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Toward a Better Understanding of Housing Vulnerability

From Community Housing Canada's Cross-Cutting Theme

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Preface

Having a secure place to call home is a foundational building block of life. This simple fact is codified in Canada within the 2019 National Housing Strategy. The National Housing Strategy, which declares housing as a human right, is grounded in principles of inclusion, accountability, participation, and non-discrimination. Research tells us that housing security is essential to good mental and physical health, education success, sociability and good relationships, access to needed services, access to employment, and more.

Housing vulnerability is the inverse of housing security but what makes a housing situation vulnerable, and for whom, remain open and challenging questions. The NHS identifies twelve vulnerable groups. This recognition is an important starting point to turn the Canadian national consciousness toward the range of housing needs across the country. With this turn, we expect increased empathy, collective responsibility, and more suitable policy and treatment for those experiencing housing vulnerability. At the same time, this categorization of people who frequently experience housing vulnerability shines a spotlight on caricatures, which is an insufficient and often inappropriate way to conceive of vulnerability. In this report, we refer to such a vulnerability concept as a “residualist approach” to defining housing vulnerability.

People who experience housing vulnerability are more than the statistical and demographic categories into which they are grouped. The suitability, quality, security, and sufficiency of our homes is intimately mixed with many different aspects of our lives and our life chances. The vulnerability and/or resilience of an individual’s housing situation is overdetermined by many factors and may change over time as contexts change. This recognition complicates the study of housing vulnerability but also opens more constructive

paths to effective change, including policy change and other forms of response to reduce the state of housing vulnerability in our communities.

As a first step in building a pan-Canadian research agenda cutting across the Areas of Inquiry of Community Housing Canada, we sought to review what we know about housing vulnerability. This report offers five distinct understandings of housing vulnerability and at the same time offers a reflection on the state of the development of thinking and measurement based on each of these distinct understandings. We also draw directly upon the reflections of our Community Housing Canada research partners on the most useful ways to understand housing vulnerability in order to reduce vulnerability in practice. These perspectives draw out elements of vulnerable housing situations that are less represented in the existing research literature, such as the role of housing in cultural, family, and personal history, and the importance of autonomy and control for households over different aspects of their homes, both inside and outside their dwelling space.

We hope that this report provides a valuable contribution to thinking further and differently about housing vulnerability in Canada and that it stimulates many new partnerships and projects toward operationalizing Canadians' right to housing in a way that recognizes the intersectional dimensions of housing vulnerability.

Executive Summary

Housing vulnerability is a complex and elusive concept. In this report, we draw upon a scoping review and partner consultation to provide a systematic review of vulnerability associated with housing in the Canadian context. We identify five conceptual approaches to housing vulnerability. They can be differentiated based on different treatments of:

- *entities* considered to be vulnerable;
- *risk factors* of vulnerability;
- *ability to respond* to vulnerability;
- *outcomes* of vulnerability.

Most studies of housing vulnerability in our review take an **outcome-based approach**, examining substandard housing outcomes, such as homelessness and severe housing deprivation. These studies expose both the systemic failures and individual deficiencies that drive vulnerability. The second category of approach is a **risk-based approach** to vulnerability. Research in this category treats poor housing conditions as indicators of the inability of households or communities to manage explicitly identified vulnerability risk factors or events that may affect them negatively in the future, such as natural hazards, food insecurity, or health risk factors. Thirdly, the **household financial vulnerability model** takes a similar risk-based approach, but its empirical focus is on the risks to households from their financial situation related to housing. Neither risk-based nor financial vulnerability-based approaches do an effective job of treating the outcomes that may result from these risk factors. Fourth, the **capabilities approach** incorporates housing vulnerability as a component of social vulnerability writ large, where social

vulnerability of any kind is understood as a deficit in the freedoms and opportunities to pursue desired well-being outcomes. This approach emphasizes a composite measure of social vulnerability that takes vulnerability from housing situations into account. While appealing in offering a specific conceptualization of the human cost of housing vulnerability, negative capabilities outcomes are often poorly measured. Another strand of literature in economics distinguishes itself from other approaches by looking at the vulnerability of the housing market to economic shocks or risks. This strand is only treated in a summary way in this review.

In consultation with our CHC partners on how they view their own understandings of housing vulnerability within this framework, there was recognition of each of the identified approaches. The most common affinity was with the outcome-based approach. However, our partners also pointed out that existing concepts and measures of "housing" and "vulnerability" should take the multi-faceted manifestations of vulnerability into account. The consultation highlighted the importance of re-conceptualizing housing in order to address housing vulnerability in both research and practice. Specifically, consulted partners agree that residential autonomy (i.e., choice or control over residential space), accessibility, social capital, social connectedness, cultural appropriateness, and intersectionality should be taken into account when defining housing vulnerability or the right to housing. There is also a strong consensus that housing vulnerability, despite its various definitions, stems from systemic failures rather than any individual deficiency. Beyond housing precarity, housing vulnerability brings with it a wide range of financial, social, and environmental costs along with the trauma inflicted on households living in this state.

Based on our reviews and consultations, we offer a starting point for a policy research position to guide Community Housing Canada's common work. Namely, alongside housing policy analysis, research that identifies specific negative outcomes and associated risk factors of housing vulnerability is needed for effective rights-based housing policy in Canada.

