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# DANGEROUS DISRUPTIONS TO HOUSING

The COVID-Related Experiences of  
People Living with Poverty in Rural  
and Small Urban Communities in  
Southern Ontario



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**Written by:** Laura Pin, Leah Levac, Erin Rodenburg, and Kelly Hatt.

**Reviewed by:** Amanda Buchnea, Belinda Leach, Mary-Jane McKitterick, Dominica Mcpherson,  
Cory O'Handley, Kate Parizeau, and Deborah Stienstra. **Designed By:** Victoria Barnett

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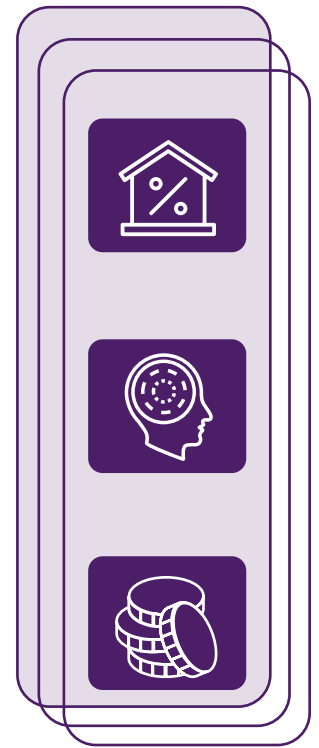
# DANGEROUS DISRUPTIONS TO HOUSING

## The COVID-Related Experiences of People Living with Poverty in Rural and Small Urban Communities in Southern Ontario

People living with poverty are experiencing the COVID-19 pandemic in complex and interconnected ways.<sup>1</sup> This factsheet shares what people living with poverty have to say about the impacts of the pandemic on finding, accessing and maintaining adequate, affordable housing during the pandemic.<sup>2</sup>

### Key Takeaways

- Loss of income has put many people living with poverty at risk of losing their housing during the COVID-19 pandemic.
- A shortage of adequate, affordable housing has created enduring barriers to housing access for people receiving social assistance and impacted the health of people living with poverty during the pandemic.
- For participants experiencing homelessness (both episodic and ongoing), the COVID-19 pandemic made it more difficult to obtain housing.



## COVID-19 and People Living with Poverty: An Intersectional Livelihoods Approach

Living with poverty makes everyday life difficult. The concept of “livelihoods” helps capture this. Livelihoods are the means to secure the necessities of living for individuals, families and communities.<sup>3</sup> Together with an intersectional policy analysis,<sup>4</sup> this research examines how COVID-19 has impacted the livelihoods of people living with poverty, while also considering that:

- living with poverty often coincides with conditions that increase health risks like inadequate housing; experiences of disability; and unsafe working conditions;
- the consequences of poverty compound for people in unsafe situations, such as those experiencing domestic violence; and
- social policy and public health responses to the pandemic have sometimes made the impacts of the pandemic worse for people living with poverty.

<sup>1</sup> Milam, A.J., Furr-Holden, D., Edwards-Johnson, J., Webb, B., Patton II, J.W., Ezekwemba, N.C., Porter, L., Davis, T., Chukwurah, M., Webb, A.J., Simon, K., Franck, G., Anthony, J., Onuoha II, G., Brown, I.M., Carson, J.T., & Stephens, B.C. (2020). Are clinicians contributing to excess African American COVID-19 deaths? Unbeknownst to them, they may be, *Health Equity*, (4)1, 139–141; Wang, Z., & Tang, K. (2020). Combating COVID-19: health equity matters. *Nat Med*, 46, 458.

<sup>2</sup> Association of Municipalities Ontario. (2020). Ontario’s housing crisis and COVID-19 recovery: Municipal

implications.

<sup>3</sup> Stienstra, D., & Lee, T. (2019). Disabilities and livelihoods: Rethinking a conceptual framework. *Societies*, 9(4), 67. <https://doi.org/10.3390/soc9040067>.

<sup>4</sup> Hankivsky, O., Grace, D., Hunting, G., Giesbrecht, M., Fridkin, A., Rudrum, S., ... & Clark, N. (2014). An intersectionality-based policy analysis framework: critical reflections on a methodology for advancing equity. *International journal for equity in health*, 13(1), 119.

