THE PRIVATE PROVISION OF LOW-COST RENTAL UNITS: A CASE STUDY

LANDLORDS, TENANTS, AND THE INFORMALITY OF THE PRIVATE PROVISION OF LOW-COST RENTAL UNITS: A CASE STUDY OF HAMILTON, ONTARIO

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LAY ABSTRACT

This dissertation examines the role of the private sector in housing individuals living in the low-cost segment of the rental market. Emphasis is placed on non-purpose built rentals and how they contribute to the larger function of local housing provision. Hamilton, Ontario is used as a case-study in all three papers that comprise the thesis. Findings are largely derived from a novel field enumeration technique and qualitative interviews with tenants. Taken together, results from the three papers indicate that the non-purpose built market plays a non-negligible role in providing affordable housing options to tenant households. The presented findings also suggest that amateur landlords and informal rental arrangements highly influence the form and function of low-cost rental units. Lastly, the papers suggest that highly mobile tenant populations are considerably affected by social milieu in the selection of housing units and intra-urban mobility decisions.

ABSTRACT

Housing affordability is an enduring issue globally. Disproportionately affected by this trend are renters: those households who do not own their primary dwelling. Rather than being a transitionary phase – a stepping stone to homeownership – as in decades past; renting is becoming a permanent, and often financially draining, state for many households. Housing affordability is significant to the lives of renters, as renters overwhelmingly spend more of their income, as a proportion, on housing than homeowners do. In Canada, renters are not eligible for many wealth subsidies that homeowners enjoy (i.e., the exclusion of capital gains tax on the sale of primary residence), have less autonomy over their living space, and less security of tenure. These concerns, combined with aging multi-unit rental stock, disinvestment of governments from social housing funding, and a funneling of private funds towards condominium developments, has left those in the rental market with increasingly fewer housing options. This dissertation seeks to explore how households renting in the low-cost segment of the housing market gain access to housing and why they move. Special emphasis is placed on the nom-purpose built market, and a tool for better enumerating otherwise undocumented housing units is proposed. Findings suggest that previously undocumented, secondary units play a significant role in local housing markets, particularly within dense 19th century neighbourhoods with good access to amenities and transit. The dissertation also suggests that the social milieu of participants’ lives, including relationships with landlords and property managers, highly influences decisions to move. Lastly, the research finds that informal agreements, as well as units, characterizes entry and habitation of many units within the low-cost segment of the housing market. This dissertation contributes to the field of knowledge on residential mobility and housing geographies by exploring two primarily unexamined areas of local housing markets: informal units and informal agreements.

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PREFACE

This dissertation is comprised of the following elements: an introduction, three primary studies conducted by the author, and a conclusion. The first study included in the body of the document outlines a novel tool developed for the visual enumeration of non-purpose built rental units. This chapter, Chapter 2, also includes the results of a pilot of the tool in two distinct neighbourhoods in Hamilton, Ontario. The second study, Chapter 3, explored themes of intra-urban mobility in a rapidly changing urban environment with an emphasis on households living in the low-cost segment of the rental market. The findings from this paper, based on interviews with 24 tenants, highlight the significance of the social milieu of urban renters in motivating a change in address and brings into question the role of gentrification in the lived realities of a highly mobile sub-population. The terminal study, Chapter 4, uses qualitative interview data conducted with the 24 tenants identified above, to examine the types of arrangements made between landlords and tenants. This paper emphasized the lived realities of renters in a mid-sized city and shed light on a previously unexplored phenomenon of informal rental agreements. Findings suggest that both tenants and landlords may initiate informal types of agreements due to the perceived advantages of flexibility they offer in dealing with external stressors that impact both parties. The thesis detailed in this document aimed to shed light on commonly overlooked, but essential, components of the low-cost rental sector that functions to provide essential housing opportunities in mid-sized cities across North America. To do so, Hamilton, Ontario, Canada is used as a case study.

The three manuscripts in this paper were conceived and written in their entirety by myself, Kathleen Kinsella. The sole author was responsible for reviewing the literature, completing the analysis, interpreting the results and composing the resulting manuscripts. In the case of Chapter 2, the sole author also devised and piloted the proposed visual enumeration tool with assistance from a volunteer, undergraduate research assistants: Sarah Christensen and Mehrnaz Nazari. For Chapters 3 and 4, the sole author was responsible for acquiring research approval from the McMaster Research Ethics Board, designing the interview tool and recruiting participants. Two undergraduate research assistants helped in the distribution of research posters and transcription of interview audio: Emily Power and Tai Jacob. Dr. Richard Harris, Dr. Bruce Newbold and Dr. Jim Dunn each provided insights, advice and editorial comments throughout the research process from inception to finalization.

The first paper, Chapter 2, was submitted, accepted and published in the *Canadian Geographer* in 2017. The citation is as follows:

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Kinsella, K. (2022) Gentrification, displacement, and urban renters: A red herring? Qualitative Accounts of Mobility Among Urban Renters in Hamilton, Ontario

Kinsella, K. (2022) Nature of rental arrangements among low-income tenants in Hamilton, Ontario

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# **1.0 Chapter 1 Introduction**

This dissertation centers on discussions of housing in an established economy in a politically stable, democratic country in North America: Canada. Globally, Canada is well regarded for its high standard of living and strict regulatory infrastructure that governs the construction, consumption and quality of housing units. Government involvement in the provision of housing includes the creation and enforcement of building codes, fire codes, occupancy standards, and consumer protections. Canadians are regarded globally as being particularly “well housed” which is an idea that, in part, relates to the fact that living spaces of both renters and homeowners tend to be some of the largest worldwide as measured by square footage (Smith, 1983). The size and quality of housing in Canada has much to do with private sector involvement in the construction of new units since the 1960s and, to varying degrees across time, tax incentives for both builders and owners. At the peak of the 1960s, renters benefited from a rapid influx of new supply of rental units and this continued into the 1970s until the legalization and popularization of condominiums. This combined with the loss of rental housing construction tax incentives offered by the federal government led to the ongoing decline of the rental housing sector that many municipalities are plagued with today. Of course, this is exacerbated by government austerity, lack of funding for new subsidized units and the downloading of social housing responsibilities onto municipal governments. While homeowners exude more autonomy in their choice of housing, its location, size, features, and upgrading, renters are experiencing a decline in the availability of units and overall quality. This dissertation aims to provide insight into how renters access housing in the private market. The emphasis on the private market is important here as the absence of government funding for new social housing units and the aging of existing stock is resulting in social housing waitlists that, in some municipalities, are over a decade long. The research presented in this dissertation also places specific emphasis on rental units created in the secondary market as the disinvestment of corporate entities in large-scale, multi-unit housing developments has created an environment in which amateur landlords, and non-purpose built rentals are filling crucial gaps in housing markets across Canada.

### **1.1 Justification of Research Topic**

Housing represents the largest monthly expense for almost all households, with few exceptions. Mortgage or rent payments, taxes, utilities, and maintenance costs all contribute to a considerable financial burden annually. To be certain, housing related expenses are not discretionary. Housing is increasingly recognized as foundational to all other components of participation in society. Housing First movements to help the homeless highlight this conceptual change, as do movements that advocate for housing as a human right (Leitjen and de Bel, 2020). Indeed, the residualization (i.e., the disinvestment from low-cost social and private rental markets by both private and public sector entities) and financialization (i.e., the increasing commodification of housing for individual and corporate wealth accumulation) of the housing market has brought to light the problematic nature of the commodification of housing (Pomeroy, 2001; Leitjen and de Bel, 2020; Zhu et al., 2021). Despite this, government funding for new subsidized housing has declined significantly since the 1970s in Canada (Smith, 1983; Zhu et al., 2021). This is mirrored in other developing nations as well. Government austerity, the rise of neo-liberalism, the global financial crisis, and most recently, the COVID pandemic along with rapid inflation have all contributed to less available funds for social welfare programs in the housing sphere (Malpezzi, 2022). Ironically, it is now that we need them most. Without adequate social housing, the private market is left to provide for all households, including those that are not competitive in bids for for-profit housing units. Understanding how these groups access housing, where, and under what conditions is crucial to building inclusive and comprehensive housing policy.