Introduction

Canada's National Housing Strategy (NHS) acknowledges that housing provides a foundation for "jobs and education, reducing poverty, protecting and preserving our environment, and creating opportunities for Canadians to thrive". Since the 1990s, the federal government's withdrawal from funding community housing, coupled with housing financialization and the neoliberalization of housing policy, has given rise to various forms of housing deprivation and stress, such as unaffordability, rental housing shortage, increasing household debt, and homelessness. In particular, Canadian cities are falling short when it comes to housing marginalized groups (Hulchanski, 2005). In response, the NHS set a primary goal to provide decent housing for vulnerable populations, including women and children fleeing family violence, seniors, Indigenous peoples, people with disabilities, those with mental health and addiction challenges, veterans, and young adults.

Despite wide recognition of housing need among vulnerable populations, agreement on key features in the concept of "housing vulnerability" is elusive. Who or what are the vulnerable entities? How do vulnerabilities manifest in housing? Where does housing vulnerability arise, and how is it alleviated? Different understandings, concepts, measures and approaches to addressing housing vulnerability point to the appropriateness of different policy designs and interventions.

Vulnerability is a widely adopted yet often confusing concept that has been applied to different fields, including development studies (Moser, 1998), environmental studies (e.g. Cutter et al., 2003), and research ethics (e.g. Bracken-Roche et al., 2017), among others. As such, there are a wide range of definitions of vulnerability, depending on research and policy contexts (Wolf et al., 2013). In view of the focus of the Cross-Cutting theme on vulnerable populations, our discussion focuses on vulnerability associated with housing situations.

To synthesize different perspectives on housing vulnerability, we apply a scoping review and partner consultation to 1) explore conceptual definitions and measures of vulnerability in the context of housing research and policy in Canada; 2) categorize major theoretical approaches to understanding housing vulnerability; and 3) identify perceived needs for new interpretations and operationalization of housing vulnerability among government, academics, and communities in Canada.

Conceptual Framework

Across different disciplines, the concept of vulnerability tends to invoke, explicitly or implicitly, one or more of the following components: the current state of an **entity** (individuals, groups or system); **external risk factors or events** (e.g. natural hazards, environmental changes, health risks, social changes); the entity's **ability to respond** to or cope with the risks, often conditioned on the current state; and potential **negative outcomes/harm** (e.g. loss of property, damage to health, loss of income and welfare) (Fellmann, 2012; Siegel & Jorgensen, 2001; Wolf et al., 2013). The logic is that an entity is at risk of undesirable outcomes/harms due to external risk factors or events, and the degree of vulnerability depends on the characteristics of the risk factors and the entity's ability to cope with or manage the risk factors. **Vulnerability**, therefore, can be understood in sum as the **potential degree of exposure to risks of negative outcomes resulting from external risk factors, conditioned by the current state of the entity and its ability to respond.**



Figure 1. Components of Vulnerability

The operational concepts of housing vulnerability in existing housing research diverge in their focus on different components of vulnerability along the *entity-risk factors-response-outcome* continuum. While some focus on adverse housing outcomes such as homelessness, others emphasize the current inadequate state of housing which is anticipated to lead to negative outcomes, and others attend to various risk factors to which individuals or households are exposed. Different approaches to housing

vulnerability also differ in their working definitions of "housing", ranging from the household to the dwelling unit, the building, neighbourhood level, and up to the housing system.

In order to build a better understanding of the concept of housing vulnerability, our analysis dissects the operational concepts of housing vulnerability in existing scholarly and grey literature into four components of vulnerability and discusses how each conceptualization approaches the relationships among the four components in this continuum.

Guided by this framework, we aim to solicit information from the scoping review and partner consultation to address the following questions:

- Who or what is vulnerable?
- What are the external risk factors involved in the concept of housing vulnerability?
- What is the identified entity vulnerable to? i.e. what are the negative outcomes associated with housing vulnerability?
- How is the concept of "vulnerability" measured?

We conclude with a synthesis of the lessons from our review and discussion in terms of a grounding concern for an ethical, humane, and policy-relevant research agenda for Community Housing Canada at the end of this review.

Methods

Scoping Review

We conducted a scoping review of academic and grey literature, focusing on vulnerabilities associated with housing in Canada. A scoping review is defined here as a map of the literature in a broadly defined research topic area with a view to identifying key concepts, gaps and key types and sources of evidence (Daudt et al, 2013). Academic literature and grey literature (government documents and research reports) consulted for the scoping review were retrieved using keywords via custom and advanced searches on Google, Scopus, SFU library catalogue, and referrals from CHC partners. Keywords used in the academic literature included "Canada," and "housing vulnerability" and/or ("housing" AND "vulnerable"). For the grey literature search, "LGBTQ*," "disability," and "youth" were added to the above terms for a more targeted search.

To narrow the scope to current research, we reviewed academic literature published no earlier than 1990 and with more than 20 citations if published for more than three years. For grey literature, we reviewed Canadian government policy documents and research reports published by federal or provincial government agencies (including housing agencies) and those published by non-profit housing providers and advocacy groups in Canada. Only grey literature published since 2010 and written in English were selected. Documents that did not mention an explicit definition of vulnerability in relation to housing were not selected. Many of the grey literature reports came from organizations known to advocate for specific vulnerable groups in relation to housing, such as the Alzheimer Society of Canada, the Downtown Eastside Women's Centre, Spinal Cord Injury Ontario, and Daybreak Non-Profit Housing. Searches for relevant reports were cross-checked with the vulnerable groups identified in the NHS to ensure a reasonable representation in the review of the literature.

