

'The Housing Affordability Crisis and Young Adults': An Intersectional Study in Toronto



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Introduction

The young adult demographic has not been adequately addressed in Canada's housing policy since the mid-2000s, despite representing a critical life stage toward gaining housing independence¹. This paper reviews the recent history of Canada's housing market, the current housing situation in Toronto as it pertains to the age 18 to 30 demographic, and provides new insights into their housing experiences and perspectives. The literature review looks at the global financialization of housing, changes in the young adult life course cycle, racial and socio-economic barriers, and concludes with current issues. Through both webinar and survey methodology, qualitative and quantitative data were obtained from the local university student demographic that reveal significant concern for their future ability to secure adequate housing, based on current economic conditions. The financialization of the housing market in Canada² that has occurred in tandem with the prevailing neoliberal policies, as well as important systemic issues perpetuated under this economic system, such as "racial capitalism"³, are discussed. In order to better understand the complex political, economic, social, and environmental interconnections of the issue, each of these factors are examined through the lens of sustainability and recognition of 'Housing as a Human Right'⁴.

Research Questions and Objectives

The goal of the study is to produce primary data that will (1) fill research gaps on the intersecting factors at the root of the housing crisis, and (2) provide new insights toward future solutions, in answering the main research question:

What are the specific barriers young adults face when trying to access adequate housing in Toronto today? Some key questions addressed are highlighted in the *Results and Discussion*.

Methodology

1. Methodological Approach

- Facilitated preceding webinar event -> distributed survey
- Mixed methods (multiple choice and short answer)
- Age 18-30 young adults, primarily university students

2. Data Collection

- Survey on Qualtrics
- Distributed at webinar and through U of T programs
- Sample size: 68 (# complete surveys)
- 33 questions with 7 "blocks"; 25 min avg. completion
- Blocks included: housing status questions, short answer questions on sustainability issues, demographic questions at the end

3. Analysis

- Excel to identify single variable trends
- Qualitative data categorized and coded based on recurring themes
- SPSS Statistics to cross-tabulate two variables, with chi-square analysis to identify statistical significance

4. Evaluation and Justification

- Excel was efficient for initial analysis and organization
- SPSS was necessary for identifying correlations
- 68 sample size was sufficient for identifying trends in this demographic
- U of T was the most feasible platform for attracting student participants

Results and Discussion

Table 1. Most Important Housing Considerations (Ranking #1 - #12; Weighted Average)

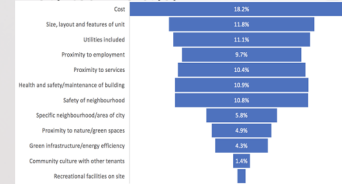


Table 2. Greatest Barriers to Housing (Multiple Selection)

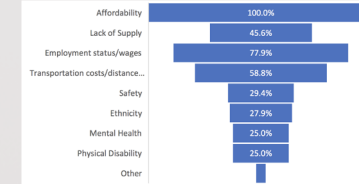


Table 3: "Past difficulties accessing housing" & Ethnicity

Question: Have you had any trouble accessing housing in the past? If so, how?

PastAccessibilityCodes	Not experienced difficulties	Q30: What ethnicity do you identify as? - Selected Choice								Total
		Indigenous	Black	Asian	South Asian	Latin American	Arab	Caucasian	Prefer not to say	
felt discrimination based on social status	0	3	5	5	0	1	5	0	1	20
significant compromises between living expenses	0	0	0	1	1	0	0	0	0	2
homelessness, public housing	1	1	1	0	0	0	0	1	0	4
unaffordability, market competition	0	0	0	0	0	0	2	1	0	3
	0	1	1	0	1	1	2	0	2	8
Total		1	5	7	6	2	2	9	2	37

Table 4: "Sustainable housing policies" & Ethnicity

Question: What policies would be best for creating a sustainable housing system?

SustainablePoliciesCode	homeownership access	Q30: What ethnicity do you identify as? - Selected Choice								Total
		Indigenous	Black	Asian	South Asian	Latin American	Arab	Caucasian	Prefer not to say	
regulate private sector and foreign investment	0	0	0	0	1	0	0	0	0	1
affordable housing policies, rent control, rent-geared-to-income	0	0	3	0	0	0	5	0	0	8
urban planning, denser living, sustainable infrastructure	0	5	6	6	2	0	10	1	2	32
improved wages, job opportunities	1	0	3	3	0	1	2	1	0	11
anti-discrimination, tenant rights	0	0	1	2	0	1	1	0	1	6
other	0	0	0	0	0	0	0	0	1	1
	0	0	1	0	0	0	0	2	0	3
Total		1	5	14	11	3	2	18	4	62

Key Takeaways

- The dream of homeownership for many young adults has become increasingly less achievable
- Canada's current policies under housing financialization have been unable to adequately address the housing crisis
- The fundamental tenet of sustainable development is social sustainability, which prescribes that environmental issues cannot be solved without first addressing inequality and poverty⁵. When all people can be guaranteed access to safe, adequate housing, we will be one step closer along the path toward a more sustainable future.

- Mean age was 20; 88.2% in post-secondary studies; 60.3% living with family/friends, rent free
- Table 1 and 2 showed cost as a top priority and affordability as greatest barrier, respectively
- Tables 3 and 4 were statistically significant, suggesting ethnicity may be a significant and relevant factor in young adults' experiences and views on housing in the GTA
- Short answer responses provided unique insights, contributing to clear themes and value systems
- Consistent with the literature to date, participants expressed the general concerns of job precarity, extended education, and staying in the parental household longer than planned
- Participants showed skepticism of the status quo economic system, with some participants advocating for potentially radical change that would guarantee housing as a human right
- 24.5% attributed unaffordable housing to capitalism
- 77.4% had low confidence in the private sector, 44.4% had low confidence in the public sector
- Respondents considered environmental sustainability important, yet these factors (#9 and #10 in Table 1) were ranked well below affordability and lifestyle factors

References

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