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Authors: Laura Pin & Tobin LeBlanc Haley

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On The Edge of the Bubble: Homelessness In Canada’s Rural-Urban Spaces

Laura Pin

Wilfrid Laurier University
Waterloo, Ontario, Canada
lpin@wlu.ca

Tobin LeBlanc Haley

University of New Brunswick
Saint John, New Brunswick, Canada
tobin.haley@unb.ca

Abstract

This paper provides a theoretical and empirical intervention into housing research by applying the geospatial lens of the rural-urban space (RUS) to the social problem of homelessness, a conceptual linkage absent in the Canadian context. Drawing on original data from 80 surveys, four focus groups, and a community feedback session, we identify and interrogate key local impacts of systemic shifts in the housing market and associated policy responses in Dufferin County, Ontario, a RUS community located 80km northwest of Toronto. We find that for people experiencing homelessness within RUS communities, the intersecting consequences of multiple forms of structural marginalization, such as low wages and social assistance rates and discrimination, can quickly destabilize housing. We emphasize the importance of attending to housing in RUS communities and developing housing policy strategies.

Keywords: Rural-urban, housing, homelessness, Canada, disability, racism

Au bord de la bulle : l’itinérance Dans les espaces ruraux et urbains du Canada

Résumé

Cet article propose une intervention théorique et empirique dans la recherche sur le logement en appliquant la lentille géospatiale de l’espace rural-urbain (RUS) au problème social de l’itinérance, un lien conceptuel absent dans le contexte canadien. En nous appuyant sur les données originales de 80 sondages, quatre groupes de discussion et une séance de rétroaction communautaire, nous identifions et interrogeons les principaux impacts locaux des changements systémiques sur le marché du logement et les réponses politiques associées dans le comté de Dufferin, en Ontario, une communauté RUS située à 80 km au nord-ouest de Toronto. Nous constatons que pour les personnes en situation d’itinérance au sein des communautés RUS, les conséquences croisées de multiples formes de marginalisation structurelle,

telles que les bas salaires et les taux d'aide sociale et la discrimination, peuvent rapidement déstabiliser le logement. Nous soulignons l'importance de s'occuper du logement dans les communautés RUS et de développer des stratégies de politique de logement.

Mots-clés : Rural-urbain, logement, itinérance, Canada, handicap, racisme

1.0 Introduction

According to Statistics Canada, more than 235,000 individuals experience homelessness in a given year (Strobel et al., 2021). Homelessness is the absence of “stable, safe, permanent, appropriate housing, or the immediate prospect, means and ability of acquiring it” (Gaetz et al., 2013, p. 1). Homelessness can be experienced at the individual, familial, and community levels, and is the result of structural factors enforcing social exclusion including discrimination, criminalization, stigma, poverty, and racism (Dej, 2020; Kaufman, 2021). The experience of homelessness is associated with substantial individual harms, like declining physical and mental health, and increased mortality. Homelessness is also associated with significant social costs related to emergency service use, hospital admissions and carceral system involvement (Canadian Mental Health Association, 2017). Most of the research on homelessness in Canada focuses on large cities (MacDonald & Gaulin, 2022). Given recent growth in many rural-urban communities in Canada, there is an urgent need to turn attention to the unique realities of homelessness at the rural-urban interface (Statistics Canada, 2017). The RUS¹ can be broadly defined as the distinct space between rural and urban communities where the rhythms of the city and country are entangled (Peacock & Pemberton, 2019). Communities in rural-urban spaces have unique priorities and needs that are routinely erased by the rural-urban binary in both policymaking and scholarship (Gallent et al., 2006; Scott et al., 2013). While there has been some attention to rural-urban spaces in Canada among scholars in the disciplines of urban planning, geography, and agriculture (eg., Beesley, 2010; Luka, 2017; Wang & Qiu, 2017), considerations of the dynamics of homelessness specific to rural-urban spaces are largely absent. There is a need for more research on the landscape of housing and homelessness in communities at the rural-urban interface.

This paper is one such intervention, a product of original research in Dufferin County, Ontario, a rural-urban region 80km northwest of Toronto. Dufferin is a community contending with the socio-spatial dynamics impacting housing in rural-urban spaces. This paper provides both a theoretical and empirical intervention into housing research. Theoretically, it applies the geospatial lens of the RUS to the social problem of homelessness, a conceptual linkage absent in the Canadian context. Drawing on original data from 80 surveys and four focus groups, we identify and interrogate key local impacts of systemic shifts in the housing market and associated policy responses. Homelessness is a social phenomenon, produced through specific

¹ Originally, we used the language of the rural-urban *fringe* to talk about the unique space where the pressures rural and urban life collide. However, the community members we work with raised concern about the language of *fringe* when talking about homelessness and housing in Dufferin County. They felt the language of *fringe* implied something abnormal and undesirable, whether in terms of place, politics, or experience in the county. As community-engaged researchers who seek out the lived expertise of community members, we changed the language to rural-urban space.

policy decisions that impact the availability of stable, permanent, appropriate, and affordable housing (Gaetz & Dej, 2017, Kauffman, 2021). In the case of rural-urban spaces, data from Dufferin County demonstrates that the intersecting consequences of multiple forms of structural marginalization, such as low wages and social assistance rates and discrimination, can quickly destabilize housing. We emphasize the importance of attending to housing in RUS communities and developing housing policy strategies that address the unique realities of rural-urban life.

This paper proceeds in four parts. First, we briefly overview the literature on homelessness in Canada and situate rural-urban spaces in the context of research on homelessness in Canada. Second, we provide an overview of our case study and research methods. Third, we discuss key empirical findings from our survey and focus group research, with a focus on the experiences of disabled and racialized participants. We conclude with a summary and highlight the need for future research addressing homelessness in rural-urban spaces.