Housing affordability continues to be the most politically and practically salient issue affecting developed nations globally (Leitjen and de Bel, 2020). Here, the stark divide between socioeconomic classes is glaringly apparent. The rise of neoliberalism, resulting in stagnating wages, employment precarity and the concentration of resources in the hands of the super-rich, all characterize the global economy of the last half century (Zhu, 2021). Rapid change in the housing market access over recent decades illustrate the impacts of the above.

As a result of these trends, housing affordability is discussed at all levels of government, amongst academics, and in the media. In Canada, housing affordability is a term used by the Canada Mortgage and Housing Corporation (CMHC) and Statistics Canada to refer to the benchmark for a household’s total shelter costs as a proportion of their household income. Using this benchmark, a household who spends more than 30% of their income on housing related expenses (i.e., mortgage and rent payments, utilities, taxes, condo fees etc.) is considered ‘housing insecure’ (Statistics Canada, 2020a). In Canada, this metric is be combined with self-reported declarations of living in shelter in need of major repair or of inadequate size. Together, these indicators combine to create reports of ‘core housing need’ (CHN). Core housing need is often reported by Statistics Canada and the CMHC when discussing issues of housing access and affordability. In 2018, 6.5% of homeowners and 23% of renter households were considered as being in core housing need (Statistics Canada, 2020b). This is significant as housing unaffordability and inadequacy can result in high rates of mobility, increased stress and measurements of poor individual well-being. For children, these findings are particularly pronounced with inadequate housing and high rates of mobility being tied to reduced educational outcomes (Leventhal and Newman, 2010; Waterston et al., 2015).

Those households with the lowest cumulative incomes evidently have exceedingly limited choice in the private housing market. Traditional mortgage products may be unrealistic due to historically high housing prices combined with rising interest rates. Robust credit histories and ‘proof of income’ documents may be prohibitive for those individuals who work contract jobs, who participate in the ubiquitous “gig” economy, or for those with disabilities (Dickerson, 2016; Fannie Mae, 2017). Newcomers may also face burdens in providing documentation necessary to secure mortgages required for homeownership. The prohibitive nature in securing a mortgage affordable in relative terms to a household’s income is problematic as homeowners, on average, spend a lower proportion of their income on housing than renters (Statistics Canada, 2020).

In addition to the scarcity of opportunity for homeownership for many households, securing rental housing is becoming increasingly challenging. To start, screening processes are not unique to mortgage borrowing but also occur in the rental market. Rental applications are increasingly competitive and require extensive evidence of an individual’s credit history, statement of income, prior rental references amongst other personal documents. Exacerbating the discretionary eye of the private-market landlord, is the increasing tightness in the middle-low cost segment of the rental market (CMHC, 2021a). Long-standing trends contribute to low vacancy rates in Canada’s largest rental markets including disinvestment by private developers since the 1970s (Miron, 1995). Investment patterns show a strong preference for condominium construction, and any new rental construction that does occur typically targets the luxury market (August and Walks, 2018). As a result, existing rental housing stock tends to be dated, in need of repair, and/or in neighbourhoods not desirable for redevelopment (Decker, 2021). Indeed, quality, high-density, well-situated, affordable rental housing is scarce. The question remains: how do low-income households secure housing in a competitive market-oriented environment where their credentials may seem less than desirable?

The most prominent pathway, although commonly overlooked, is within the secondary rental market. This, in part, is due to the abundance of low-cost rentals in the secondary market. The CMHC defines the secondary rental market as those dwellings not purpose-built for rental including single-occupancy homes, condominium units, duplexes, triplexes, basement apartments and dwelling units in ancillary structures (CMHC, 2021b). While many single-occupancy homes and condominium units are part of the luxury market, duplexes, triplexes, basement apartments and ancillary structures tend to provide the most affordable units within the private rental sector. Interest the secondary rental market is increasing due to the aforementioned trends putting pressure on housing affordability. Within the academic literature, however, not much has been written about these types of housing units. The purpose of thesis is to begin to fill important elements of that gap.

### **1.2. Thesis Objectives and Research Questions**

Given the state of housing affordability worldwide but particularly in highly urbanized, established economies with limited recent investment in social housing systems, this dissertation aims to understand how the private market functions in providing housing options to those living in low-cost housing units. Indeed, the overarching objective of this research project was to understand how households secure housing in the low-cost segment of the private rental market within the context of rapidly rising real estate values, stagnating wages, and new investment in post-industrial urban areas. With this is mind, this dissertation places emphasis on the perspectives and lived experience of tenants and gives particular attention to an often-overlooked component of local housing ecosystems: the non-purpose built market. Specifically, the dissertation addresses gaps in the literature pertaining to the form, function and prevalence of the non-purpose built, secondary market, particularly in formerly single family homes; and the relationships between landlords and tenants within this largely informal, precarious, housing market. Each paper has its own distinct objective and set of research questions that speak to this overarching goal which are outlined below.

Hamilton, Ontario is used as a case-study in all three of the standalone papers described in this thesis. Given its geographic location at the western end of Lake Ontario and its in proximity to Canada’s largest city, Toronto, Hamilton has, historically, been ideally situated for its function as a hub for manufacturing. It is also located relatively close to the US-Canada border adjacent to Niagara Falls which helped facilitate shipping and trading of commercial goods in the first half of the 20th century. As a result, the built environment of the pre-amalgamation[[1]](#footnote-2) City of Hamilton is made up of 19th century housing stock in the inner-city and post-war neighbourhoods in the inner-ring of the suburban fringe. As of 2022, Hamilton has a population of approximately 579,000 and a rental vacancy of 2.8% (CMHC, 2022). Average rents for the Hamilton Census Metropolitan Area (CMA) in 2020 were $1096 .00 a month for a one-bedroom rental in the private market. Average before tax income for rental households in Hamilton was $40,800.00 as of 2017 (CMHC, 2019b). Given these characteristics, Hamilton was chosen for a case-study given its similarities to many post-industrial, mid-sized cities across North America.

### **1.3 Thesis Structure**

Chapter 2, *Enumerating informal housing: A field method for identifying secondary units*, describes an original method for quantifying a subsection of the secondary rental market: non-purpose-built units. Using a visual enumeration technique and real estate data provided by the Realtors’ Association of Hamilton/Burlington (RAHB) the study aims to provide information about the prevalence of secondary units located in single-family homes in two very different Hamilton neighbourhoods. Results indicate that non-purpose built secondary units are abundant, particularly in neighbourhoods with dense, 19th century housing and good access to urban amenities and transit.

Chapter 2 focuses on the following objectives and research questions:

1. To create a tool for visually identifying non-purpose built rentals
   1. What are the common visual characteristics of non-purpose built rentals across urban and suburban neighbourhoods?
2. To document the prevalence of non-purpose built rentals across two distinct neighbourhoods.
   1. Can the aforementioned tool be used for identifying non-purpose built rentals across two distinct neighbourhoods in real time in Hamilton, Ontario?

Chapter 3, *Nature of rental arrangements in the low-cost segment of the private housing sector in Hamilton, Ontario,* outlines the analysis of results from qualitative interviews with 24 individuals with recent experience living in the private rental market in Hamilton, Ontario. The objective of this study was to shed light on the types of agreements that exist between landlords and tenants in the private rental market. Analysis reveals that arrangements made between landlords and tenants are highly diverse and largely deviate from what is prescribed by the province. This is true in regards to the original form of the arrangement, and in respect to how the agreements are honoured or enforced.