## COVID-19 and Housing Stability

Loss of income has put many people living with poverty at risk of losing their housing during the COVID-19 pandemic. Marissa,<sup>5</sup> a woman coping with inadequate housing in need of repairs, described “tension” and “turmoil” in her building around differential abilities to pay rent, stating, *“different neighbours in apartments were really interested in a building-wide rent strike. And then other ones were not, and so that caused definitely a lot of tension within the building.”* Another participant, Dominic, a man who lost his income at the beginning of the pandemic, explained:



**During that first April, May, I was absolutely not able to pay rent. It really shook everything up and I was not sure what to do and it was very, very, very stressful.**

Intervening factors that prevented loss of housing included: (1) receiving rent assistance through local housing programs; (2) accessing the Canada Emergency Response Benefit (CERB); and (3) the goodwill of landlords, property managers or housemates. However, in many cases, uncertainty about the future remained. Maria, an older woman reliant on federal pension support, described her relief of being in a local rental assistance program after years of experiencing homelessness: *“My housing is okay because I’m on the Housing Assistance Program...It took me a long time. I was on the waiting list for years”*. Michael was another participant who was able to maintain his housing with emergency income support during the pandemic: *“With the CERB it has helped a lot for me to stay in my house but that all may change, I know things change quickly these days. So, I’m just kind of going month to month right now to see what happens with the housing situation.”* As Michael expressed, uncertainty around the future of CERB was a significant source of stress, as

without it he would be unable to pay his rent.

Some people were reliant on the individual goodwill of landlords or housemates to stay housed during the pandemic. In Dominic’s case, he was unable to reach his property management company, and his housemates ended up paying his share of the rent. He explained, *“it basically meant that they would cover the cost and then I would pay them back. Which is fine but I was not sure what paying back would look like at the time. So, I still had to find the money”*. As Dominic points out, this was not a real solution, as it relied on the ability of his housemates to cover the shortfall and left him struggling with repayment.

## Difficulty Finding Housing Options

The pandemic has made finding temporary or permanent shelter while homeless all the more challenging. Karen, an older woman working a minimum-wage job explained, *“At the time when [COVID-19] started I had become what they call homeless because I’m living in a motel because I couldn’t afford market rents... market renters wouldn’t rent to me because my income was not enough”*. Since this time, her income further declined due to cutbacks on her hours at work, yet in the context of the pandemic Karen is nervous about shared accommodations. She elaborated: *“I’m going on a list but it’s not helping me any right now. You know, I’m not looking to get in housing for another four, five years”*.

Katherine, a woman with a disability and domestic violence survivor, experienced the deterioration of her marriage during the pandemic, eventually moving to an emergency shelter in a hotel in what she described as *“a personal push for my mental safety”*.

<sup>5</sup> All names used in this report are pseudonyms. In addition, the names of people and places have been removed from quotes to further protect participant anonymity.

Since being in the hotel, pandemic restrictions and a lack of income have made it difficult for Katherine to find permanent housing.

For those receiving a fixed income from the Ontario Disability Support Program (ODSP) or Ontario Works (OW), their housing options are constrained by the shelter allowance. Even when social assistance recipients manage to find housing they can afford, they can still be denied housing because of their income level and/or source. As Vanessa, a woman with a disability who spent part of the pandemic unhoused explained:



**They would do a screening thing and me being on ODSP and not having my job, nobody wanted me. I went to lots of places where it seemed like good interviews and stuff like that. But then ‘cause I had a few people that guaranteed they would help me pay for the rent, they were like ‘sorry, we have to take someone else that they’re not waiting for their job to come back in September’ or whatever.**

Angie, another woman with a disability who relies on ODSP for income support had a similar experience: *“I started looking for market rent. I even considered moving to another city, trying to find places that are reasonable. I was willing to pay twelve hundred dollars of my income, you know, toward my rent. But market renters would not allow you to pay fifty percent or more on your rent, they won’t rent to you. And private landlords, a lot of them won’t either.”*

## Experiences of Homelessness in the Pandemic

At the beginning of the COVID-19 pandemic, homeless-serving organizations, such as drop-ins, soup kitchens and emergency shelters were forced to shut down or significantly reduce capacity due to safety concerns. People were willing to take fewer risks because of COVID-19, complicating options like couch surfing and staying with friends or family. Vanessa explained *“it’s pretty much impossible to find anywhere and I was really tired of living in rooms in peoples’ houses because you have no rights and then sometimes, like, they’ll just say you have to leave.”* When she needed to access emergency shelter and housing and supports, the pandemic caused a great deal of confusion and concern about what options were available. Vanessa went on to say, *“When I tried to get into the shelter and they’re like ‘no, nobody’s coming in’ and I was like ‘I don’t know where to go’ So, that was a bit scary.”* The homeless-serving sector and frontline workers have had to quickly adapt to maintain pre-pandemic service levels. However, increased demand due to more widespread income insecurity, the lack of affordable housing options, and ongoing overcrowding have made it difficult for people to access services.