2.0 Homelessness in Canada and the Rural-Urban Space

The distribution and consequences of homelessness have been extensively studied in Canada, especially in urban areas. In Canada, individuals and families from structurally excluded communities, including Indigenous peoples, Black people, disabled people, people with psychiatric labels, youth aging out of care, recent immigrants, and members of the LGBTQ2S+ community are more likely to experience homelessness than people living in Canada who are not part of these communities (Brown et al., 2007; Doucet et al. 2022; Levac et al., 2022; Leviten-Reid & Parker, 2018; Statistics Canada, 2021). Increasingly, employed single adults working in low-wage jobs are experiencing, or at risk of, homelessness (Kahan et al., 2020). Experiencing homelessness has devastating consequences for the well-being of individuals and families and can lead to the worsening of existing health conditions, and the deterioration of mental and physical health (Kauffman, 2020; Onapa et al., 2022; Waldbrook 2013).

While dominant media narratives emphasize the role of individual-level factors in contributing to homelessness, research demonstrates how homelessness is produced through structural factors and policy decisions (Gaetz 2010; Gaetz & Dej, 2017, Kauffman, 2020; Phipps et al., 2021). These include the criminalization of survival tactics like sleeping in public spaces (Berti, 2010; Gaetz 2013), systematic public underinvestment in affordable housing (Suttor 2016, Beer et al., 2022), inadequate social assistance rates that render market housing unattainable (Jadidzadeh & Kneebone, 2018; Meij et al., 2020; Voronka et al., 2014; Waldbrook, 2013) and a shortage of supportive and/or transitional housing programs (Centre for Addiction and Mental Health, 2022; Daiski, 2012).

The majority of research on homelessness in Canada focuses on large cities (MacDonald & Gaulin, 2022). There is, however, a burgeoning literature on homelessness in rural communities in Canada. Homelessness outside of larger urban areas can be difficult to observe and document. Homelessness can take the form of sleeping rough and emergency shelter use—in those places where shelters are available—but is also characterized by couch surfing, overcrowding, living in houses and buildings that would be condemned in larger centres, living in non-winterized camps, vehicles, barns, and in tents in forested areas (Kauppi et al., 2017; Waegemakers Schiff et al., 2016a; Troisi et al., 2015). In a review of homelessness and hidden homelessness in rural and Northern Ontario, Kauppi et al. (2017) note

that while, “the causes and consequences of homelessness are similar to urban areas,” (pg. 145) there are several unique dimensions to the experience of homelessness in rural and northern communities including urbanization and aging populations. The impacts of colonialism and the overrepresentation of Indigenous people among the homeless population, while not unique to these areas, have specific manifestations in rural and remote communities (Kauppi et al., 2017). Factors like a geographically dispersed population and an absence of public transportation options create rural-specific barriers to accessing housing services (Baker Collins, 2013; MacDonald & Gaulin, 2022). Other scholarship has noted the connection between economic decline in rural areas and homelessness, and economic transitions to tourism that remove rentals from the long-term housing market to support vacationers (Phipps et al., 2021). The stock and quality of rental housing is also an issue in rural areas, where prospective tenants may have fewer choices of accommodations (Phipps et al., 2021; Kauppi, 2017).

Different from urban centres, suburbs or remote communities, rural-urban spaces are defined by three socio-spatial characteristics: (a) economic connection to a large metropolitan area, (b) low housing density, and (c) high population growth (Scott et al., 2013). Rural-urban spaces are marked by a high degree of interconnectivity and interrelationship between urban and rural areas: “two-way flows” of finances, goods, culture, politics, information, and people (Ros-Tonen et al., 2015, p. 90). Rural-urban spaces have drawn little attention from people studying homelessness in Canada. It is suggested this is because historically growth was driven by voluntary out-migration from large urban areas, contributing to perceptions of affluence (Walker, 2010). However, this population migration has always had displacement impacts on existing residents (Shields, 2012) and proximate Indigenous Nations and communities (Hill, 2009; Peters & Lafond, 2013). In Canada, even before COVID-19, rural-urban spaces were characterized by rapid population growth. According to the most recent census (2021), population growth is highest among peripheral municipalities of census metropolitan areas. Rapid population growth trends are also present in many small municipalities located at the rural-urban interface outside of census metropolitan areas, with some experiencing over 70% population growth from 2011–2016 (Statistics Canada, 2017). This rapid growth has created pressures on housing markets in RUS communities, generating crises of housing affordability and increases in homelessness.

Despite the growing recognition of homelessness outside large urban centres (Kauppi et al., 2017; MacDonald & Gaulin, 2022; Phipps et al., 2021), there has been an enduring underrepresentation of small urban and rural communities in housing policy and homelessness supports. Waegemakers Schiff et al. (2016b), state, “compared to the plethora of studies that document the profiles, histories and experience of urban homeless persons, the information on those who live in rural areas is sparse” (p. 88). Similarly, the Canadian federal, and provincial governments have been slow to recognize the existence of homelessness issues in small urban and rural communities (Kading & Walmsley, 2018; Waegemakers Schiff et al., 2016b). In key provincial policy documents, like “Community Housing Renewal: Ontario’s Action Plan Under the National Housing Strategy” (Government of Ontario, 2019) and “Ontario Service Manager Housing and Homelessness Plan” (Government of Ontario, 2016) terms like ‘town’, ‘exurban’, and ‘small urban centre’ are absent. Rural is mentioned occasionally, as part of a laundry list of factors that affect housing, but without specific strategies to address rural needs. Most surprising is an absence of a geographic lens from the provincial policy documents—the causes and

impacts of housing affordability and homelessness are framed without any geographic touchpoint. The default is to the language of 'local flexibility' and 'responsiveness' but actual localization is limited because local plans are required to be consistent with federal and provincial priorities (Government of Ontario, 2019). Moreover, flexibility and responsiveness in rural-urban communities, where population growth has put a great deal of pressure on local services over a brief period, can be difficult to implement. In short, characteristics of rural-urban spaces—connection to a large metropolitan area, low housing density, and rapid population growth—exacerbate housing pressures. The connection to a large metropolitan area creates housing desirability in terms of proximity to employment, leading to sudden price increases (Kading & Walmsley, 2018). Low housing density and the absence of purpose-built apartments create challenges for low-income residents unable to afford a detached home.