Chapter 3 focuses on the following objectives and research questions:

1. To determine whether the legislatively mandated (Ontario Standard Lease Agreement) lease is unilaterally used by property owners and tenants in the low-cost segment of the rental market.
   1. Is the Ontario Standard Lease Agreement unilaterally used by property owners and tenants in the low-cost segment of the rental market?
2. To document the characteristics of other types of arrangements made between property owners and tenants in the low-cost segment of the rental market.
   1. In instances where the Ontario Standard Lease Agreement is not used, what is the nature of the arrangement made between property owners and tenants?
   2. What are the characteristics of these arrangements?
3. To understand how alternative types of lease agreements impact tenants in the low-cost segment of the rental market.
   1. Who initiates non-standard lease agreements, landlords or tenants?
   2. What are the perceived benefits or motivations of creating alternative arrangements?
   3. What challenges exist with non-standard types of agreements?

Chapter 4, *Gentrification, displacement and urban renters: A red herring? Qualitative Accounts of Mobility Among Urban Renters in Hamilton, Ontario,* contains the final paper of the series that comprises this dissertation. It addresses media speculation about the impacts of gentrification on the low-cost rental sector in Hamilton, Ontario. Qualitative interviews with 24 individuals living across the lower-city of Hamilton, where neighbourhood change is taking place, were designed to understand what precipitates a household move. The results that emerged suggest that social dynamics and the milieu of households’ interpersonal relationships that often lead to a change in address, bringing into question the relevance of gentrification for highly mobile groups.

Chapter 4 focuses on the following objectives and research questions:

1. To determine to what extent neighbourhood change motivates residential moves among those living in the low-cost segment of the rental sector
   1. Is neighbourhood change a primary “push” factor for households enacting/considering a move in the low-cost segment of the renal market?
   2. To what extent is renoviction impacting decision-making processes for households enacting a move?
2. To document primary push and pull factors in the decision-making process of households in the low-cost segment of the rental sector
   1. What are the primary push factors for households enacting a move in the low-cost segment of the rental sector?
   2. What are primary pull factors for households enacting a move in the low-cost segment of the rental sector
3. To document how residential moves of households living in the low-cost segment of the rental market impact the household’s day-to-day lives.
   1. What are the impacts of a recent move on daily behaviours, and routines, particularly as they pertain to geographic space and urban amenities?

The last piece of the dissertation, Chapter 5, provides final observations informed by these three papers that tie them together and situate them in relation to the larger context of the global affordable housing crisis. It contains a summary of thoughts on how the results from this research contribute to the larger body of literature on residential mobility and low-cost housing. Limitations of the studies and areas for further research are included.

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# **2.0 Chapter 2 Enumerating informal housing: A field method for identifying secondary units[[2]](#footnote-3)**

This study developed and tested an initial tool for the systematic observation of secondary units at the neighbourhood scale by utilizing an inventory checklist method inspired by studies in the fields of health geography and criminology. Single-family dwellings with secondary units were found to have one or more of 18 visual characteristics as outlined in the proposed tool. In the neighbourhoods where the tool was applied it was found that, within the Canadian context, urban neighbourhoods contain a higher proportion and density of secondary units than newer, suburban areas. Indicators that emerged as most prevalent included more than one mailbox per dwelling, unit numbers on single-family dwellings, more than one electric meter, and lawns converted for parking of multiple vehicles. Local and regional variations in housing stock characteristics and local housing markets make the standardization of such a tool problematic. However, this method does present a place-based approach that provides a subtle means of understanding the unique attributes, and distribution, of this type of housing at a scale relevant to municipal planning decisions.

## **2.1 Introduction**

Housing affordability has reached crisis levels in many North American cities. The rapid appreciation of home values, construction of luxury condominium and apartment complexes, and decreased funding for subsidized housing has contributed to a lack of rental options for tenants. These shifts have led to the worsening of the trend of socio-tenurial polarization, whereby the income gap between homeowners and tenants has widened to unprecedented levels. The existence of the secondary housing market is of increasing importance to individuals and families that are in need of affordable rental accommodation, including those households that are priced out of homeownership. It has been well-documented that the secondary market offers the most affordable options within the rental market (Murdie and Northrup 1990; Mukhija 2014; Wegmann 2015; CMHC 2016a). However, very little is known about secondary units even though they are the primary mechanism through which low-income households secure housing. This is due to the lack of reliable, accessible sources that are needed to provide estimates of how secondary units contribute to local housing markets. The flexible nature of these units means that many will return to owner-occupancy without policymakers being able to account for or address these changes in the local rental market. For this reason, a context-sensitive and locally-derived, visual enumeration method is proposed in this paper to complement existing data and knowledge. Considerations for replicating the proposed model will also be discussed.

The secondary market is understood to be made up of all housing units that are not purpose-built for rental (CMHC 2016e). Buildings within the secondary market are by definition not “purpose-built” for housing multiple households, but rather are adapted to the demand of the local market, often through the filtering process. In that context, secondary units exist under the broader umbrella of the “secondary market” and are commonly defined to be a self-contained dwelling unit located within a primary dwelling unit. They often offer flexibility in layout and structure. In some instances, they provide access to amenities such as backyards and protect tenants from widespread pest outbreaks often attributed to high-rise buildings. The prevalence, location, and character of secondary units is of increasing interest to academics and municipalities.

A survey of the literature indicates that many municipalities take a reactive approach to by-law enforcement in relation to secondary units, responding only to complaints and otherwise turning a blind eye to the proliferation of this type of housing. Across Ontario, municipalities have had limited success gathering useful data. Furthermore, because secondary units often go undocumented, licensing may fail to reach this sub-section of the rental market. Within Hamilton, Ontario, secondary units are under pressure in gentrifying neighbourhoods where deconversion is taking place. Similar trends were documented in Toronto during the 1980s (EKOS Research Associates 1987). At the same time, waiting lists for social housing units continue to grow. When households cannot be placed in a subsidized unit, they often turn to the secondary market to secure housing. Evidently, the lack of municipal knowledge on the prevalence and distribution of secondary housing should be of concern to researchers. Effective supportive policies cannot be developed without knowing where this housing is located, what it looks like, how it functions, and who it is serving.

## **2.2 Literature review**

Studies attempting to enumerate secondary units within local housing markets are scarce. This dearth of data reflects the difficulty in characterizing, defining, and quantifying what can often be an “unidentifiable” or “invisible” housing market. Within the studies that do exist, a number of sources have been used. Many sources have been deemed imperfect in quantifying secondary units, including property assessment records and census data. The bulk of this literature was written between the 1970s and the early 1990s. However, in recent years the topic of the secondary rental market has experienced renewed relevance, with municipalities and academics continuing to attempt to characterize the market. The review of the literature that follows will be organized by the methodologies utilized. It emerges that no one source has, to date, provided an accurate count of secondary units at the municipal level.

In April 2016, the Canada Mortgage and Housing Corporation (CMHC) released a report that quantified the secondary market across Canadian Metropolitan Areas (CMAs). Its approach relied on National Household Survey (NHS) data from 2011 and Canadian Census data from 1996, 2001, and 2006 (CMHC 2016e). CMHC estimated the number of units residually by taking the total number of rental households and subtracting the number of known, occupied units in the primary market. The resulting numbers include rented condominiums, subsidized rental units, freehold home rentals, and rental units in structures with less than 3 units (which may or may not be purpose-built). In addition to this nationwide estimate, CMHC provided local estimates for some CMAs which included dwellings not covered by the conventional Rental Market Surveys (CMHC 2016e). The methodology relied on telephone surveys and site visits, but how properties were identified for initial contact is not clear. This work done by CMHC provides the most widely available estimates for CMAs.