In total, we reviewed 21 journal articles and two books. A total of 15 documents and reports were consulted for the grey literature scoping review.

Partner Consultation

We consulted with nine project partners (Table 1). Of those nine, three were consulted for their professional background and experience and six for their academic expertise. The Cross-Cutting Theme partners have worked in different forms of housing vulnerability, specializing in specific vulnerable groups (e.g. youth experiencing homelessness, the LGBTQ2+ community, people with disabilities, and seniors), housing affordability, financialization, housing inequality, building performance, and social connectedness. Their specializations provide depth to the research, while their years of experience bring robust critical perspectives to interpreting current literature, research methods, and planning practices.

Table 1. Project Partners Consulted

Name	Institute	Focus Areas
Damian Collins	University of Alberta	Housing vulnerability, homelessness, public space
Maura Chestnutt	Catalyst Community Developments Society	Housing inequality, housing vulnerability, tenant well-being
Michelle Hoar	Hey Neighbour Collective	Community building and inclusion, housing and well-being
Kenna McDowell	University of Alberta	LGBTQ2+ experiences of housing vulnerability
Cynthia Puddu	Macewan University	Public health, homelessness, financialization of housing, Indigenous youth
Marianne Touchie	University of Toronto	Environmental sustainability of buildings, physical environment and well-being
Esther de Vos	Civida	Applied housing research, tenant well-being, food security
Robert Wilton	McMaster University	Social inclusion, intellectual disabilities, public space, residential care facilities
Andy Yan	Simon Fraser University	Quantitative housing research, urban neighbourhoods and communities

Scoping Review Results

While a wealth of literature in housing research discussed "vulnerability," few studies directly define and specify the concept of "housing vulnerability". Instead, housing is often discussed in relation to disaster vulnerability, poverty vulnerability, health vulnerability, or social vulnerability. Here we use housing vulnerability to refer to various vulnerabilities associated with housing and examine how "vulnerability" is conceptualized in relation to housing situations. Table 2 shows the five different conceptualizations of housing vulnerability that we identified in our review. As some CHC partners pointed out, these approaches are not mutually exclusive, at least given their state of development in the research literature today and may be employed in combination with other approaches. With that in mind, we classified the literature we reviewed based upon the primary underlying logic of the components of housing vulnerability.

Table 2. Conceptualizations of housing vulnerability

Conceptualization	Entity	Risk factors/events	Ability to respond to risks	Negative outcomes	Measures of vulnerability
Vulnerability to housing deprivation: <u>outcome-based approach</u>	Individuals, households	Sometimes explicit: Systemic failure to address housing equity, discrimination	Implicit: Individual deficiencies to indicate (in)ability to manage risks	Explicit: Substandard housing condition	Lack of housing; Severe housing deprivations such as "core housing need"; Qualitative evidence of lack of housing choice or control over residential space
Inability to manage risks: <u>risk-based approach</u>	Individuals, households, communities	Explicit: Natural disasters, food insecurity, social risk factors, health risk factors	Explicit: Housing situations to indicate (in)ability to manage risks	Implicit: Potential financial, social and health damages/harms based on identified risk factors	Housing tenure, living space or crowding; Quality of housing by facilities (kitchen, toilet, etc.); Structural quality
Financial vulnerability: <u>household finance-based approach</u>	Households	Implicit: Economic risks/shocks	Explicit: Household indebtedness to indicate (in)ability to manage risks	Implicit: Poverty, loss of property, unemployment, food insecurity	Household debt servicing ratio for housing; Household debt-to-income ratio
One dimension of social vulnerability: <u>capabilities approach</u>	Households, communities	Implicit: changes in social and political environments	Explicit: Multiple components including housing situation to indicate (lack of) freedom and capabilities to pursue desired wellbeing	Implicit: social exclusion; poor well-being outcome; lack of freedom or capabilities to pursue well-being outcomes	Living space or crowding; Quality of housing by facilities (kitchen, toilet, etc.); Social supports; Quality of neighborhood indicated by amenities, social cohesion, etc.); Qualitative evidence of lacking control over residential space
Market vulnerability: <u>system-based approach</u>	Regional housing market or economy	Implicit: economic recession	Explicit: Private market characteristics	Implicit: regional economic stability	Housing price volatility; Supply-demand (dis)equilibrium

1. Housing vulnerability as vulnerability to negative housing outcomes

The majority of housing literature in the Canadian context considers housing vulnerability as individuals or households being vulnerable to losing their home or housing status. The primary negative outcome in this conceptualization is housing conditions below a housing standard threshold. There is no consensus on the threshold, which is often related to different degrees of housing deprivation, ranging from extreme situations of housing exclusion such as homelessness, to moderate-to-severe affordability difficulties or housing inadequacy (e.g. crowding, poor housing quality, etc.) (Alberton et al., 2020; REACH, 2010; Walsh et al., 2019).

Most literature has adopted the core housing need measures defined by CMHC (2014), indicated by unaffordability (i.e. shelter-cost-to-income-ratio), suitability (i.e. crowding) and adequacy (i.e. dwelling in need of major repair). Recently, CMHC introduced a new metric to assess housing hardship (CMHC, 2020a) based on the residual income approach to affordability (Stone et al., 2011). It measures whether a household can afford non-housing necessities after paying for housing expenses. The nuances in the negative housing outcomes depend on the population in question. For example, while people with disabilities are susceptible to homelessness, they are also exposed to restricted housing choices due to inaccessible design, a lack of control and independence when living in community housing arrangements, and lack of appropriate supports in the private sector (Alzheimer Society of Canada et al., 2017; Ecker, 2017; Spinal Cord Injury Ontario, 2019). For indigenous women, it is not merely about affordable or adequate housing, but also safe housing (Homes for Women, 2013; Martin & Walia, 2019).