Rapid population growth creates pressures on existing housing markets, and municipal services intended to address homelessness and housing affordability (Kading & Walmsley, 2018; Main et al., 2019; Pijl & Belanger, 2021). At the same time, the data gap concerning the experience of homelessness in rural-urban communities is made more complicated by the exclusion of residents in the secondary rental market from data collection (Canadian Mortgage and Housing Corporation, 2022) as well as those living in collective facilities such as motels, group homes, and nursing homes—dwellings often occupied by people experiencing economic hardship and other forms of structural marginalization (Statistics Canada, 2016, 2018 n.d.-d). Municipal governments and not-for-profits in larger urban centers have the capacity to fill in these gaps and often attract the attention of academics and community researchers (see Grant et. al, 2019; Haley, 2017, 2018; Vanderbeld, 2020). The same attention is not paid to the rural-urban communities indicating a need to develop new and creative methods of data collection appropriate to the spatial realities confronting people outside of large urban areas.

3.0 Case Study and Research Methods

3.1 Dufferin County: The Case Study

“Big country home happy happiness, people look at it that way, I look at Dufferin County a totally different way. Rent is draining.” Focus group participant.

Dufferin County is a fast-growing rural-urban community 80km northwest of Toronto. The total population of the County is 61,735, with 63% of the population living on 15% of the land in the municipalities of Orangeville and Shelburne, the former being the County seat and a small peripheral municipality of the Toronto CMA (Statistics Canada, n.d.-a; n.d. -b; n.d. -c). Notably, the municipality of Shelburne in Dufferin grew 39% between 2011 and 2016 (Statistics Canada, n.d.-c), well above the national average of 5.0% (Statistics Canada, 2017). The population of the County overall, which grew 8.5% during the same period, is expected to increase by more than 50% by 2046 (Ontario Ministry of Finance, 2019). These growth estimates predate COVID-19 outmigration, which has contributed to population growth in small urban and rural areas (Statistics Canada, 2021). Dufferin is deeply interconnected with nearby urban areas and is included in the Greater Golden Horseshoe under the Places to Grow Act, 2005 which, while seeking to control urban sprawl, fosters greater economic interconnectivity between Dufferin and larger urban areas including Toronto, Kitchener-Waterloo, and Mississauga.

This interconnection, coupled with a growing population, makes Dufferin an ideal case study for beginning the crucial work of attending to homelessness in fast-growing rural-urban communities.

The proximity of Dufferin to Toronto and other large urban areas, as well as increasing interconnectedness across the Greater Golden Horseshoe, has meant that the effects of housing speculation and price increases in Toronto and larger nearby urban areas have yielded substantial effects for people living in the County, including (a) increased housing prices, (b) increased rental prices, (c) lowered vacancy rates, and (d) strains on existing social services (Haley et al., 2019; Mussell & Haley, 2016). At the time of this research, Dufferin County was home to two shelters that offer both emergency beds and transitional spaces: Choices Youth Shelter with emergency beds and transitional spaces serving youth under 25 years of age, and Family Transition Place serving women and dependent children. At the time of data collection, there was no emergency shelter in the county for adult men, families which include adult men, people using substances or ‘wet shelters’, or people with pets. Individuals unable to be accommodated within existing shelter services are offered hotel chits or referred out of county (Grodzinski & Sutherns, 2013; Haley et al., 2019). Transitional housing programs operated by Choices and Family Transition Place have a maximum stay of 180 days.

The absence of sufficient shelter spaces (Haley et al., 2019) as well as the lack of purpose-built rental housing make it difficult for people experiencing homelessness to transition to stable housing. The County has 688 subsidized housing units operated by the County, not-for-profit partners, and private landlords, including 22 supportive housing units. Waitlists for subsidized housing range from 4 to 8 years, depending on the type of housing sought (Dufferin County, 2019).

According to a 2018 survey of residents, only half of the residents stated they could afford the average adjusted market rent of \$1,164 for a one-bedroom apartment, and 45% of tenants were spending over 30% of their income on housing (Dufferin County, 2019). Since then, average prices have increased across southwestern Ontario, however, because Dufferin County-specific rental market data is not compiled by the Canadian Mortgage and Housing Corporation (CMHC), it is difficult to know precisely what the increase has been in Dufferin County. Approximately 85% of the housing stock in Dufferin is single detached homes, which are unaffordable for many households, especially as resale prices have increased over the past decade (Dufferin County, 2019). In 2019, the median sale price of a detached home in Orangeville was \$645,000, more than double the median price of \$300,000 in 2009 (Toronto Real Estate Board, 2009, 2019).

There is limited data on homelessness in the County. The federally mandated Point-in-Time (PiT) count in 2018 found 45 homeless individuals, however PiT counts frequently undercount the number of people experiencing homelessness in rural areas.² The 2018 PiT count found that 61% of people experiencing homelessness

² PiT Counts can underestimate homeless populations, especially in more rural areas (Dufferin County, 2018; Troisi et al., 2015). They only provide a snapshot of homelessness in one defined moment, missing those people who experience cyclical homelessness or who engage in strategies such as couch surfing or living in motels. Moreover, as outlined in the PiT count report from 2021 in Dufferin (see Dufferin County, 2021), PiT Counts during COVID-19 were difficult to conduct as in many cases participants required access to a phone to complete the survey potentially limiting participant pool

were chronically homeless, 48% were under the age of 25, 70% had a ‘mental health issue’ and 32% were physically disabled (Dufferin County, 2019). Dufferin County is a Reaching Home Designated Community with federally supported programming to reduce homelessness, administered under the umbrella of the Dufferin Homelessness Prevention Program. These include the Chronic Homeless Housing Allowance fund which provides a portable housing allowance to a small number of individuals, two Housing Support Workers who work with homeless individuals to assist them in acquiring housing, and a Landlord Liaison who develops and maintains relationships with landlords (Dufferin County, 2021). However, several previous studies have noted the low population density of Dufferin means it is not economical to offer support services outside of the urban centre of Orangeville. Within Orangeville itself there are limitations in service availability, including the availability of mental health services, legal support services, and emergency shelter options that meet the needs of all community members (Dufferin County, 2019; Grodzinski & Sutherns, 2013).

