (KS11)*

Within the wider context of a lack of affordable housing options and a competitive rental market, renters in Canada who encounter discrimination face compounded barriers to accessing safe and affordable housing. Structural issues such as lack of available safe and affordable housing, lack of culturally appropriate housing, and poorly maintained social housing create competition in the housing market and reduce options for groups experiencing housing discrimination.

INDIGENOUS PEOPLES DISPROPORTIONATELY IMPACTED

While there were many groups identified by key stakeholders as being impacted by housing discrimination, Indigenous persons and communities are were identified as being disproportionately affected by housing issues such as lack of affordable housing, discrimination, overcrowding, poor living conditions, homelessness and systemic barriers. Indigenous people experience higher rates of homelessness due to systemic barriers and lack of culturally appropriate housing, ongoing emotional and psychological harm from stigma and rejection, and the loss of traditional communal living practices.

A lot of [Indigenous] people will never get the chance in their lives to own a house they will never get the chance in their lives to have a lease (KS4)

A lot of the property owners and managers don't understand that Indigenous way of living, that holistic way of being…the kind of relationships that are within the Indigenous cultures …that togetherness.(KS4)

Need for Responsive and Holistic Housing Policies

Interviewees emphasized the importance of coordination between sectors for effective housing solutions, and stressed the need for policies that are responsive to the needs of individuals and communities. Tailored solutions and wraparound support, including for advocacy, mental health and addictions and finances, could help vulnerable individuals and groups as well as prospective landlords in an essential way. Many advocated for income supports for finically-insecure consumers, as well as a housing first-approach. Interviewees also pointed to the dangers of siloed responses to the root causes and issues surrounding access to housing and housing discrimination for housing insecurity, and expressed the need for collaboration across sectors.

Basic income is a really big one. If we can address poverty we can address so many things.(KS2)

We need to get really serious about housing first as a strategy.(KS10)

Conclusion

Barriers to safe and affordable housing in Canada are numerous interconnected at all levels-economic, structural and systemic. Financial barriers to affordable housing in Canada disproportionately affect low-income and marginalized consumers in the rental market but also, to some extent, middle-class and professionals. Unaffordability of market housing and a shortage of affordable housing increase competition in the rental market.

Housing discrimination is seen as a widespread issue in Canada, affecting marginalized groups such as Indigenous peoples, immigrants, 2SLGBTQIA+ individuals, low-income families, and people with disabilities. Often these groups are already experiencing financial barriers. For consumers who experience multiple vulnerabilities, discrimination in an already competitive housing market serves to multiply barriers. Redress is ineffective. As housing barriers for low-income and marginalized consumers have their roots at multiple levels-individual, community, structural and policy- the solutions require intersectoral collaboration and policy reforms at all levels.

CANADIAN JURISDICTIONAL SCAN

OVERVIEW

The research team also conducted a high-level jurisdictional scan of approaches to addressing housing barriers in Canada. This study considered select provinces as well as approaches taken at the national level. By reviewing legislation, regulations and policies related to barriers to housing, the research team identified relatively consistent approaches across the country. In most provinces, these included human rights statutes prohibiting discrimination in the provision of housing, legislation, government funding and tax incentives promoting affordable housing, and provincially-owned social housing supply.

Importantly, similarities in approaches taken by the non-profit sector across Canada suggests the presence of consistent gaps and failures in government housing programs. The priorities of the non-profit sector, which appears to most commonly work to support marginalized Canadians, indicate that similar populations across the country face the same barriers to safe, adequate and affordable housing.

The Canadian jurisdictional scan sought to identify approaches taken to addressing barriers to safe, adequate and affordable housing across Canada.

This exercise identified relative consistency in approaches taken by governments across Canada. It also identified near-consensus in the non-profit sector on gaps left by government supports that needed to be filled, and the populations most acutely impacted by those gaps.

On the basis of the results of the literature review and insight from key informant interviews, the research team identified British Columbia, Manitoba, Ontario, Quebec and Nova Scotia as provinces inviting closer scrutiny, as well as initiatives at the national level.

For each jurisdiction surveyed, databases of legislation and regulations were reviewed for references to housing; from which results were reviewed for relevance to the subject matter of the research project. Approaches by non-profit organizations were also collected by key-word search and assessed for relevance to the subject matter of the project. While not designed to be a comprehensive review, the examples of approaches provided from each jurisdiction provide insight to approaches, models and options available, trends in the sector across Canada, and shortcomings still to be addressed.