This strand of literature does not always address risk factors that expose people to adverse housing outcomes, but some studies place the onus of vulnerability on broad systemic failures that are exacerbated by hardships experienced by individuals. The systemic failures discussed include discrimination based on identity and location of residence, structural inequality (Toronto Community Housing, 2014), limited supply of affordable housing, inadequate social planning, the lack of social

assistance, and the limited number of available housing services and programs to accommodate special housing needs and preferences (Teixeira, 2014). In the empirical analysis, individual deficiencies are indicated by socioeconomic status (such as income, employment, and wealth), demographic characteristics (e.g. age, gender, ethnicity), health condition (e.g. disabilities), and life experiences (e.g. history of drug use, incarceration or domestic violence) (Frederick et al., 2014; Shier et al., 2016; Toronto Community Housing, 2014).

Individual deficiencies suggest that certain groups may be more vulnerable than others. Those who are vulnerable are classified as broadly as chronically homeless single adults (Canadian Observatory on Homelessness, 2016) and as specifically as LGBTQ2S adults and seniors (Ecker, 2017). There are other groupings for identity, such as Indigenous women (Homes for Women, 2013; Martin & Walia, 2019), families (Noble, 2015), and adults with various physical and mental disabilities (Alzheimer Society of Canada et al., 2017; Inclusion Canada, 2020). The Canadian NHS defines vulnerable groups as "women, children and persons belonging, or perceived to belong, to groups that are in a disadvantaged marginalized position" (Government of Canada, 2018, p. 9). Specifically, the following groups are identified for housing policy priority: survivors fleeing domestic violence, seniors, people with developmental disabilities, people with mental health and addiction issues, people with physical disabilities, racialized persons or communities, newcomers, LGBTQ2S individuals, and veterans.

2. Housing vulnerability as a limited ability to manage external risk factors/hazards such as disasters or environmental changes, health risk factors, and social risk factors

The second approach regards housing condition as one determinant of the ability, or lack thereof, of an individual or a society to cope with or manage external risk factors. Instead of focusing on housing conditions as an outcome, this approach sees vulnerability as an "ex-ante and forward-looking

probability" of exposure to adverse outcomes (Siegel & Jorgensen, 2001) that are contingent on current housing situations. In this sense, housing provides material resources for households to buffer external risks, and those in substandard housing, therefore, are considered vulnerable. Measures of housing vulnerability under this conceptualization overlaps with those under the first conceptual model, which include housing tenure (an indicator of (in)security), living space or crowding, the condition of a dwelling unit, and/or the structural quality of a residential building (Cutter et al., 2003; Moser, 1998).

The potential harm or negative outcomes associated with housing vulnerability in this conceptualization focus less on homelessness or insecure housing but more on implicit damages/harm brought by explicitly identified external risk factors, such as environmental changes (Tonmoy et al., 2014), natural disaster (Cutter et al., 2003; Flanagan et al., 2011), food insecurity, health-related risk factors (REACH, 2010) and social risk factors (Noble, 2015). Hence, this line of research is risk-oriented and forward-looking, focusing on the relationship between housing and exposure to adversity resulting from the risk factors. For example, single-parent households in substandard housing are exposed to risks of food insecurity, discrimination, and intimate partner violence (IPV) (Noble, 2015). Those who experience homelessness are subject to many health-related risk factors such as lack of access to necessary health care, hospitalization, assault, and food insecurity (REACH, 2010; Walsh et al., 2019). They are also more vulnerable to incarceration (Walsh et al., 2019). Moreover, those who experience homelessness tend to have a lower life expectancy due to deficiencies caused by housing precarity (REACH, 2010).

3. Housing vulnerability as household financial vulnerability to economic shocks

A smaller body of literature regards vulnerability associated with housing as household financial vulnerability to economic shocks (Alter & Mahoney, 2020; Government of Canada, 2017; Walks, 2014). Housing vulnerability under this model is gauged by household indebtedness using household debt

servicing ratio on housing or a household debt-to-income ratio (Government of Canada, 2017; Walks, 2014).

This understanding follows the same line of thinking as the previous conceptualization in the sense that it considers housing as a condition for households' vulnerability to negative outcomes resulting from external risk factors such as a sudden increase in interest rates or a loss in income. However, instead of focusing on the dwelling condition, this understanding underscores the importance of households' financial situations in relation to household debt for shelter costs in affecting the vulnerability of households. The Bank of Canada (Bank of Canada, 2020) indicated that Canadians are generally susceptible to high debt or excessive leverage, long "bust" seasons in the boom-and-bust cycle, and loan defaults. Some studies discuss households' financial vulnerability in the context of the retrenchment of the welfare state, the neoliberalization of housing policies, and housing financialization, which expose homeowners to more significant risks of economic volatility and exacerbate the overall income and housing inequality (Walks, 2014).