## Discussion: Housing Precarity, Homelessness and Governments’ Pandemic Responses

At a time when government and public health officials are urging community members to stay at home and shelter in place, it is essential that people have a place to live. However, the pandemic coincides with an ongoing housing crisis such that many people living with poverty cannot access adequate, affordable housing. Even in small urban and rural communities, subsidized housing demand far outstrips supply, with waitlists of 4-7 years and longer.<sup>7</sup> At the

<sup>6</sup>The maximum monthly shelter allowance for a single person living on ODSP is \$497.

<sup>7</sup>Dufferin County Community Services. Housing Access Dufferin. <https://www.dufferincounty.ca/sites/default/files/housing/Information-Brochure-HAD.pdf>

same time, there is a lack of affordable private market rental options, with many small urban and rural communities experiencing rapid increases in rental prices.<sup>8</sup> For people with disabilities and mobility limitations, these issues are further compounded by a lack of accessible and affordable units. Discrimination on the basis of social assistance status is illegal in Ontario, but still occurs regularly, as does racial discrimination, which can make finding safe, affordable housing impossible for people living with poverty who are also Black and/or Indigenous. An absence of adequate, affordable housing has detrimental health impacts that are exacerbated during the COVID-19 pandemic.

## What Now?

As the pandemic continues during the winter months, affordable housing options remain scarce, and homeless-serving organizations continue to operate at reduced capacity or with restrictions, there is mounting concern for where people will go if they lose their housing and cannot afford market rent. Data from the United States and Canada both during and prior to the pandemic reveal that job and income loss leading to housing precarity and eviction disproportionately impacts people of colour and those living with poverty.<sup>9</sup> If future responses to the pandemic are to be equitable, immediate access to affordable housing is essential.

<sup>8</sup> Flage, A. (2018). Ethnic and gender discrimination in the rental housing market: Evidence from a meta-analysis of correspondence tests, 2006–2017. *Journal of Housing Economics*, 41, 251-273.

<sup>9</sup> Benfer, E.A., Vlahov, D., Long, M.Y., Walker-Wells, E., Pottenger, J.L., Gonsalves, G. & Keene, A. (in press 2020). Eviction, health inequity, and the spread of COVID-19: Housing policy as a primary pandemic mitigation. *Journal of Urban Health*; Leon, S. & Iveniuk, J. (2020). Forced out: Evictions, race, and poverty in Toronto. *Wellesley Institute*

<sup>10</sup> This research was funded by a University of Guelph COVID-19 Catalyst Grant and conducted in partnership with A Way Home Canada (<https://awayhome.ca>), the Guelph-Wellington Taskforce for Poverty Elimination (<https://www.gwpoverty.ca>), and Services and Housing in the Province (<https://shipshey.ca>). We received REB approval from the University of Guelph (Certificate # 20-06-031). Other research findings from this project are available at: <https://liveworkwell.ca>. For more details about the research contact [liveworkwell@uoguelph.ca](mailto:liveworkwell@uoguelph.ca).

## About the Research<sup>10</sup>

This research summary is part of a series highlighting key findings and policy recommendations that emerged from a project aimed at:

- better understanding the impacts of COVID-19 on the day-to-day lives of people living with poverty in small urban and rural communities; and
- identifying and responding to policy gaps in government responses to the pandemic.

The results are based on five scoping interviews with service providers; interviews and focus groups with 23 unique participants who self-identified as living with poverty; an intersectional policy analysis of measures taken by the federal, provincial and local governments to respond to the COVID-19 pandemic; and a scan of relevant literature.

## About the Participants

From July to September 2020, the research team conducted in-depth focus groups and interviews with people who self-identified as living with poverty in the City of Guelph, Wellington County, Dufferin County, and Peel Region. Of the participants, 73% identified as women, 78% discussed receiving social assistance, and 45% referred to having a disability. Some of the participants were youth, and some were seniors. Some lived in their own homes, while others lived with friends or family, or in shelters or motels. Qualitative research, as presented here, helps illuminate the depth and breadth of experiences among a group of people facing a particular challenge – in this case, coping with the COVID-19 pandemic while experiencing poverty.