FINDINGS: LEGISLATION, REGULATION AND GOVERNMENT POLICY

Governments across Canada approach barriers to housing discrimination and barriers to safe, adequate and affordable housing in a relatively consistent manner.

First, provincial governments in jurisdictions reviewed share three common elements in their approaches to addressing barriers to housing.

For example, provincial governments in jurisdictions reviewed have enacted relatively consistent statutory human rights protections that prohibit discrimination in the provision of rental housing. These laws are designed to protect members of minority groups who possess specific protected characteristics from discrimination in accessing shelter.

Social housing programs are also common in Canada, alongside rent supplement funds to facilitate access to the private market. These models vary widely, including with private partnerships, subsidies targeting certain populations, and various connections to parallel social benefit or income supplement programs. However, the consistent theme demonstrates that government-owned housing and government-subsidized access to the rental market is a common approach to overcoming barriers in Canada.

Third, to the extent possible within their jurisdiction and authority, governments across Canada are demonstrating efforts to increase the supply of housing to address persistent shortages. These efforts include adjustments to zoning laws to facilitate new construction and financial incentives for the inclusion of low-income options in new housing builds. The federal government appears to be leading this effort with multiple initiatives, funds and subsidies to increase the supply of available housing, including in First Nations.

Finally, the non-profit sector across Canada appears to reinforce the findings of the literature review conducted for this project. That exercise identified the disproportionate impact of barriers to housing on vulnerable and marginalized populations, including low-income Canadians, racialized Canadians, Canadians with disabilities, and single-parent families.

The Non-Profit sector across Canada is working to address unmet needs left by gaps and shortcomings in government approaches to addressing barriers to housing. This includes supporting transitions from homelessness to being housed, providing emergency shelter access for those without access to other housing, and providing and improving access to housing for those with acute needs due to low income, disability, addiction and other factors.

Importantly, the non-profit sector targets the same populations identified in the literature review as disproportionately facing barriers to housing. These include women, racialized populations, those living with disabilities, families and single-parent families, Indigenous peoples and those with low incomes.

INTERNATIONAL JURISDICTIONAL SCAN

The review of legislation, policy and non-governmental approaches to addressing housing barriers in select international jurisdictions identifies multiple interventions.

The research team identified Finland, Austria, the United Kingdom, the United States, and Singapore as inviting scrutiny for purposes of this project, and each presents initiatives and strategies potentially valuable for consideration in Canada.

KEY FINDINGS BY JURISDICTION

Finland's "Housing First Model" stands out for its success in reducing homelessness through permanent housing solutions rather than temporary shelters. By prioritizing immediate, independent housing alongside wraparound supports, Finland has cut homelessness by 75% since 1990. Critical elements include:

Legislative backing through the 2008 *National Housing Strategy*.

Scattered-site housing to prevent stigmatization.

Extensive subsidy programs that provide up to 80% of housing costs for low-income individuals.

Efficient housing development processes with minimal delays for acquiring construction licenses, which ultimately reduce costs for consumers.

Austria's Social Housing System, particularly in Vienna, demonstrates how large-scale public housing can stabilize markets and prevent displacement. Nearly 60% of Viennese residents live in subsidized housing, with policies designed to keep rents affordable across income levels. Key lessons include:

Mixed-income social housing to avoid segregation.

Anti-renoviction measures, such as subsidies for tenants facing post-renovation rent hikes.

Revolving funding models, where repaid developer loans finance new affordable units.

The United Kingdom's centralized anti-discrimination laws, like the *Equality Act 2010*, provide protections against indirect discrimination, addressing policies that disproportionately harm marginalized groups. The UK also maintains a larger social housing sector (17% of households vs. Canada's 3.5%), with rents pegged to local market rates rather than income.

The United States offers insights into market-driven solutions along with stronger Federal programs:

Zoning reforms (e.g., Minneapolis's elimination of single-family zoning).

Tax incentives to spur private development of affordable housing.

Preventative measures to eliminate housing discrimination (e.g., undercover testing by government agencies to detect landlord discrimination).

Stronger penalties for violating housing discrimination legislation

Greater statistical data and reporting of housing discrimination issues (especially relating to discrimination in mortgage lending)

Singapore's state-led housing equity model ensures 90% homeownership through long-term leases in government-built flats. Innovative policies include

Ethnic integration quotas to prevent segregation.

Modular construction to accelerate development.

Land value capture, where state ownership of land funds public services.

Gaps in the Canadian Context

While Canada has adopted elements of these models, such as Housing First, zoning reforms and anti-renoviction measures, the degree of implementation remains insufficient. Beyond the adequacy of current approaches, additional shortcomings include:

Underinvestment in social housing (only 3.5% of stock).