This conceptual approach extends the concept of housing vulnerability to include low-to-moderate-income homeowners who are often considered less vulnerable and more advantaged using conventional vulnerability measures. It suggests that homeownership is not necessarily an indicator of housing stability and security. Instead, homeowners with excessive household debt are also vulnerable to poverty, unemployment, poor health, losing homes, and food insecurity – the implicitly identified adverse outcomes (St-Germain & Tarasuk, 2020; Walks, 2014).

4. *Housing vulnerability as one aspect of multidimensional vulnerability to poor wellbeing*

This approach understands housing as one dimension of a broader concept of social vulnerability related to human development and social wellbeing (Andrew et al., 2008; Ranci, 2009). This line of literature builds on community social capital theories (e.g. Putnam, 2000) and the capabilities approach (Sen, 2001) to examine social vulnerability associated with housing. An exemplary work under this approach is by Ranci (2009), who addresses social vulnerability in Europe but whose arguments are very relevant for Canadian housing research. Ranci defines social vulnerability as a situation where the stability of everyday life is put at risk (*outcome*) due to "a complex set of risk factors" such as institutional reconfigurations (*implicit risk factors*). Ranci further defines social vulnerability as characterized by a lack of access to material resources (including housing, income, welfare) and the fragility of the family and community social networks. Under this conceptualization, the fundamental damage or harm arising from the state of vulnerability is a lack of freedom or capabilities to pursue desired wellbeing outcomes. The concept of housing in this approach is broadened to include neighbourhood and community environments, indicated by amenity accessibility, and community or group identities or affinities such as social cohesion. However, these neighbourhood concepts have not been adequately measured in addressing housing vulnerability. In this conceptualization, housing is considered both the effect and outcome of other dimensions of vulnerability and the multiple dimensions are mutually reinforcing. Poor housing and neighbourhood situations impact an individual's life opportunities and social relations, and may expose people to risks of unemployment, financial strain, and social isolation/exclusion – these risky events may further entrench housing deprivations.

Some empirical studies in the Canadian context are in line with this approach. For instance, Andrew et al. (2008) define social vulnerability in terms of social support, social engagement, and a sense of control over one's life circumstances. Inclusion Canada (2020) defines "inclusive housing situations" for people

with disabilities as an environment where people can exercise daily activities despite physical or mental health problems, a "home by choice" rather than a congregation of targeted groups, and a place that enhances capabilities to participate and feel included in the community. A small body of literature on LGBTQ2S youth and adults experiencing housing vulnerability highlights the multidimensional social vulnerability of LGBTQ2S individuals in achieving optimal wellbeing outcomes. They face rejection from shelters or emergency housing, encounter homophobia, biphobia, and transphobia in the homelessness service sector, and face abuse from landlords or roommates/housemates (Martin & Walia, 2019). LGBTQ2S seniors often grapple with discrimination or unpleasant relationships with staff and fellow residents in community living arrangements such as senior homes (Ecker, 2017). Much of the literature on people with disabilities also mentions compromised wellbeing due to inappropriate or inadequate housing. Sometimes, the discussion moves beyond the individual level to community vulnerability to identify communities of vulnerability that need social support (Clutterbuck & Novick, 2003).

Whereas the capabilities approach to vulnerability is encompassing and conceptually powerful, it is empirically challenging to quantify. Some studies use a composite index to quantify the multidimensional vulnerability. For instance, Ranci (2009) quantifies housing vulnerability as a component of social vulnerability, along with income vulnerability and employment vulnerability, using conventional measures such as overcrowding, housing quality, and a lack of basic elements within the dwelling. Other studies rely on qualitative interviews and ethnography to document the lack of control of one's living environment as a source of negative outcomes. Inclusion Canada (2020) uses qualitative evidence to show that, for people with disabilities, the lack of housing options and restrictive living environments negatively impact individuals' housing outcomes and mental wellbeing.

5. Housing vulnerability as housing market vulnerability to economic shocks

Rather than discussing the vulnerability of people and communities, economists tend to focus on the vulnerability of the housing market based on economic indicators. The risk identified from housing price volatility is specific to a region's financial and economic stability. The entity of focus in this model is the housing market. The recent CMHC report (CMHC, 2020b) on the Canadian housing market evaluates vulnerability in this sense based on four dimensions: overheating (stronger demand than supply), price acceleration (sustained increase in housing price growth rate), overvaluation (creating a “bubble” in which house prices remain significantly and persistently above the level supported by housing market fundamentals), and overbuilding (stronger supply than demand).

Partner Perspectives

1. What is missing from the conceptual models of housing vulnerability provided above?

All partners resonate with one or more of the summarized conceptual approaches based on existing literature, with the outcome approach receiving the most attention. Community housing providers tend to apply the outcome-based approach to prioritize people with the most acute need, with a practice focus on particular designated vulnerable populations following the organizational and public policy mandates. Similarly, the academic partners emphasize diverse forms of housing stress or deprivations as manifestations of housing vulnerability resulting from the restructuring of the welfare state (the outcome-based approach). However, our partners also highlight the relationship between undesirable housing conditions and the outcome of social vulnerability (the capabilities approach), as well as the impact of housing on addressing health risks or social risks (the risk-based approach).

The consultation feedback suggests that none of the identified conceptual models is adequate in capturing the complex concept of housing vulnerability. These partners' perspectives point to three critical elements that are missing or rarely discussed in existing conceptual frameworks.

“You might have an affordable and adequate home but if you are spending hours every day commuting to work, that increases transportation costs, lowers quality of life, leaves less time for health-promoting pursuits.”