Scholars have examined housing speculation, homelessness, and gentrification in major urban areas (Mah & Hackworth, 2011; Bardwell et al., 2019), demonstrating how low-income constituencies are pushed to the periphery of cities, with working-class and poor populations becoming concentrated in suburban areas (August & Walks, 2018; Hulchanski, 2010). Less research has examined the impact of these dynamics on rural-urban communities located beyond the metropolitan boundary but affected by the housing dynamics of large urban centres. In the case of Dufferin County, the acceleration of housing prices in the Greater Toronto Area has led residents to venture further north in search of more affordable housing prices (Gordon, 2022; Santos, 2022). County data from 2013-2018 demonstrates the increase in the subsidized housing waitlist is six times greater than the increase of the number of subsidized housing units over the same timeframe (Dufferin County, 2019). In other words, the gap between subsidized units and need has grown over the last five years. Increased demand for subsidized housing is linked to declines in affordability. The high rents are also problems for seniors with low or fixed incomes and 47% of those on the waitlist are seniors (Dufferin County, 2019). Thus, it is crucially important to understand how these fast-growing communities cope with the increased prevalence of homelessness.

3.2 Research Methods

Our project stemmed from a program evaluation process with a local housing agency. As such, institutional community partners—namely the housing agency—were involved from the beginning. The project was structured by the agency’s need for local data on the experiences and effects of homelessness in the County and to measure the impact of a short-term housing stability program. Our position as third-party researchers who lived outside Dufferin County meant that initially we were unknown to participants and community organizations. While this data was collected through longitudinal surveys and focus groups, we started with initial surveys to create familiarity between the research team and participants. This initial step allowed us to build trust for subsequent surveys and focus groups, described below. Both the researchers are white cisgender women. As such, participants may have been reluctant to share experiences of racism and/or racial discrimination, so we convened a focus group for racialized participants, led by a racialized scholar with expertise in conducting qualitative research (described below). One of the

researchers (Haley) is a mad-identified³ and, as such, a member of the broadly defined disability community, similar to many participants but with very different experiences due to classed and raced-based forms of oppression faced by participants.

The community partner requested quantitative data, as per the funders' requirements. To meet this need, we developed a two-stage survey for people experiencing homelessness in Dufferin, and their experiences accessing social supports. Surveys drew from the PiT count structure but were not part of a PiT count process. Surveys included additional questions of interest to our community partner around service use and accessibility. We were, however, concerned that relying exclusively on quantitative survey data would suppress the complex experiences of homelessness in rural-urban spaces and the impact of the housing stability program.

Aware of the limitations of a strictly positivist methodology when attending to social phenomena (Mirchandai et al. 2018), we knew that a quantitative survey alone, while meeting the funder requirements, might perpetuate a researcher–researched dichotomy and undermine lived expertise of those who are or have been homeless or at risk of homelessness. Therefore, we incorporated focus groups that would allow participants to explore and explain their experiences in their own words, to focus on what they felt was most important. Therefore, in addition to quantitative surveys with 80 individuals between 2018–2019, we held four focus groups and a final community feedback session where we presented findings and sought feedback prior to knowledge dissemination.

Survey and focus group participants were recruited through community agencies and word of mouth. Community agencies participating in recruitment were primarily located in the two major population centres, Orangeville and Shelburne. Recruitment agencies included (a) two local shelters, (b) two foodbanks, (c) the County's social services office, (d) a supportive housing provider, (e) two Ontario early years centres, and (f) a transitional housing provider. Community members also self-referred upon hearing about the project and self-reporting as having experienced homelessness in Dufferin. Our inclusion criteria relied upon self-identification of potential participants as having lived experience of homelessness. If asked to define homelessness, we provided a standard definition derived from the Canadian Observatory on Homelessness, describing homelessness as the absence of stable, safe, permanent, appropriate housing and the risk of becoming homeless in the immediate future (Gaetz et al., 2013). Ethics review for the evaluation was provided by the Community Research Ethics Office (Project # 85). Ethics approval for the subsequent use of this data in academic scholarship was secured through a secondary ethics application at Wilfrid Laurier University (2020-358) and Toronto Metropolitan University (2020-358-1) and the University of New Brunswick (051-2021).

Survey participants received an honorarium. Most surveys were conducted by the authors, with a small number—less than ten—conducted by a research assistant who was trained in our survey methodology. We secured private rooms in accessible community spaces and also offered to meet participants in spaces they chose. Most surveys were administered in-person. A small number of surveys—less than five—were administered over the phone to maximize accessibility in participation. Between 2018–2019, 80 unique individuals completed the initial survey. The four

³ In Haley's case, being mad-identified means she has experiences with distress, psychiatric and psychological diagnostic processes, and mental health treatment and is committed, politically, to ending oppression against people living with psychiatric diagnoses.