In 2009, the City of Vancouver released a report on secondary units. It recognized that there was no one dataset available with which to track the creation and use of this type of housing: “There is no definitive source of information on the secondary suite stock. The two most comprehensive data sources are the Census and the database that BC Assessment (BCA) maintains for property valuation. Each of these sources has its limitations” (City of Vancouver 2009, 10). Here, the City suggests that Census data and property assessment data may be the two most reliable sources (City of Vancouver 2009). A caveat is offered here, stating that although secondary units were locally permitted, property owners may try to hide the existence of a secondary unit for taxation purposes or if the suite was constructed without permits (City of Vancouver 2009). The report used 2009 BCA data to estimate the number of secondary units across the city. In 2002, the City of Vancouver hired Gage-Babcock & Associates to estimate the size of the local secondary rental market (City of Vancouver 2009). The consultants utilized Multiple Listing Service (MLS) data from the month of June 2001 to determine the existence of secondary units within single family homes. This method involved mining the data available through MLS by examining dwellings that were actively listed for sale while presumably looking for visual indicators of a secondary unit, and then extrapolating the results across the city (City of Vancouver 2009).

In 1983, the City of Toronto also utilized property assessment data. Together with the Ontario Ministry of Municipal Affairs and Housing, The City of Toronto developed a database using this source to estimate the total number of units across the city (Klein and Sears 1983). It acknowledged that property assessment may be incomplete or lack accuracy. Local regulations regarding the official acceptability of secondary units, and the motivations of property owners to avoid inspection or minimize taxation can also contribute to difficulty in identifying secondary suites (McCann 1972; Klein and Sears 1983; Murdie and Northrup 1990; Harris 1996). This method also fails to identify whether a tenant is actively occupying a unit. Legal conversions may also take place but remain merely an extension of primary living space where a relative is informally living partially in the second unit and partially in the pre-existing primary dwelling space.

Other researchers have produced estimates by utilizing real estate advertisements. Cheng (1980) used apartment listings in newspapers to estimate the percentage of the Vancouver rental market made up of secondary units. In the United States (US), Mukhija (2014) used MLS data over the period of a few months to identify the number of active listings with a secondary unit within the primary dwelling, or in an ancillary building on the same property. His results were extrapolated to provide an estimate of the total number of secondary units across the metropolitan area. Mukhija qualified his findings by suggesting that his estimate is conservative, given that many property owners and real estate agents may avoid publishing possible incriminating evidence of the presence of an illegal suite on the property. Again, we see that local context and regulatory structures influence estimates of the prevalence of the secondary suites. Nevertheless, the use of classifieds in isolation may be insufficient for understanding the extent and character of the secondary market, because landlords recruit tenants utilizing a myriad of approaches including social networks, word of mouth, signs posted on their properties, newspapers, and more recently websites such as Craigslist, Kijiji, and PadMapper.

Utility connections have also been used as a source. The Regional District of Nanaimo (2013) accessed files on utility connections at a single address to determine if a second unit was present. However, its report acknowledged that there are significant limitations to this approach as many units share water and electrical meters, with property owners paying these bills directly.

As mentioned above, CMHC has begun to generate estimates, via telephone surveys and site visits. However, as the City of Calgary (2014) report highlights, locally derived figures may vary. Calgary’s Planning, Development and Assessment department is in a unique position to provide estimates of secondary units due to their annual Civic Census. The data may be the most accurate of any municipality. In 2013, CMHC estimates put the number of secondary suites in the city at 16,000. In contrast, the Civic Census data for that year suggested that there were approximately 13,500 non-conforming, legal, or illegal secondary units in Calgary. As the City of Calgary noted: “…there are varying estimates of the existing situation—knowing the exact number may not be achievable. Regardless of the exact number, the estimate is substantial…” (De Jong 2014, 9). Evidently, neither source indicates the legal status of the units in question.

Triangulating multiple sources has been implemented in a small sample of studies where the objective was to quantify the number of secondary units within a municipality (McCann 1972; Peddie1978). These studies found that estimates can be improved with the integration of multiple data sources, but that a common limitation is the scale at which data are available. This would also be of particular interest in making any conclusions about the legality of the units within any one market. Overall, then, no source, alone or in combination, is adequate.

One method not yet attempted is the use of a field census technique to identify and enumerate the prevalence of secondary units. Field tools have been used in health geography and criminology, albeit in different contexts and for different purposes than presented in this paper. One method that has been established is the use of checklists to inventory the variables of interest (Raudenbush and Sampson 1999; Parsons et al. 2010; Chow et al. 2014; Hwang and Sampson 2014; Morrison et al. 2016; Lafontaine et al. 2017). These studies illustrate how field tools and visual information can be used; they still, however, need to be adapted considerably for our present purposes. An obvious benefit to such an approach would be its customizability based on local regulatory climate and the character of the housing stock. A proposed method is detailed in this paper, as well as the results from a locally-situated pilot.

The tool described in this paper is informed by previously developed methods across a variety of disciplines. The method, along with its indicators, was developed drawing on a combination of academic literature, historical attempts to quantify second units in government publications, local knowledge of secondary housing, observation, and conversations with housing experts in the Municipality of Hamilton and individuals employed by local social service agencies.

## **2.3 Methodology**

Hamilton is an appropriate city in which to explore and test the proposed method. It is a mid-sized city with a 2016 CMA population of approximately 747,545 (Statistics Canada 2016) located in southern Ontario, Canada. Historically, Hamilton was an industrial city with steel manufacturing as its primary employment sector. The City is often described as sharing similarities with “rust-belt” cities in the US (Harris et al. 2015). As a result of its manufacturing history, Hamilton suits the needs of this study well. In particular, a number of its neighbourhoods consist of a substantial number of older 19th-century houses, many of which have been converted for use by multiple households. Additionally, there are complementary post-war suburban developments that provide an important contrast in urban form, use, and structure. This diversity in housing stock provides an ideal opportunity for illustrating the proposed tool.

Today, Hamilton is attracting significant investment, largely from Toronto. At present, the major employment industry is the health services sector, but manufacturing jobs are still important. However, these manufacturing jobs lack the good wages and benefits that they historically offered (Harris et al. 2015). As a result, significant income disparity exists between those in low-paid precarious positions and a growing number of highly educated individuals employed in the health service sectors. This has led to geographic areas of extreme poverty across the central and eastern segments of the city, and very wealthy census tracts concentrated in the west. The trends, and resulting urban geography, that have impacted Hamilton are typical of cities across North America. As Harris et al. (2015, 7) write: “… no city showed more clearly than Hamilton the consequences of deindustrialization, the polarization of incomes…and the consequent polarization of neighbourhoods.” Table 2.1 illustrates how the Hamilton CMA compares to two other similarly sized cities in Canada.

**Table 2.1: Mid-sized CMAs in Canada: rental market statistics**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | Hamilton CMA | Quebec City CMA | Winnipeg CMA | Canada |
| Overall rental vacancy rate (2015)1 | 3.4% | 4.0% | 2.9% | 0.8% |
| Average rent for two-bedroom apartment (2015)1 | $1034.00 | $788.00 | $1045.00 | $1271.00 |
| Secondary market as a percentage of all renter-occupied housing2 | 46.1% | 47.7% | 42.6% | 56.1% |
| Estimated number of secondary market units (excluding condos) | 25,5903 | 20,8144 | 23,0774 | 883,8915 |
| Total percentage of renter households2 | 32% | 41% | 33.9% | 30.6% |

1 SOURCES: CMHC (2016b, 2016c, 2016d.)

2 SOURCE: CMHC (2016e).

3 SOURCE: CMHC (2015b).

4 SOURCE: CMHC (2015a).

5 SOURCE: CMHC (2015b). This total is for the 11 available Canadian CMAs.

Within Hamilton, secondary units are a key component of the rental market. Past estimates from the City placed this number at approximately 30% of all rental units city-wide. This estimate was calculated using national Census information on the number of purpose-built rentals and subsidized units, then subtracting the total number of rental households. It was assumed that the remaining households were living in secondary units. This study focuses on those units in single-family homes (including in townhouses and row houses). Large complexes of rental townhomes managed by professional management companies were excluded from the sample as they are unlikely to contain illegal suites due to liability and risk-aversion on the part of the investors and owners of these complexes.