– Michelle Hoar

The most commonly recognized element is the amount of **choice or control** an individual or a household has in their tenure, living arrangement and neighbourhood. This is in line with the capabilities approach that emphasizes people's ability to achieve optimal wellbeing through housing. However, lack of control over one's residence has been rarely used as an indicator of housing vulnerability. Our scoping review only found one report (Inclusion Canada, 2020) that touched upon this dimension. According to our partners, a lack of control can be manifested in several ways.

- a. Security of tenure, i.e. being able to choose when to stay and when to move (Michelle, Andy);
- b. Choice of where to live, as in the neighbourhood and proximity to amenities or workplace (Michelle, Rob, Marianne, Esther);
- c. Control over the living space, such as the amount of space for healthy recreation (Michelle), daily schedule in a group home and adaptability of the space (Rob), heating, acoustic comfort, and air quality (Marianne);
- d. Control over the rate of change in a neighbourhood, i.e. gentrification (specifically of gaybourhoods) (Kenna)

Several partners also highlight the importance of social capital or social connectedness in conceptualizing housing vulnerability. On the one hand, social capital is important for particular populations such as immigrants to access housing and other life opportunities. Social capital deficiency

can be a risk factor for housing stress (Andy). On the other hand, substandard housing and neighbourhood situations expose the marginalized groups to risks of social isolation and exclusion (Rob, Michelle). While the social vulnerability literature recognizes social capital as one dimension of social vulnerability, there is no consensus on what social capital should constitute and how housing and social capital work together to influence the degree of vulnerability.

Some argue that housing vulnerability is more than a lack of shelter that meets objective basic standards such as affordability and crowding. It should also address displacement of people from their land, kin, culture, language, and identities, which is particularly relevant for Indigenous homeless people (Cynthia) and LGBTQ2S people (Kenna).

“Indigenous homelessness must be viewed as more than a lack of shelter. It must address the displacement of people from their land, kin, culture, language, and identities.”

– Cynthia Puddu

2. Where does housing vulnerability arise from, i.e. the risk factors?

There is a consensus among the partners that the neoliberalization of housing policy and housing financialization have excluded specific populations, and the private market cannot produce the types and kinds of housing that the city needs. The systemic risk factors for housing vulnerability also include the chronic underfunding of social housing due to the withdrawal of the federal/provincial governments from the supply of affordable housing. As some of the participants stated, housing financialization is the antithesis of housing as a human right – we cannot have both (Michelle, Marianne, Damian, Cynthia, Andy).

Some highlight particular structural forces that contribute to the housing vulnerability of specific groups. Specifically, settler colonialism contributes to and perpetuates housing vulnerability of the Indigenous population by increasing the risk of entering child welfare, the criminal justice system, and discriminatory policing (Cynthia). The construction of disabled people as "different" from non-disabled people shapes the policy discourse and approach that marginalizes universal housing and building design (Rob).

3. How is housing vulnerability manifested or measured at the individual, community, or system level?

"Vulnerability is not a characteristic of an individual or a group but is something that emerges from a given state of relations between individual actors and a diverse set of contextual conditions."

– Rob Wilton

CHC partners identify a wide range of manifestations of housing vulnerabilities at different levels in research and practice. Many of these are not captured by the conventional housing measures discussed above, such as housing insecurity, affordability, crowding, building quality, and dwelling facilities. On the individual level, vulnerability takes various forms of lacking control or choice over the residential location and space (Andy, Marianne, Rob). It is also exemplified by exclusion, discrimination, and displacement in housing (Damian, Cynthia), the lack of adaptability and accessibility of housing for specific needs and preferences (Marianne, Rob, Michelle), and involuntary residential mobility or residential instability for particular demographic groups such as seniors (Andy) and renters.

At the community level, vulnerability can be reflected in building codes and design guidelines that do not recognize the need for accessibility and universal design (Rob), as well as poor building performance that inhibits a community's resilience to external risk factors such as climate change and poor indoor air quality and temperature (Marianne, Andy).

At the system level, vulnerability arises from over-reliance on the private sector for housing supply (Cynthia, Andy, Damian), the chronic underfunding and lack of maintenance of current social housing, and consequently, loss of affordable housing (Esther) and greater vulnerability to climate changes for social housing residents (Marianne).

4. *What are the negative outcomes associated with housing vulnerability?*

The CHC partners reaffirm a diversity of adverse outcomes associated with housing vulnerability revealed by the scoping review. 1) The immediate negative outcome is **homelessness**, which may involve costs to the health care system and criminal justice system (Michelle). 2) Vulnerable households face severe **financial** constraints and stress due to paying 30%, 50% or even more monthly income on rent or mortgage (Rob, Andy). 3) Housing vulnerability is associated with individuals and households' overall physical, mental and social wellbeing. Specifically, there are individual physical and psychological health costs due to housing inadequacy and security (Marianne), inability to afford food and other necessities due to high cost of housing (Rob, Michelle, Esther), or inability to use the home as a site of social interaction, friendship, and intimacy (Rob).

“Commodification of housing touches on income inequality. There are financial systems dedicated to transaction of housing so that housing is no longer just for housing people, but an asset class where wealth is accumulated and transferred. This system has changed the notion of housing.” – Andy Yan

Undesirable housing situations are also associated with poor social wellbeing, as indicated by loneliness and self-isolation (Michelle) and decreased community wellbeing (Esther, Maura). 4) Homelessness and criminalization due to homelessness can lead to broader **social costs** such as dangerous survival work (e.g. sex work) and substance abuse, and consequently incarceration (Damian, Andy). 5) An

increasingly common negative outcome of housing vulnerability is **community resilience** to climate change. Those with more precarious housing, living arrangement, or location are disproportionately affected by the consequences of climate change (Andy, Maura).