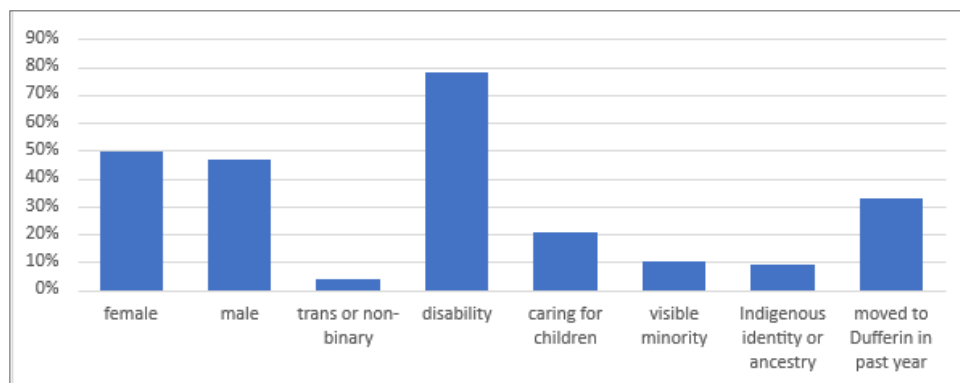
semi-structured focus groups, each half a day long, involved 23 survey participants and took place mid-2019. Each focus group had between two and ten participants. All focus groups used the same open-ended question guide. Three focus groups were led by one of the authors, with support from two project research assistants trained in qualitative methods. One focus group composed of racialized participants was led by a research assistant with expertise in anti-racism, with support from one of the authors. The final community feedback session was led by the authors and anyone with lived experience who had been involved in the project was invited to participate.⁴ The purpose was to allow participants to see how we were framing the work and provide clarifications or alternative suggestions.

Survey data was tabulated using frequency tables in Microsoft Excel. Qualitative data was coded by research assistants in NVivo using a thematic codebook. Prior to completing the coding process, intercoder reliability was assessed and codes adjusted as needed. Combining survey and focus group data allowed for a deeper understanding of housing experience, to understand how demographic findings reflect complex experiences with housing.

3.3 Key Findings: Surveys

Figure 1 displays some key demographic findings from our surveys of people experiencing homelessness in Dufferin County. Seventy-eight percent of survey participants identified as disabled as compared to the Canadian average of 22% (Statistics Canada, 2018b). There is also a higher proportion of people (9%) who identified as Indigenous or having Indigenous ancestry as compared to census data from Dufferin (Statistics Canada, n.d.-a). These findings are consistent with other research documenting the experience of homelessness in nearby urban areas (City of Toronto, n.d.; Region of Peel, 2019; Dej, 2020). However, women, older adults and those who had recently moved to Dufferin are overrepresented in our survey as compared to recent surveys of homeless individuals in the nearby Peel Region and the City of Toronto (City of Toronto, n.d.; Region of Peel, 2019). In our survey data, 50% of respondents were women; 49% were over the age of 45, and 33% had moved to Dufferin County within the past 12 months.

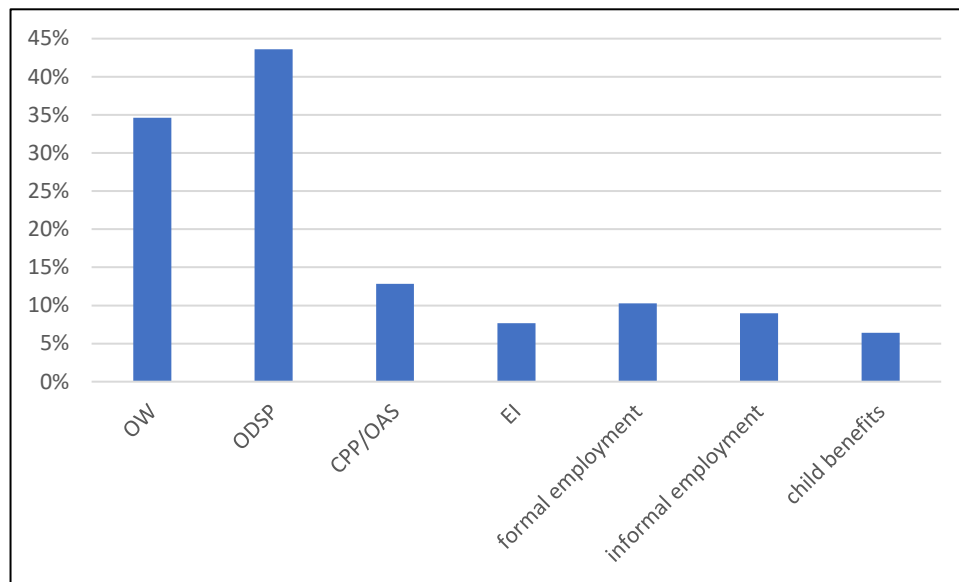
Figure 1: Percentage of survey respondents identifying with different demographic characteristics.



⁴ As part of this project, we also conducted follow-up interviews with approximately 50% of survey respondents at the 6 month or 12 month mark, and interviewed 12 service providers in the county. Neither follow-up survey data nor interview data with service providers is included in this paper.