Provincial disparities in program enforcement or access.

Slow permitting processes, delaying affordable housing projects.

Conclusion

Housing discrimination persists in Canada due to a variety of reasons, including historically inconsistent policies, market pressures, and systemic biases. However, international examples prove that long-term investments, strong federal programs, and cross-sector collaboration can reduce barriers.

DISCUSSION

The research results point to barriers to safe, adequate and affordable housing in Canada which are pervasive and rooted in economic, social-structural and systemic issues. While marginalized groups such as low-income consumers, those on social assistance, Indigenous peoples, newcomers, racialized communities, and persons living with disabilities are disproportionately impacted by affordability barriers, middle-class and professional individuals and families are also increasingly being impacted in a housing landscape where affordable housing is in short supply. Housing discrimination is widespread in Canada, mostly impacting many of the marginalized groups who already experience financial exclusion, compounding housing barriers and the impacts of housing insecurity.

FINANCIAL AND SYSTEMIC BARRIERS

Rising housing costs and the financialization of housing[3] pose barriers to home ownership. Renters face the daunting task of securing housing in a very competitive rental market, and bear the brunt of increasing costs, either via increased rental costs for newer construction or competition for existing but insufficient safe and adequate housing options. The competition for housing places the most vulnerable consumers in the least optimal position for securing housing at a time where affordable housing options are shrinking due to lack of investment and gentrification, leaving low-income and systemically marginalized Canadians in inadequate, unaffordable- and sometimes unsafe -housing conditions.

DISCRIMINATION

Evidence arising in the research indicates that housing discrimination is widespread across Canada and occurs at various stages of the housing process, from pre-rental screening (like credit checks and income requirements) to post-rental issues (like evictions or blacklisting), and is fueled by the low supply of affordable housing. In a competitive rental market, landlords can screen for higher-paying tenants and exercise bias by choosing or discriminating against tenants based on personal prejudice. Low-income individuals and families, particularly those on social assistance, face not only financial barriers but discrimination as well. Marginalized groups are systemically excluded via barriers to employment and required income levels. Vulnerable consumer groups such racialized individuals and families, Indigenous peoples, immigrants, individuals from the 2SLGBTQIA+ community and persons with disabilities face exclusion on multiple levels- financial exclusion, systemic racism and discriminatory treatment from landlords.

[3] The "financialization" of housing means that housing is treated as a commodity – a vehicle for wealth and investment – rather than a human right and a social good for people and communities. https://www.chrc-ccdp.gc.ca/individuals/right-housing/financialization-housing#:~:text=The%20"financialization"%20of%20housing%20means,good%20for%20people%20and%20communities.

While avenues for legal redress exist, complaint processes are complex, time-consuming and often result in decisions that favour landlords, who have more resources. Discrimination is often subtle and difficult to prove. Renters may also fear retribution or simply not have the financial, time or information resources to report incidents of discrimination. These legal, policy and resource gaps reinforce barriers to affordable housing as they are least accessible to those who potentially most need to avail themselves of redress in instances of housing discrimination.

IMPACTS

As clearly indicated in the research, the impact of housing discrimination, particularly in the current context where housing costs are high and supply is low, is extensive and reinforces cycles of poverty and inequity. On an individual level, discrimination causes stress, mental and physical health impacts, financial hardship and housing instability. For some, risk of homelessness is increased, which in turn further works to limit access to mental and physical health services. These impacts reinforce inequality by creating barriers to home ownership and wealth-building opportunities, and perpetuate generational poverty cycles which limit education and employment opportunities. Vulnerable groups such as low-income Canadian consumers, social assistance recipients, indigenous peoples, immigrants and racialized groups may find themselves in exploitative rental circumstances or segregated in unsafe and/or underserviced communities, which work to further reinforce and perpetuate a dynamic of economic and social exclusion.

NEEDS

The needs of the groups identified as facing both affordability and discrimination barriers to safe, adequate and affordable housing are many, varied, and occur at all levels. Low-income individuals and families facing housing insecurity need safe, affordable housing in order to meet their need for shelter and other basic essentials like groceries and medication. This could be accomplished via a housing-first approach that includes wraparound supports (education, mental health, job training, tenant advocacy) for vulnerable individuals and groups, particularly those with mental health challenges and complex needs. These supports would be particularly important for those who are experiencing stress, anxiety, and trauma in response to housing discrimination.