5. Is the CMHC's conceptualization of core housing need adequate in capturing various forms of housing vulnerability?

"As a society, we promoted home ownership over renting, now we are realizing that a healthy housing picture needs to include a variety of housing options for a variety of household incomes and demographics – but we're so far in the hole that just catching up is going to take years." – Maura Chestnutt

Reflecting on the manifestations of housing vulnerability, CHC partners argue that CMHC's existing measures of core housing need are inadequate in capturing the various forms of vulnerability. First, measures of **accessibility** are missing from the definition of core housing needs. CHC partners view affordability measured by shelter costs relative to income as one dimension of accessibility. However, having affordable housing will not make a difference if it is not accessible by design to those with disabilities (e.g. the building does not have an elevator) (Damian, Rob). Accessibility also means the ability to access affordable housing without being discriminated against, which can be the case for LGBTQ2S and Indigenous peoples (Kenna, Cynthia). For others, accessibility should incorporate neighbourhood environment to address proximity or access to amenities, employment, and social connections (Michelle, Rob, Marianne, Esther, Andy).

Second, **autonomy** -- **choice and control** -- over one's residence was repeatedly brought up in the consultation. As one consultant argues, the CMHC standards are created using the bare minimum rather than what would improve lives (Esther). For some, autonomy means the adaptability of a dwelling to meet personal and family needs (Rob) or resist external risks (Marianne). For others, autonomy is about the choice and security of tenure contingent on one's life course and circumstances (Andy) and the choice of the location and type of neighbourhoods to live in (Esther).

"If we're considering housing as a human right, people should be able to control an indoor environment that makes them comfortable. We provide shelter, but not shelter without the optimal environment to work and live."

– Marianne Touchie

Third, some partners comment that the definition of core housing needs does not address **cultural appropriateness** for housing needs. It is criticized that these objective "standards" impose a white-centric expectation of what a decent living space should constitute and do not account for the wide variations in

housing needs and meanings of home for different family compositions, such as multi-generational households, non-family households (Andy, Esther), families with non-binary children (Maura), and Indigenous populations (Cynthia).

Finally, partners in consultation emphasize the impact of **intersectionality** of vulnerability, which is missing from the discrete vulnerable groups identified in the NHS. As some point out, individuals and households that experience housing vulnerability do not necessarily fit neatly into one vulnerable category. In other words, there are overlapping identities that compound vulnerability, and general assumptions made about one particular group might not be appropriate. (Esther, Damian). For example, it is true that women across demographic groups experience domestic violence, but racialized women and women with disabilities experience it at much higher rates. Moreover, the experiences or needs of individuals with intersectional identities may vary. For instance, the experience of LGBTQ2S youth may differ from LGBTQ2S seniors, and they may have different needs regarding their housing.

6. What do you think is missing from the NHS's recognition of housing as a human right?

One main issue with the concept of "housing as a human right" that arises from the consultation is a **lack of a clear definition** and what it should constitute. One partner contends that unless it is defined and operationalized in a way that requires governments to expand the social and affordable housing stock, it will be inadequate (Damian).

"When does vulnerability end, particularly as it relates to housing and a population group? Is it so tied to housing that yours goes away once you are housed? In our experience, some agencies stop working with people once they are housed." – Esther de Vos

Some suggest that the right to housing ought to include elements of accessibility and adaptability, pointing to the UN Convention on the Rights of People with Disabilities that incorporates elements relating to adaptable housing and living arrangements (Rob). Others think the right to housing should also include people's ability to control their indoor environment (Marianne). These comments highlight that housing is not simply a shelter but a home that provides the basis of stability for individuals and households and is interlinked with various social, economic, and health outcomes (Michelle, Rob, Cynthia, Damian, Marianne). As such, the right to housing should recognize the importance of housing in providing an optimal environment for work and life.

There is also a consensus on **the need for enforcement mechanisms** that can hold the federal and provincial governments accountable. As some comment, housing as a human right is a great idea in principle, but it is not effective without the *practical* means to fund and enforce it. Who is going to house people? Where are the units coming from? Who will take care of them? (Esther). The partners recognize some existing enforcement mechanisms in place to provide affordable housing, such as vacant homes taxes, short-term rental regulations, foreign buyers taxes, flipping taxes, foreclosure right to refusal, and taking housing out of the private market for certain populations. There is also continuous work being done

to strengthen tenant rights. The partners also stress that the mechanisms have to be multi-disciplinary, and there needs to be more of them (Andy).

Lastly, there must be a recognition that the **principles of intersectionality** also apply to the protection of rights. The right to housing does not exist independently from the right to freedom from discrimination, the right to benefit from social and economic progress, the right to an income, the right to

“The right to housing does not exist independent of the right to freedom from discrimination, the right to benefit from social and economic progress, the right to an income, the right to health, and so on.”

– Damian Collins

health, etc. Housing, while important, is only one portion of a person or household's overall wellbeing. In other words, just because an individual or household is housed does not mean they are no longer vulnerable to housing insecurity (Damian, Esther). In order to address housing vulnerability holistically, there must be an understanding that individuals navigate complex socioeconomic systems that overlap one another, facing various barriers depending on their intersectional identities. Therefore, the protection of rights must also overlap to mitigate housing vulnerability effectively.