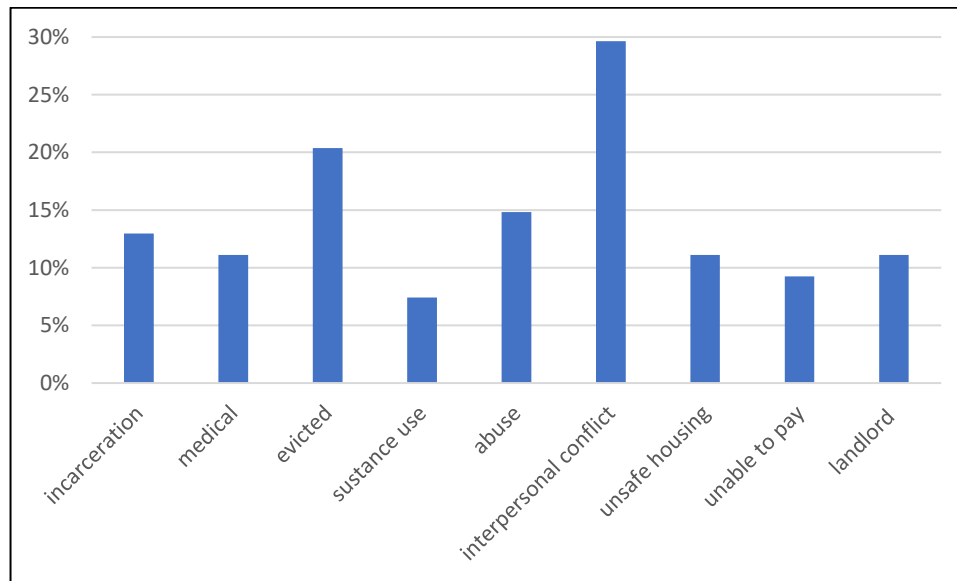
3.3.1 Income. When asked about their income source, most respondents (77%) indicated they received social assistance income through Ontario Works or Ontario Disability Support Program (ODSP) (see Figure 2). Smaller groups were reliant on public retirement benefits, child benefits, and the federal Employment Insurance program. In contrast, relatively few respondents indicated relying on employment income. The high concurrence of social assistance receipt and homelessness is consistent with past research on social assistance in Ontario, which has demonstrated that rates relegate recipients to housing instability and poverty (Lightman & Lightman, 2017; Smith-Carrier, 2017).

Figure 2: Income sources of survey respondents (n=78).



3.3.2 Housing. Of our 80 respondents, 79 had previously been homeless at least once, and 44% were homeless at the time they were surveyed, with an additional 9% staying in transitional housing. Of respondents who were homeless at the time of the survey, 60% were experiencing their first incidence of homelessness, and the average age of these survey respondents was 44.7. Of the 54 respondents who had recently lost housing, a variety of reasons were provided, with interpersonal conflict and eviction being the most frequent reasons (see Figure 3). Thirty-two percent of respondents indicated they had stayed in an emergency shelter during the past six months for an average of 46 days. Three men volunteered that they had not stayed in a shelter because one was not available to them, but they would have done so if this service were offered in Dufferin.

Figure 3: What caused you to lose your housing most recently? (n=54).



4.0 Discussion of Findings

“Toronto gets way more spotlight than we do. Yeah they’re much bigger than us, but homelessness is homelessness. And it doesn’t matter where you are, who you are...we’re such a small-town mentality here but we have city needs” focus group participant.

Findings from survey respondents indicate several complexities of the experience of homelessness stemming from the rural-urban location of Dufferin, as a region with low density, high growth, and high interconnectivity to regional urban centres. We further elaborate on the findings by including data from focus groups to highlight how the specific experience of homelessness in rural-urban spaces is experienced by residents.

4.1 Low Density

An overall challenge in rural-urban regions like Dufferin is low density, leading to a lack of rental housing units. As stated previously, 85 % of the housing stock in Dufferin are detached single-family dwellings (Dufferin County, 2019). One focus group participant recommended density bonusing, as an inclusionary zoning tool, stating:

I’ve said before, I think for every subdivision or amount of houses that builders are building they...build an amount of houses in their subdivision for low income housing. Why isn’t there some sort of tax break they can get where they are basically donating these houses...even if they build town houses, build a little condo with 30 little apartments...

Participants described how a lack of rental housing led to individuals and families staying in motels for extended periods of time, even though as one participant noted, “a motel would cost as much as a one-bedroom apartment.” Given the older population of people experiencing homelessness, the lack of purpose-built rental

units creates challenges for people with specific needs. As another participant explained, “It took so long [to find an apartment] because I needed a place without stairs.”

In communities like Dufferin where a sizable portion of the rental supply is secondary units like basement apartments, or units above stores, an absence of accessible housing for people with mobility constraints can lead to homelessness. The competition for rental housing engendered by a lack of units also enables property owners to set exclusionary rental requirements. In focus groups, participants discussed practices in contravention of the “Ontario Human Rights Code, Reg. 290/98” and Ontario’s “Landlord Tenant Act” including applying rent-to-income ratios or asking for a deposit to merely submit a rental application. Some participants described practices that were likely being used in contravention of the “Ontario Human Rights Code” and privacy guidelines including obliging tenants to provide criminal records checks, share screenshots of their current bank account balance (Office of the Privacy Commissioner of Canada, 2018; Ontario Human Rights Commission, 2009). In the context of Dufferin’s limited rental market, these practices systematically disadvantage people with low-income and/or fixed incomes. As a result, interpersonal conflicts with other residents or property owners can easily lead to homelessness, where finding alternative accommodations is difficult or impossible. Moreover, in the absence of affordable private market options, social housing is not available to meet immediate housing options. In Dufferin, the subsidized housing waitlist increased by 27% between 2013 and 2018, with seniors making up the greatest proportion of new registrants (Dufferin County, 2019). The historic legacy of social housing concentration in major urban areas (Suttor, 2016) means that there are generally fewer social and supportive housing options for low-income residents in small urban and rural communities.

4.2 High Growth and Interconnectivity

The high population growth rate in rural-urban spaces, as well as the high degree of interconnectivity with major urban areas also impacts the housing landscape. Survey data indicated that 77% of respondents relied on social assistance as their primary income source. Significant research has documented that social assistance rates are inadequate to secure private market housing in major urban areas. Our survey responses suggest that social assistance rates are not adequate to secure private market housing in rural and small urban areas as well. Housing prices and rents have risen substantially in Dufferin over the past 10 years, due to the impacts of the Toronto housing market on rental prices and housing in surrounding regions. In fact, 81% of existing residents say they could not afford this average resale price (Dufferin County, 2019). As one participant explained, “it’s kind of the same to live out here than it is to live downtown Brampton or downtown Toronto. Like people think, oh let’s move out to the country, rents are cheaper—no, houses are maybe cheaper to buy, but rents are—I moved to a trailer park to make it affordable.” Another participant responded, “I think \$1,400 a month for a two-bedroom, that’s ridiculous.” Another participant pointed out, “the wages around here are not the same as in Toronto.” Particularly for people receiving social assistance, or on fixed retirement incomes, market-rate housing is unaffordable. There was a sense among participants that the recent influx of residents seeking relief from higher housing prices in Peel and Toronto has also contributed to a shortage of units, as one participant suggested: “Our low-income housing that we have around here gets filled with Peel and Mississauga residents before we get them. That’s got to stop.” There is limited data on the rental market in rural and small urban areas of the County, but

real estate reports of condition in Orangeville support this assertion by documenting a declining vacancy rate in rental housing (Toronto Real Estate Board, 2019).