Using an approach that embraces the direct observation of neighbourhoods to provide temporally rooted and place-sensitive data, a field enumeration tool was developed. The objective of such a method was to provide a replicable approach to secondary unit enumeration that fills an identified knowledge gap.

Two neighbourhoods were fully enumerated in order to explore the differences and similarities in the appearance and distribution of secondary units in urban and suburban neighbourhoods—Beasley and Rolston (See Figure 1). These two neighbourhoods contain stark variations in built form, which can, in part, be attributed to their respective zoning. Dominate zoning types in Beasley include “Zone D-3 Downtown Mixed Use,” “Zone D-6 Downtown Multiple Residential,” and “D-5 Downtown Residential.” In “D” Districts, residential uses should not exceed a two-family dwelling. In contrast Rolston is zoned primarily as “Zone C Urban Protected Residential.” The Hamilton Zoning By-law outlines that in “C” districts, residential uses should be expressed only in single-family homes. However, Section 19 of this by-law states that any single-family detached dwelling may be converted to contain no more than two dwelling units, provided that all stipulations in the section are complied with (City of Hamilton 2017). The Hamilton Zoning By-law expresses a desire for slightly denser residential developments in the Downtown districts, but otherwise varies only slightly in its wording to that of the “C” district. Other important differences between the two neighbourhoods include access to transit, the presence of main thoroughfares, density, and age of the housing stock. Geographically, Beasley is representative of the socio-demographic make-up of the lower city, while Rolston is more typical of middle-class neighbourhoods located on the Niagara Escarpment. Both neighbourhoods have been deemed “priority neighbourhoods” within the city of Hamilton and are earmarked for deliberate social policy investment and intervention due to high numbers of marginalized residents. In Rolston, clear micro-territories of socio-demographic composition exist with homeowners living on the interior suburban streets, and many tenants living in high-rises and subsidized housing on the exterior arteries.



Figure 2.1: Map of Beasley and Rolston neighbourhoods in the City of Hamilton, Ontario

### **2.3.1 Beasley**

Beasley is an inner-city neighbourhood immediately north of the downtown core (see Figure 2.1). The housing stock is some of the oldest in the city with many homes initially constructed in the late 19th century. Houses here are robust and architecturally appealing to many, with large stately buildings sprinkled throughout the neighbourhood. The size, age, and location of these single-family homes make them particularly adaptable for re-use as duplexes, triplexes, and multi-plexes, sometimes containing six or more units. Despite some historically significant architecture, there has been eclectic redevelopment involving the construction of new homes, and apartment complexes. More recently, renewed real estate investment in Hamilton has resulted in a sprinkling of deconversions, condominium construction, and contemporary re-builds on older lots in the area.

According to the 2006 Census, the neighbourhood of Beasley has a population of roughly 6,000 individuals. An area with a large tenant population and undergoing rapid reinvestment, it is often considered locally to be a low-income neighbourhood (over 80% of households in 2006 were tenants). Despite the diverse housing stock, more than half of tenants live in high-rise apartments (Mayo et al. 2012). These socio-demographic conditions are associated with high rates of mobility, with 60% of households moving every five years or less (Mayo et al. 2012). Historically, Beasley has had a higher proportion of children and young adults compared to the average for the city (Mayo et al. 2012). The neighbourhood has also provided vital social services and met a variety of cultural needs that are important to new Canadians, with 14% of residents classified as “newcomers” (those that have immigrated in the past five years) compared to 3% across the city (Mayo et al. 2012). There is, then, a high concentration of low-income households here, and it has been established in the literature that low-income households are more likely to be tenants than their higher-income counterparts. Beasley has good transit connections, accessible health care, and relatively affordable shopping which makes it a desirable place for tenants to live. Amenities combined with the abundance of old, large housing stock makes Beasley an obvious place to look for secondary units, and its varied housing stock makes it ideal for testing a wide range of visual indicators.

### **2.3.2 Rolston**

In contrast, Rolston exemplifies relatively early post-war development, with an abundance of modestly sized bungalows. It should be noted, however, that there is a mix of housing types and incomes across the neighbourhood. It is distinctly suburban and bounded by major thoroughfares with some public transit access on these exterior roads. According to the Census, and reports published by the Social Planning and Research Council of Hamilton, the area has a population of approximately 4,700 in 2006 (Mayo et al. 2012). Although less dense, and less populated than Beasley, Rolston shares many commonalities when it comes to the socio-economic make-up of residents. There is a high proportion of children and seniors compared to averages for the rest of the city, and many seniors and children live in poverty (Mayo et al. 2012). Rolston, too, has a high proportion of new Canadians in comparison to the rest of the city (8%), and 32% are tenants (Mayo et al. 2012). Of those who rent, 42% live in unaffordable housing, spending 30% or more of their income on shelter costs. Rolston residents have a tendency to move more frequently than the average household in Hamilton (Mayo et al. 2012).

Both Beasley and Rolston have high proportions of low-income residents that rely on the rental market in order to secure housing. Without looking closely at the make-up of the housing stock, these two attributes (low-income and tenancy) combine to make the proliferation of the secondary market highly likely. However, in Rolston there is a contrast between the modest bungalows owned by working and middle-class homeowners, and the high-rise apartment building complexes on the edges of the neighbourhood. It is likely that these purpose-built rental units are responsible for the neighbourhood statistics around mobility, newcomers, and low-income households. However, closely examining these socio-economic factors and how they may have influenced the use of single-family homes is of interest. Specifically, the question of whether the adjacent homeowners would have adapted their homes to accommodate new households entering the neighbourhood should be examined. There is also a local college campus within 3 kilometres of Rolston which could have also, plausibly, resulted in the creation of secondary units on behalf of homeowners to act as a mortgage supplement.

### **2.3.3 The Field Tool**

The initial dataset was created from 2014 tax assessment data. This data included information on each property’s neighbourhood, dwelling number, street name, street type, unit number (where applicable), and dwelling type (high-rise, low-rise, and single-family). Addresses in the tax assessment data were used as a starting point when entering the study neighbourhoods. Each dwelling was carefully observed, and any missing or inconsistent information was filled in or changed to reflect the current reality. Each house was carefully examined for any of the criteria deemed to be important.

Eighteen indicators were developed through field-testing over several iterations. Field-testing involved the primary researcher and two assistants visiting the two neighbourhoods with early versions of an indicator check-list. Each single-family dwelling was scrutinized and visual characteristics were recorded. The researcher and assistants took field notes and documented the location of the indicators (e.g., two entrances on front of dwelling; mailbox located at each entrance). Specificity was deemed essential in quantifying and understanding the visual indicators observed. Earlier versions of the tool grouped together observable characteristics of the housing with shared functions such as “more than one entrance to the dwelling” and “multiples of any one utility.” Through comparative fieldwork, it was deemed more effective to separate these criteria into specific categories which help define the characteristics of secondary units. The eighteen indicators used for this exploratory study are shown in Table 2.2

**Table 2.2**: Indicators of Secondary Units

|  |  |
| --- | --- |
| **Primary behavioural indicators** | **Primary modification indicators** |
| Multiple mailboxes | More than one electrical meter |
| Presence of rental signs | More than one water meter |
| Unit numbers (ABCD, 1234) | Exterior fire escape(s) |
| More than one doorbell | Converted lawns |
|  | Accessory building for habitation |
| **Secondary behavioural indicators** | **Secondary modification indicators** |
| Three or more recycling bins | Multiple front entrances |
| More than three vehicles | Side entrance |
| Multiple satellite dishes | Back entrance |
|  | Addition to primary dwelling |
|  | Increase to building height |

Conceptually, indicators were divided into two categories: modifications to the primary dwelling and behavioural indicators. Modification indicators are those changes to the primary dwelling structure that owners undertake to create second units. These changes are presumably made to maximize the privacy of multiple, independent households. They also tend to be permanent in nature and alter the physical structure of the dwelling. For example, a front yard that was originally covered by grass may be paved over to allow for the parking of multiple vehicles. In some instances, painted yellow lines to demarcate specific parking stalls may be added. This type of physical change to the exterior of the home may illustrate a preference for boundaries on the physical space on behalf of the tenants.