Discussion and Conclusions

Housing vulnerability is a complex and elusive concept. Our scoping review identifies five conceptual approaches that diverge in their focus on and treatments of different components along the *entity-risk factors-response-outcome* continuum. Most housing studies follow an outcome-based approach with a focus of interest on substandard housing outcomes, such as homelessness and severe housing deprivation, and associated risk factors, such as systemic failures and individual deficiency. Despite the diverse approaches, the measures of undesirable housing situations in the literature – whether conceptualized as an outcome or an inability to manage risks – have concentrated on dwelling deficits below a norm or objective standard, such as affordability, crowding, and dwelling condition. Although some qualitative studies discuss housing deprivation in terms of a lack of resident control over their living space or lack of access to certain qualities or amenities in their neighbourhood, these concepts are rarely expressed in measurable terms in addressing housing vulnerability. Most of the CHC partners in our consultation concur with one or more of the conceptual approaches, particularly the outcome-based approach. However, they also point out that existing concepts and measures of "housing" and "vulnerability" should be broadened to encapsulate the many manifestations of vulnerability. We need, at the same time, more multi-faceted definitions and clearer measures in order to advance research in housing vulnerability.

The diverse conceptual approaches outlined here should not be viewed as mutually exclusive. In one approach, housing stresses or deprivations are considered the outcome of a set of systemic and structural forces, whereas in another they become intervening factors that mediate the effects of a set of risk factors and negative health, social, or economic outcomes. These overlapping approaches suggest the heterogeneity in the manifestations and the many and varied nature of vulnerabilities associated with housing. They also point to the central and multifaceted role of housing in social life and human and

economic development. Therefore, a holistic understanding of housing vulnerability should not treat substandard dwelling conditions as the terminal outcome of interest for policy prescription. Instead, it should recognize the domino effects that various forms and degrees of housing stresses, risks, and deprivations may have on vulnerabilities related to economic prospects, physical, mental and social well-being outcomes, as well as human capabilities. Many layers of understanding of housing situations and many policy levers are needed to make a lasting impact on individuals, households, and communities at risk in Canada today.

The existing policy narratives and priority in Canada around housing vulnerability take a residualist approach that entails a narrow focus on severe housing deprivations, such as homelessness and "core housing need," and a circumscribed group of people classified as the "vulnerable population." However, this residualist approach is problematic and has received criticism from both academics and communities of practice in housing, including our CHC partners. First, the paternalistic definition of housing needs of the vulnerable populations, which constitutes a set of often arbitrarily specified basic needs, ignores the cultural meanings, social relations, and residential autonomy embedded in housing. Further, conceiving the lack of bare minimum housing as the ultimate negative outcome diverts policy interest and efforts away from capacity building for community resilience to long-term environmental, health, economic, and social risks. Third, the categorizations and classifications of various groups of people sharing vague characterizations (e.g. housing deprivation) mask highly heterogeneous housing experiences and needs among these different groups (Levy-Vroelant, 2010). The intersectionality of multiple disadvantaged identities further compounds and complicates experiences of marginalization and inequality in different contexts (Chaplin et al., 2019). Fundamentally, the policy targeting of designated vulnerable groups implies an ideology favourable to individual accountability rather than an acknowledgement of the systemic failures and right to housing to which all Canadians are entitled (Levy-Vroelant, 2010).

The National Housing Strategy Act (Government of Canada, 2019) recognizes the right to "adequate housing" as a fundamental human right. While this is an applaudable first step toward rebalancing our national priorities with respect to housing the population, CHC partners point out a lack of actionable definition and enforcement mechanisms to realize the "right to housing." Future discussions on addressing housing vulnerability and the right to housing will benefit from identifying specific negative outcomes and associated risk factors that housing policies aim to address. Where access to basic shelter is an appropriate outcome of interest in some places and certain times, other conditions demand that the focus on reducing vulnerability zero in on improved security of tenure, quality of life and well-being at home. Having an understanding of the numerous facets of housing vulnerability and its opposite, grounded in evidence, can provide a better sense of where action and intervention can be targeted to best effect.

Because this work concerns people's homes, which are central to human lives and prospects, our consideration of housing vulnerability cannot stop at questions of efficiency and where we can find the most appropriate policy levers. More fundamentally, how we understand and address housing vulnerability in research and practice in housing is an ethical issue. If, as Canada's National Housing Strategy hints, our understanding of the right to housing is linked to the narrow concept of "vulnerability" and becomes what Levy-Vroelant (2010, p.449) referred to as "a function of eligibility according to needs/risks" rather than a universal entitlement, can we trust that being endowed with this right will live up to its promise of a home for every Canadian? At the same time, the limitations of our efforts to assert a right to housing within a marketized system based upon land economics mean that we will find ourselves in situations of setting priorities and making choices to help the housing situations of certain groups to the exclusion of others. As distasteful as it appears to target research and policy intervention to groups based on somewhat arbitrary assessments of vulnerability, or as Duclos (2002, p.7) put it, "whether help should be targeted to the short-term poor, the long-term poor, or the most vulnerable among the poor

and the non-poor,” concepts and measures of housing vulnerability can assist housing researchers and policy makers make just such choices. Specifying and elucidating our meanings and measures of housing vulnerability is an important move to make.

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