4.3 Small Town and Rural

Another consequence of the specific geography of rural-urban spaces is the lack of shared social space and social service options in smaller communities. Because people experiencing homelessness are dispersed there is a lack of space to build a shared community. The absence of some services within the region also contributes to social isolation. For example, some participants recalled being offered shelter beds in Owen Sound, over 100km north of the County. Others reported being directed to Brampton for emergency beds and other social services. Explained one participant, “They are telling me to go to Brampton. But my whole life is here in Orangeville. So I’d rather sleep in the park than go to Brampton.”

Limits in the local availability of services are exacerbated by a lack of public transportation and/or other low-cost transportation options, particularly given that social services within the county are centralized in Orangeville. As one participant pointed out, “getting from Shelburne to Orangeville when you don’t have a car...even around town it’s difficult, right, there’s no public transport.” Another participant described losing a paid work opportunity due to a lack of transportation support:

Again, I lost [the job] because I couldn’t get there. I asked my worker here for added support and they said, ‘Nope, your added support was in there with your check.’ Well after rent that leaves a buck and a quarter.

In turn, the absence of paid work contributes to an inability to obtain permanent housing. Economic opportunities in nearby larger urban areas are not unavailable to low-income residents with limited access to transportation, forcing them to cope with increased housing costs with limited economic resources and local employment options. For people experiencing homelessness in Dufferin an absence of public transportation was a significant problem that connects to access to housing options, social services, health services and employment opportunities. The lack of affordable rental housing that would allow people to sustain a home created conditions of necessary transience, moving about the County as a way of staying housed. As one participant explained ,

And so my last landlord I can’t really ask for a reference from them because I probably ducked out in the middle of the night or something. Because I have to move a lot, right? So how do you get a reference when you live somewhere for 9 months, somewhere for 4 months, somewhere else for 3 months—you barely lived a year anywhere—lived out a one-year lease anywhere, how are you supposed to give a one year reference. They’re all going to give you a shitty one. Yeah, she didn’t ride out her one-year lease, she left before it was up.

This experience, and those of the participants who moved to motel and trailer parks and were asked to move to Brampton for services stands in sharp contrast to the image of people moving to rural-urban spaces to take advantage of lower housing costs to allow them purchase the ever elusive detached single family home.

For groups experiencing multiple forms of structural marginalization, the dynamics of housing precarity in rural-urban spaces leads to additional challenges. The final section of this paper focuses on the experiences of disabled and racialized participants. Seventy-eight percent of survey respondents identified as disabled and disability was a key theme in focus groups. Racialized participants represented a much smaller proportion of survey respondents, however, experiences of racism in the rental market and especially intersections of racism and ableism were an important theme in the relevant focus group. We do not mean to suggest that race and disability are the only social locations that merit attention when discussing homelessness in rural-urban spaces or that ableism and racism, along side classism, are the only forms of discrimination and oppression experienced in the RUS. Rather, these were two of the key themes that emerged from participants and so in this paper we focus on disability and race but recognize the limitations of this choice on understanding the complex and entangled multiple social relations of power involved in production of homelessness.

4.4 Disability

A key finding was the high rate of disability among participants and the associated housing loss and isolation. Disability, in this context, is defined as a psychiatric, physical, or learning condition that substantially impacts your life activities and this definition is similar to that used by the Canadian Survey on Disability (Statistics Canada, 2018a). There is a strong relationship between disability and poverty in Canada (Morris et al., 2018), and Dufferin is no exception. It is well established that ableism—manifesting in lack of access to education, inaccessible workplaces, and hiring discrimination—results in lower median incomes among disabled people in Canada but these realities are often hidden from view in the rural-urban community of Dufferin. As stated, 78% of survey participants identified as disabled, with psychiatric diagnoses—disabilities being the most common response—often co-existing with other disabilities (see Figure 1. Disability was a key theme in the four focus groups. In addition to facing physically inaccessible housing stock or housing in inaccessible neighborhoods, 12% surveyed had lost housing due to a disability. In focus groups, participants related experiences with property owners who were reluctant to rent to people accessing ODSP, people with disabled children, and people with psychiatric diagnoses. One participant with a disabled child stated the following: “as soon as [landlords] heard that [we have a child with a disability] their tone changed, their attitude changed instantaneously.”

Additionally, the structure of social assistance in Ontario poses challenges for disabled people living in rural-urban communities where shelters are limited. One woman explained:

Well, I used to make lots of money, I had a great job, and then I became disabled. Now I don't make anything, and now I have to sleep in the park.
[And when you are homeless] you just get basic needs.

Basic needs here refers to the non-shelter portion of ODSP which is currently \$672 per month. According to Directive 6.2 of ODSP, “people with no shelter costs do not receive a shelter allowance.” This participant had a history of sleeping rough, including outdoors in the winter, and not having access to the necessary supports for her disability to stay housed or even stay in the only available shelter. Without the shelter portion of her ODSP, she could not rent a motel room and was forced outside. In a larger city, she would have likely had access to more emergency shelters, including ‘wet’ shelters for people who drink and use drugs. Isolation is also experienced by disabled people living with homelessness in Dufferin. Isolation in Dufferin is a profoundly disabling experience that further frustrates the inclusion of disabled people in social, economic and political life.