The second category, behavioural indicators, are changes to the dwelling that result from tenant behaviour. For example, the need for the demarcation of independent households (e.g., the addition of a mailbox or doorbell; additional satellite subscriptions). Behavioural indicators also include differences attributed to homeowners in comparison to tenants. For example, the permanent storage of bins for refuse or recyclables in locations visible from the street is hypothesized to be more common among renters, particularly in instances where a dwelling unit is being shared by multiple households. This may occur because of a decreased amount of storage space within the interior of the home as a result of being subdivided, or it may ease the constraints of communication between tenants and owners when it comes to refuse collection. In any case, if homeowners are more invested in the physical appearance and curb-appeal of their dwelling, they may be less likely to permanently store bins in front of the home.

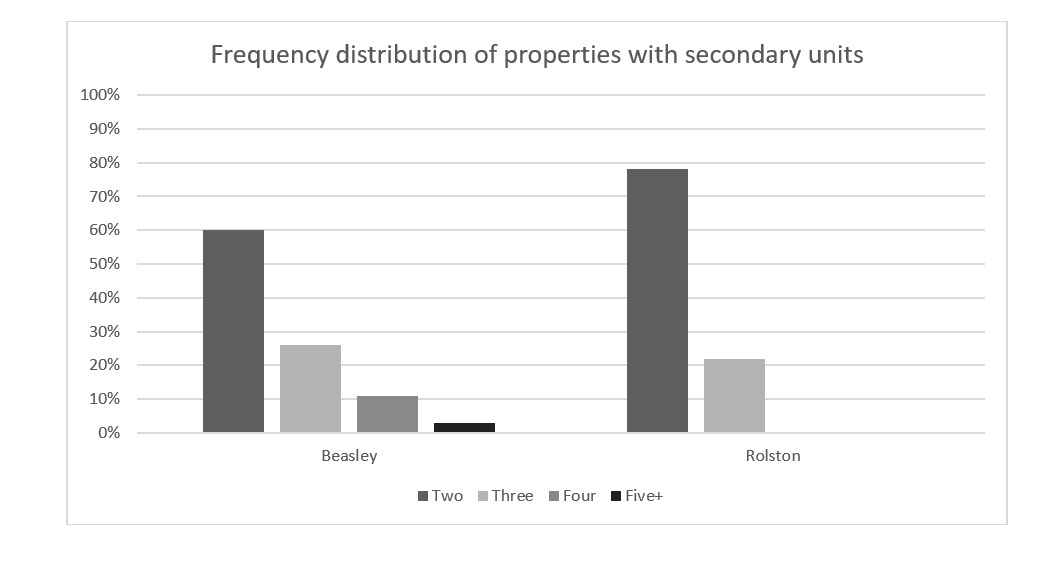
These two broad conceptual groups were further divided into “primary” and “secondary” categories. From initial field observation, it was determined that primary indicators are those that are least ambiguous in signifying the presence of a secondary unit. Secondary indicators are more open to interpretation, as they may arise from differences in lifestyle, household maintenance, or family structure. Recognizing this, it was decided that, two or more secondary indicators needed to be present to be marked as “containing a secondary unit” during the field census. In contrast, only one primary indicator needed to be present for the presence of a secondary unit to be assumed.

Once the list of indicators had been developed and piloted within the two neighbourhoods, a field census was conducted. On average, it took 66 seconds and 120 seconds to observe a dwelling and complete a field sheet, in Beasley and Rolston respectively. In Beasley, the estimated time expenditure was higher due to the larger concentration of dwellings exhibiting indicators of secondary units and, thus, the need to complete a higher volume of inventory sheets. Both time estimates are inclusive of properties that were observed, for which completion of a sheet was not required. Evidently, time estimates vary greatly depending on the neighbourhood being assessed.

Two trained field assistants and the primary investigator collected data between August 2015 and November 2015, using the field survey sheet with each of the indicators listed. When an indicator was present, the researcher or field assistant(s) made a note of it. In instances where only a single secondary indicator was present, a survey sheet was not completed.

## **2.4 Results**

In Beasley, there were 796 residential addresses included in the analysis, all of which were purpose-built for single-family occupation. Of these, it was estimated that 154 (19%) contained secondary units, all of which exhibited more than one of the indicators. Within the 154 buildings, it was estimated that there were 400 rental units (see Figure 2.2). Mailboxes, doorbells, satellite dishes, and displayed unit numbers were counted to facilitate this estimation. As a percentage of total housing units included in the enumeration, secondary units make up 33% of all dwelling units. The estimate is conservative as some indicators may not be observable from the front or side of the property, and landlords may make a conscious effort to disguise the presence of secondary units if they are non-conforming or otherwise illegal. A single-family home being rented as a single unit falls into the definition of being part of the “secondary market,” but would not necessarily be identified as such.

Figure 2.2: Frequency distribution of properties with secondary units.

When assessing which indicators were most valuable in signaling the presence of a secondary unit, it is useful to look at the relationship between more common and less common visual cues. For example, if mailboxes occur in tandem with doorbells with 100% correlation, it would not be necessary to include both indicators in a visual enumeration tool as it would be redundant. However, if mailboxes and doorbells only co-exist in 50% of observations, it can be concluded that properties must be assessed for both visual indicators independently of one another. To determine whether there was redundancy between any two indicators, a cross-tabulation of each indicator was created (see Appendix A). It is apparent that although some indicators were more commonly found to correlate with others, there were no instances in which two visual indicators were observed together in 100% of recorded observations.

Greatest concordance occurred when the indicator count was small. For example, multiple satellite dishes and rental signs had a 75% concordance rate. However, the total count for “rental signs” was only four units. In contrast, “multiple mailboxes” had its highest concordance with “unit numbers” at 73%. Yet, the sample size for both mailboxes and unit numbers is significantly higher at 83 and 70 respectively. Tables 2.3.1 and 2.3.2 illustrate the need for a host of diverse indicators to provide observers with information about the inner-workings of any one dwelling. These tables speak to the diversity of the built form and the adaptation and re-use of single-family homes as multi-residential dwellings.

In Rolston, there was a total of 1,002 single-family dwellings. Fieldwork revealed 25 properties with secondary units. Of these, 18 displayed either one primary or two or more secondary indicators. Given our inclusion criteria, seven properties exhibiting only one secondary indicator were not included in our analysis. The survey indicates that the 25 properties with suites might contain up to 40 secondary units. However, this number would vary if any of the rental units in a multi-residential building were owner-occupied, or if there was a single renter for the entire dwelling structure.

Figure 2.2 illustrates the distribution of the number of units in each single-family home presumed to contain a secondary rental unit. In Rolston, the majority of homes with visual characteristics of rental units were thought to have only one additional dwelling unit. This information can be gleaned most easily from mailboxes, doorbells, electric meters, and water meters. However, despite the suburban character of the neighbourhood, four dwellings appeared to have more than two dwelling units. Unlike Beasley, no single-family homes were observed to have more than three units.

Levels of concordance in Rolston were low, with the majority of the values displaying as zero (see Appendix A). This is mainly the result of the small population of dwellings with any visible indicators.