Rent geared to income capped at 25%-30% and emergency financial assistance, alongside increased levels of advocacy to improve housing stability and support tenants in cases of housing discrimination are critical. Strategies to reduce gentrification and policies to create culturally safe and appropriate housing that preserve traditional living practices, particularly for Indigenous peoples, are needed.

On a wider level, policies to reduce segregation and ensure equitable access to safe neighbourhoods and resources are needed, as are stronger enforcement mechanisms and more timely redress in

cases of housing discrimination. Greater government investment in building more affordable housing and zoning reforms to facilitate construction of appropriate housing are also needed to accelerate the development of affordable housing.

International experience shows that strong social housing programs are valuable tools for combatting barriers to safe, adequate and affordable housing. Where widely available and/or available on a low-barrier basis, public housing has demonstrably reduced homelessness rates and mitigated discriminatory barriers more prevalent in the public housing market. Greater investment in social housing programs in Canada is needed to increase access to affordable housing options.

Conclusion

In conclusion, the research points to a growing trend towards unaffordability and housing insecurity for the most vulnerable Canadians. Marginalized groups faced added impacts due to discrimination, and those who experience multiple forms of marginalization face compounded housing barriers. These barriers have complex roots at the economic, social, structural and systemic levels. Solutions must therefore be drawn from an acknowledgement of the intersecting issues impacting Canada's most vulnerable consumers.

The opportunities to reverse this trend are abundant. Policy reform and increased funding for the construction and provision of affordable housing has the potential to ease financial pressures on renters and reduce competition for housing, which in turn can provide low-income consumers with more options and render them less vulnerable to discrimination and exploitation. Increased income and government support via universal minimum income and higher (adequate) levels of social assistance would reduce financial pressure. Increase funding for support and advocacy would also work to ensure higher levels of housing stability. Increased investment in public housing provides also provides clear pathways to stabilized housing markets, transitions out of homelessness, and more affordable rents across market segments.

When we think of overall quality of life, housing must be restored to the same level of critical importance as education, mental and physical healthcare and community enrichment in order to gain a true measure of a population's health and wellness. Everyone deserves a home of one's own. A place for happiness, wellness and personal enrichment. With this important aim in mind, we present the following section, where we offer several recommendations for actions and changes at the individual, structural, and systemic levels.

Final Recommendations

INDIVIDUAL

Tenant Protection & Stability

- Implement long-term rental guarantees, including life leases.
- Prevent renovictions and short-term lease exploitation.
- Streamline landlord-tenant board processes to reduce backlogs.
- Reform blacklisting practices and eliminate discriminatory rental history databases.
- Offer flexible rent payment options (such as rent-splitting) and direct-to-landlord payment systems.

Legal Enforcement & Accountability

- Provide free or subsidized legal aid for tenants facing discrimination.
- Enable class action or group complaints for systemic discrimination.
- Educate tenants and landlords on rights, responsibilities, and discrimination laws.
- Mandate anti-discrimination and cultural competency training for landlords.
- Simplify and improve complaint mechanisms for tenants facing discrimination.
- Enforce anti-discrimination laws in rental and housing markets, including covert practices.

Support Services & Programs

- Provide rental subsidies tied to market rates (e.g., provincial rent assistance programs).
- Provide rent-geared- to income options (25-30%)
- Expand financial aid for rent arrears and eviction prevention.
- Develop wraparound supports, including mental health, addiction, and harm reduction services.
- Fund tenant advocacy organizations and legal aid for housing disputes.
- Offer basic or universal income or increased social assistance to reduce financial discrimination.
- Provide support for rental history and credit-building programs for unhoused populations.

STRUCTURAL

Affordable Housing & Housing Supply

- Build more non-profit, co-op, public, and modular housing units.
- Implement policies to counter the financialization of housing and prioritize housing as a social good.
- Implement rent control policies, including limits on rent increases across all units.
- Ensure deeply affordable community housing targeted to the lowest-income groups.
- Set clear definitions and benchmarks for affordability across regions.
- Expand multi-bedroom and family-sized housing, especially in safe neighborhoods.
- Simplify zoning laws and reduce development charges to encourage construction.
- Support rent-to-own programs to transition tenants to ownership
- Increase funding for affordable housing in rural and remote areas.
- Address infrastructure gaps and provide support services in rural and remote areas.