One participant, a middle-aged white man with a disability who accesses ODSP became homeless after he was renovicted from his apartment in a small urban area in Dufferin. He has been unsuccessful in searching for apartments as a disabled man and has been living in a motel room in a rural part of the county for more than a year. He does not have a full-sized fridge and lives in a rural food desert. With no car and no access to public transportation, the isolation and lack of reliable access to community services, grocery stores, or food banks exacerbate his disability and undermines his overall health. Increasingly, motels in rural areas are becoming long-term, non-permanent housing for people who have nowhere else to go. Motels are filling in the gaps in the social service system in RUS communities that result in people with disabilities living in unsuitable housing.

Yet, these experiences often go undocumented. Neither of these participants would be captured in the census or Canadian Survey on Disability and those living in isolation are unlikely to be included in a PiT Count. Disability and ableism and race and racism intersect in rural-urban spaces to further complicate housing experiences of racialized residents facing homelessness.

4.5 Race

Racialized participants expressed feelings of being marked as outsiders and experiences of hyper-surveillance in the largely white community. Participants’ narratives of the racism that conditions homelessness and housing precarity in Dufferin serves as an important interruption to the imagined whiteness of rural Canada (Alonso, 2021).

The presence of racial discrimination in rental housing is well documented in Canada (Hogan & Berry, 2011; Ontario Human Rights Commission, 2009). While visible minorities account for a small component of Dufferin’s overall population, participants who are racialized and who are experiencing homelessness frequently discussed experiencing rental discrimination that made it difficult to find housing. As one participant stated:

[The property owner] hasn’t showed it to nobody else, and so I’m in a good position, the sooner the better, they want a renter right away. But then when they see we’re Black and we’re physically there—seeing it, it’s like, ‘oh, I’ve got a number of people—there’s three people ahead of us.’ All of a sudden the whole story changes.

This discrimination is worsened by the overwhelming whiteness of the county. A racialized participant suggested that in the face of the overwhelming whiteness of the county, a lack of day-to-day contact with racialized people affected the overall attitude of the community in Dufferin:

At the end of the day, people see your colour and that's it. I'm not saying everyone is the same, but the majority, especially in small communities like this, that's how they are. And their knowledge or experience with [non-white] people are on the news, sadly.

Moreover, strategies that might be used in larger urban centres by prospective racialized tenants, like renting from other racialized property owners, are less of an option in Dufferin, where participants reported virtually all rental property owners appeared white. Although participants knew that housing discrimination based on race was illegal, there was a sense that they had few to no options for redress as the discrimination would come in the form of mysterious new tenants, or extra documentation. In another example, a participant described how when a property manager discovered he was not white a credit check was suddenly required to rent an apartment:

Before he was saying, 'Oh, don't worry, when you come we'll fill out the application together.' Now that he's seen us, now it's all, now you have to go online and it's not up to him it's up to the management company. This is a new requirement, it wasn't there before.

Racialized participants who received social assistance, had small children, or had disabilities, recounted overlapping experiences of discrimination causing extreme hardship for some in gaining an appropriate tenancy. For example, one racialized focus group participant stated, "in being candid we did express that we did have a child, and we know people are discriminated against in that fashion as well." In this case, the double burden of racial and family status-based discrimination created a situation where a family was unable to find suitable housing for over three months.

In the case of racialized focus group participants, the lack of immediate public housing options and discrimination in the private housing sector make it very difficult to secure adequate housing in Dufferin. Factors specific to the RUS location, including an absence of racialized landlords and the overall shortage of rental housing create structural barriers to accessing appropriate housing. One racialized participant was considering leaving the area "and going to a bigger city like Toronto because...there's a lot more ethnicity along Jane St., more multicultural, people from different backgrounds in that area. So, the landlords and owners are already used to that." Indeed, the hypervisibility of being racialized in a small RUS community compounded the experience of housing precarity.

5.0 Conclusion

Academic and policy knowledge concerning experiences of homelessness in Canada outside of large urban areas is limited. This paper contributes to knowledge of homelessness and housing by applying the socio-spatial lens of the RUS to make visible the experience of homelessness at the rural-urban interface and highlight the importance of theorizing urban and rural spaces in relationally. The unique

characteristics of the RUS—low density, fast population growth, and high interconnectivity with large urban centres—create challenges for ameliorating housing precarity that manifest differently than in larger urban areas. These challenges include (a) unique demographic considerations, (b) a lack of accessible rental supply, and (c) population pressures of larger urban areas without commensurate social service supports.

In mobilizing mixed methods our survey data provides an overview of the demographic composition and pressure factors affecting housing experiences for people with lived experience of homelessness, while focus group data enables a deeper unpacking of the underlying social conditions that structure these experiences. Specifically, focus group data drew attention to what Laxer and Armstrong (n.d.) would refer to as ‘noises’ and ‘silences’ in our survey data. The noise was the ubiquity of experiences of disability among people experiencing homelessness, and a silence was the relative absence of race. Through focus group data, we demonstrate the complex, multilayered, and intersectional ways experiences of disability and racialization can further make vulnerable those experiencing homelessness in RUS communities. The rich survey and focus group data we were able to obtain speaks to the advantages of spending time in community building trust with oft-marginalized research constituencies and gaining access to detailed information about their experiences.

From a public policy perspective, this paper suggests the need for more targeted support for RUS communities that addresses the realities of homelessness. Pressures of devolution on local governments, framed in terms of provincial demands for ‘local flexibility and responsiveness’ in housing and homelessness supports will continue to engender service gaps in small urban and rural communities with limited fiscal means to address these complex problems. Growing population pressures and rising prices in RUS communities, exacerbated by COVID-19 related population movement, make policies to deal with housing crises in RUS communities particularly urgent. Within this context, it is crucial that the experiences and analyses offered by a diverse community of people with lived experience be made available and included in a meaningful way.

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