None of the primary or secondary indicators emerged as being of equal importance for identifying informal housing in both Beasley and Rolston (see Tables 2.3.1 and 2.3.2). In Beasley, rental housing was unambiguous with multiple mailboxes, visible unit numbers, and multiple electricity meters being commonplace. In contrast, rental housing in Rolston was more unobtrusive. Where it did exist, secondary indicators were more likely to be apparent. For example, homes with multiple satellite dishes and multiple entrances facing the street were documented most frequently. The primary indicator that emerged as most common in Rolston was the presence of multiple doorbells. However, these doorbells did not occur in tandem with the presence of multiple mailboxes or unit numbers. Where rental housing did exist in Rolston, it was discreet.

|  |  |  |
| --- | --- | --- |
| **Table 2.3.1:** Commonly observed indicators, Beasley. | | |
| **Indicator** | **Count** | **Prevalence among dwellings with one or more indicators** |
| Multiple mailboxes | 83 | 54% |
| Visible unit numbers | 70 | 46% |
| Multiple electrical meters | 65 | 42% |
| Converted lawns | 49 | 32% |
| Side entrance | 41 | 27% |

|  |  |  |
| --- | --- | --- |
| **Indicator** | **Count** | **Prevalence among dwellings with one or more indicators** |
| Multiple satellite dishes | 10 | 42% |
| More than one front entrance | 6 | 25% |
| More than one doorbell | 4 | 17% |
| Three or more recycling bins | 4 | 17% |
| Rental sign(s) | 4 | 17% |

**Table 2.3.2:** Commonly observed indicators, Rolston.

Indicators that proved to be absent, in the local context, included accessory dwellings, and additions to building height. In contrast to Muhjika’s (2014) findings in Los Angeles, no accessory dwellings utilized for dwelling purposes were found in either Beasley or Rolston. Differences in climate and parcel size may explain the relative absence of this housing form. Alternatively, if garages and other recreational buildings (e.g., pool houses, carriage houses, sheds) are being used for habitation in southern Ontario, these findings would suggest that this is less significant in contributing to the secondary market in Hamilton.

In Beasley, visual cues often paint an unambiguous picture of the existence of a secondary unit. Their prominence may indicate that these suites are legal or, alternatively, that inspection and enforcement of building and zoning by-laws are lax. More research would need to be conducted in order to determine their legal status. Evidently, the local permissiveness of such units and the rate of by-law enforcement may determine what indicators are visible to a casual passerby. Tables 2.4.1 and 2.4.2 illustrate the co-relationship of some of the more commonly observed indicators across the two neighbourhoods.

**Table 2.4.1:** Correlation between commonly observed indicators, Beasley.

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | >1 mailbox | Unit numbers | >1 electric meter | Converted lawns |
| >1 mailbox | 83 |  |  |  |
| Unit numbers | 63 | 70 |  |  |
| >1 electric meter | 37 | 27 | 65 |  |
| Converted lawns | 30 | 27 | 19 | 49 |

**Table 2.4.2:** Correlation between commonly observed indicators, Rolston.

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | > 1 satellite dish | >1 front door | >1 doorbell | >3 recycling bins |
| >1 satellite dish | 10 |  |  |  |
| >1 front door | 0 | 6 |  |  |
| >1 doorbell | 0 | 3 | 4 |  |
| >3 recycling bins | 1 | 1 | 1 | 4 |

In Rolston, correlation between indicators is much less common. This is illustrated in Tables 2.4.1 and 2.4.2. Similarly, concordance is low (See Appendix 2). However, this may be the result of small overall samples of houses displaying characteristics of second units.

## **2.5 Discussion**

Secondary suites should be at the forefront of the minds of those concerned with affordable housing. This flexible housing option acts as a stopgap between purpose-built units and subsidized rentals. As a result, many households that cannot afford conventional housing options look to this market segment to secure shelter. Understanding its prevalence, characteristics, and distribution at the neighbourhood level is vital to developing interventions that aid, assist, or improve housing options for lower-income households. Current data sources are insufficient in this regard, and even census data does not adequately account for this hidden housing. Policymakers should be particularly attentive to the informal creation and destruction of this type of housing when planning for communities.

Using available data, the socio-economic character of the two neighbourhoods appeared similar. However, the housing stock and the location of tenants and homeowners relative to one another is in stark contrast. In Beasley, owners and tenants are scattered throughout, as neighbours, sometimes sharing a duplex or triplex. In contrast, most of Rolston’s tenants live in high-rises or in purpose-built rental townhomes on the outskirts of the neighbourhood. Unsurprisingly, the enumeration indicated many more secondary units in Beasley in comparison to Rolston where purpose-built rentals are abundant.

Many factors influence the number and distribution of secondary units. These include the characteristics of housing stock, availability of purpose-built rentals, and location in relation to transit and community services. Further, differences may exist in the physical expression of secondary units (form and function). For example, owner-occupiers, commonly more prevalent in suburban neighbourhoods, may modify the primary dwelling structure to accommodate changing family demographics.

Rolston and Beasley were chosen to examine the breadth of applicability of a tool such as this one. It was designed with the streetscape and physical make-up of the inner-city of Hamilton in mind. It is not clear whether it was more effective at detecting secondary units in Beasley, as opposed to Rolston. Certainly, there were far fewer units detected in Rolston, but this may be entirely a result of local market demand. However, from this work, it is apparent that suburban neighbourhoods may present greater challenges.

One limitation of the tool in Rolston was related to the physical make-up of the housing stock. Much of the housing in Rolston was built in the 1950s and 1960s and the characteristics of this housing make some of the indicators less effective. For example, the presence of carports instead of covered garages, or the complete absence of driveway (as is common in Beasley), resulted in trash cans, recycling, and compostable bins being stored beside the home. These carports also encourage the use of the side door as the primary entrance; often mailboxes, doormats, bins, and other personal items are stored in close proximity to the side entrance. However, in Beasley the visible evidence of a side door being used is a clue of a second unit. Extra mailboxes on the side of the house, or the storage of bins around both the front and side doors can often mean that a house has been subdivided for two individual households. Further, multiple satellite dishes on one home in Beasley may indicate the presence of separate tenants, both accessing satellite television subscriptions. In Rolston, multiple satellite dishes may simply indicate the presence of an abundance of televisions in the home. To address this limitation, the method needs to continue to be applied across diverse neighbourhoods to expand and refine the visual indicators that can be used across space and time. In the current study, we attempted to address this limitation by subdividing the indicators into secondary and primary categories. This enabled us to acknowledge the inconclusiveness of some of the indicators (e.g., satellite dishes) when used in isolation from other visual information.

Taking the above into consideration, it should also be noted that landlords who are knowingly skirting regulations may make efforts to reduce the visibility of a secondary unit. For example, many basement apartments, or other units accessible from the back of the home, may not be observable. This may lead to an underestimation of the prevalence of secondary units at the neighbourhood level, or if extrapolated, at the municipal scale. Finally, the proposed tool does not address questions around the occupancy of secondary units.

## **2.6 Conclusion**

This study developed and tested a tool for the systematic observation of secondary units at the neighbourhood scale, by utilizing a checklist method inspired by studies in the fields of health geography and criminology. Single-family dwellings with secondary units are believed to have one or more of 18 visual characteristics as outlined in the proposed tool. These characteristics may be conceptualized as physical or behavioural, and may be expressed through actions by either the tenant or the landlord. In the neighbourhoods where the tool was applied, it was found that urban neighbourhoods contain a higher proportion and density of secondary units. This is unlike previous studies that have taken place in the US, where suburbs contain a high density of secondary units. Indicators that emerged as most prevalent included “more than one mailbox per single-family dwelling,” “unit numbers on single-family dwellings,” “more than one electric meter,” and “lawns converted for parking of multiple vehicles.”

As with other sources, field surveys will miss some units. As a result, the proposed tool is an additional method that can be used in conjunction with more traditional data sources (e.g., Municipal Property Assessment Corporation, census, MLS), where available. The findings of this paper make it apparent that the informal nature of secondary units makes them easy to overlook. Local permissiveness is only one contextual factor that may influence how this type of housing is expressed within the built form of a neighbourhood. Climate and culture may further influence the appearance and identification of secondary units. This research presents a place-based approach that provides a subtle means for understanding the unique attributes, and distribution, of secondary rental housing at a scale relevant to municipal planning decisions.