Community & Cultural Inclusion

- Develop targeted and culturally appropriate housing for Indigenous, racialized, and immigrant communities.
- Expand supportive housing for individuals with mental illness and survivors of intimate partner violence.
- Support communal and intergenerational housing for Indigenous and large families.
- Fund trauma-informed and culturally safe housing programs.
- Create LGBTQ+ safe housing networks and anti-bias education.
- Involve vulnerable groups in housing policy design and decision-making.
- Promote community acceptance of affordable housing developments to reduce NIMBYism.
- **P**olicies on pets should be regulated for consistency and not left up to individual landlords to decide if or what type of pets are allowed in rented homes.

SYSTEMIC

Combat Economic Discrimination:

- Increase social assistance and rent subsidies to align with rising housing costs.
- Regulate tenant screening practices to prevent exclusion based on income, credit history, or social assistance status.
- Promote Equity in Homeownership by addressing racial biases in mortgage lending and housing appraisals.
- Develop programs to increase homeownership rates among marginalized groups.

Legal Enforcement & Accountability

- Strengthen and enforce anti-discrimination laws in housing.
- Create a "bad landlord" registry to track repeated violators.
- Develop inclusive housing policies that accommodate marginalized groups, such as persons with disabilities, racialized communities, and gender-diverse individuals.
- Mandate accessibility standards for housing design.
- Increase funding for human rights commissions and tenant boards.
- Strengthen the role of the Federal Housing Advocate with binding powers.

Public Awareness & Advocacy

- Launch public education campaigns to reduce stigma around public housing.
- Promote housing as a public good rather than a commodity.
- Encourage mixed-income and inclusive communities to foster integration.
- Promote diverse neighborhoods through anti-segregation policies.
- Work to prevent exclusionary zoning, and NIMBYism through coordinated efforts between federal, provincial, and municipal agencies.
- Educate landlords and property managers on anti-discrimination laws.
- Train housing providers on inclusive practices for marginalized groups

Research, Data, and Strategy

- Mandate data collection on housing discrimination and inequities.
    - Conduct regular audits of housing discrimination practices.

    - Collect disaggregated data to identify and address disparities.
- Create national or provincial rental databases as a resource for renters and policy makers
- Use evidence-based policymaking through regular reporting and audits.
- Encourage cross-sector collaboration between housing, health, and social services.
- Coordinate federal, provincial, and municipal housing strategies with human rights frameworks.
- Track rental practices through proactive monitoring and audits.
- Incentivize inclusive housing development via tax breaks and subsidies.

Glossary of Terms and Acronyms

KS. Key Stakeholder. This acronym is used to refer to the people interviewed as part of the key stakeholder interviews

P. Person. This code used to refer to field research and virtual discussion participants

Financialization. The "financialization" of housing means that housing is treated as a commodity – a vehicle for wealth and investment – rather than a human right and a social good for people and communities. https://www.chrc-ccdp.gc.ca/individuals/right-housing/financialization-housing#:~:text=The%20

Housing Discrimination. "There is no uniform definition of "housing discrimination" in Canada, which can make it difficult to determine its full impact. The following definition may be relied up on for the purposes of this report: "Housing discrimination consists of any behaviour, practice, or policy within the public or market realm that directly, indirectly, or systemically causes harm through inequitable access to, or use and enjoyment of, housing for members of social groups that have been historically disadvantaged."

APPENDICES

The following Appendices are attached to this report:

APPENDIX A – LITERATURE REVIEW

APPENDIX B – ONLINE PANEL SURVEY REPORT

APPENDIX C– PARTICIPATORY FIELD RESEARCH REPORT

APPENDIX D– FOCUS GROUP-DISCUSSION CIRCLE REPORT

APPENDIX E – KEY STAKEHOLDER INTERVIEW REPORT

APPENDIX F – CANADIAN JURISDICTIONAL SCAN REPORT

APPENDIX G – INTERNATIONAL JURISDICTIONAL SCAN REPORT

APPENDIX H – ONLINE PANEL SURVEY QUESTIONS

APPENDIX I – PARTICIPATORY FIELD RESEARCH RECRUITING GUIDE & INTERVIEW QUESTIONS

APPENDIX J – FOCUS GROUP DISCUSSION CIRCLE GUIDE

APPENDIX K– CASE STUDY REPORT 1

APPENDIX L– CASE STUDY REPORT 2

APPENDIX M– CASE STUDY REPORT 3

APPENDIX N– CASE STUDY REPORT 4

APPENDIX O– CASE STUDY REPORT 5

APPENDIX P– CASE STUDY REPORT 6

APPENDIX Q– CASE STUDY REPORT 7

APPENDIX R– CASE STUDY REPORT 8

APPENDIX S– CASE STUDY REPORT 9

APPENDIX T– CASE STUDY REPORT 10