Housing stock characteristics, and variations in local housing markets, make the standardization of such a tool problematic. Researchers may apply the method proposed in this paper in other North American cities by starting with the documented indicators in a neighbourhood where secondary units are believed to be abundant. A pilot survey would then indicate which visual criteria are most useful in a particular setting. Next, by creating a table that shows the concordance of indicators, researchers may be able to simplify the method and determine which indicators may be most indicative of secondary units in the local context.

The work completed to date is exploratory in determining the feasibility of the method described. Future research could usefully involve expanding the field data collection to more neighbourhoods known for the presence of secondary units. It could also consist of cross-checking field surveys with tax assessment records and MLS records. As other studies have suggested, the triangulation of sources presents the best hope of obtaining an accurate estimate of the number of suites. The research reported here has added one more source to the suite of options.

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# **Chapter 3 Gentrification, displacement, and urban renters: A red herring? Qualitative Accounts of Mobility Among Urban Renters in Hamilton, Ontario**

## **3.0 Introduction**

Residential mobility is a common theme within contemporary urban geography. This is particularly apparent when looking closely at the literature on displacement and gentrification. This paper aims to contribute to the qualitative understanding of the micro-decisions and circumstances at the household level that led to a high rate of residential mobility amongst low-income urban renters in a post-industrial, mid-sized city. The results present evidence that suggests that the process of intra-urban mobility is tied to a complex web of factors within the built environment but, more importantly, within the milieu of the participants.

This study is situated in Hamilton, Ontario where residential displacement as a result of gentrification is of increasing interest. Hamilton serves as an appropriate case study given its representativeness of mid-sized[[3]](#footnote-4), North American cities. Certainly, much of the literature on displacement to date focuses on larger, ‘world’ cities where gentrification processes tend to be further along. However, many mid-sized cities across Canada and the United States (US) have experienced recent investment and a general ‘re-population’ of inner cities over the past decade, after a period of ‘hollowing out’ of inner cities in many places. What this means for the most vulnerable urban residents, drawn to neighbourhoods with good access to transit and social services, has been hotly debated. How these changes affect tenants and even more concerningly, low-income tenants, is of pertinent interest.

This paper seeks to illuminate the current dynamics of the rental market in Hamilton, Ontario, from the direct experiences of tenants living in the inner-city who have recently moved. Indeed, few papers to date have focused on pinpointing the mobility behaviours of tenants vulnerable to displacement due to both their geography and socio-economic status. This stems from the initial assumption of the mobility literature: that households exercise agency in their decision to move. Conversely, low-income tenants are limited in their mobility choices and in many cases, as exemplified by the interview excerpts presented below, their agency is constrained to the point that it is effectively non-existent. Anecdotal discussions in Hamilton suggest that residential displacement is widespread, particularly amongst households living in high density, purpose built, residential towers. However, the attention that these “renovictions”[[4]](#footnote-5) have attracted may not be representative of the experiences of low-income tenants within the urban core. Nor does the media scrutiny necessarily reflect the scale of the problem.

The academic literature consistently suggests that renters have much higher rates of mobility than homeowners in all contexts. Yet, we know little about the mobility pathways of renters. Methodologically, tracking tenants’ movements is difficult due to the frequency of their moves. We know little about the specific thoughts, decisions and pressures that precipitate moves in these contexts or, more importantly, exactly where displaced tenants go. To address these gaps, this paper analyzes qualitative interviews with 24 tenants in Hamilton, Ontario who had either moved within the previous 24 months, or who expected to move in the upcoming 12 months (see Appendix A for recruitment poster). Recruitment efforts targeted those neighbourhoods in which significant neighbourhood change was occurring – largely within the inner-city. This provided a purposeful cross-section of largely low-income tenants. This approach was used to determine what (if any) role displacement had played in their recent residential history. The immediate outcome of these efforts was rich context around the motivations and experiences of tenants leading up to their move, and their path of mobility. Qualitative coding revealed the complex, implicit ways in which tenants are pressured to move. Emergent themes include homelessness, informal arrangements, interpersonal conflict, unsuitable living arrangements, and the impact of “short” distance moves on day-to-day life. These experiences of mobility were found to differ from what is largely represented in the media and academic gentrification discourse. Instead, the findings offer evidence that gentrification is not a primary motivating factor for tenant mobility in Hamilton and, thus, raises questions about its significance in comparable cities elsewhere. Instead, the results highlight issues concerning elements of household instability including interpersonal, economic and well-being that ultimately manifest in the necessity for a change of address.

## **3.1 Literature Review**

In order to investigate the household-level decision-making process that precipitates a residential move within a rapidly changing urban environment, and compare the findings to existing knowledge, this section reviews literature in important areas in the field of housing research as they relate to topics of mobility, displacement and gentrification.

### **3.1.2 Voluntary and Involuntary Residential Mobility**

For those households that enjoy a reasonable amount of residential stability, the question of why people move may seem irrelevant. Indeed, mobility is a normal part of the life cycle: new household formation, relocation for work, and improved financial circumstances may all contribute to a voluntary move (Clark & Lisowski, 2017; Coulter, 2013; Rabe and Taylor, 2010; Dieleman, 2001; Mulder and Hooimeijer, 1999; Mulder, 1996; Rossi, 1955). However, for renters, and low-income renters in particular, patterns of mobility are often involuntary and have deleterious effects. While inherently geographical, residential mobility is also a social and economic process with significant impacts on individual well-being. The impacts of both voluntary and involuntary moves can have heightened effects for households that are able to exercise little choice in the housing market. Recent research has shed light on the chasm that exists between voluntary and involuntary moves (Hatch, 2021; Desmond, 2016; Phinney, 2013). In particular, involuntary moves are increasingly understood to be multi-factorial and research is giving attention to the limited agency of many households experiencing undesired mobility. To reflect this, researchers are beginning to distinguish between forced (i.e., eviction, condemnation via code enforcement, fire, natural disaster, redevelopment, conversion etc.) and induced types (i.e. coercion, harassment, discrimination, property neglect, mismanagement etc.) of involuntary mobility which represents the forefront of current literature on residential geography.

Peter Rossi (1955) was one of the first researchers to link housing research with mobility studies and he offered an enduring theory for understanding the circumstances under which households move. Rossi’s work, situated within cultural expectations of family life post WWII, emphasized ownership tenure and the ability of the households to exercise choice. It also assumed a relatively “nuclear” family structure. Renting was largely viewed as a steppingstone towards home ownership. Much of the housing literature in subsequent decades, including the life-cycle, housing ladder, and housing career models, emphasized choice. This left involuntary moves largely unexamined. For example, Duncan and Newman (1976) found that the majority of household moves were for voluntary productive or consumptive reasons rather than linked to household or neighbourhood deficiencies. Their national, longitudinal study examined 10 common housing and environmental concerns and found that only ‘plumbing issues’ and ‘issues with [neighbourhood] congestion’ had any positive effect on actual mobility for all kinds of households. This suggested that, overwhelmingly, households were active participants in their mobility decisions.

Thereafter, Newman and Newman (1976) introduced a metaphor of a consumptive ladder which was enduring within the conceptualization of mobility, and households were commonly assumed to move residences in pursuit of improved financial, or material benefit. For example, decades later, Dielemen and Clark (1996) framed their work on mobility with the assertion that households will move to improve their housing situation in a process that enables the actor to align the characteristics of their dwelling unit with their long-term goals and preferences (Dielemen and Clark, 1996, Chapter 3). Individual efficacy and choice are primary assumptions underlying these mobility explanations. These theoretical assumptions further evolved throughout the mobility literature in the 1990s. Upward social mobility underlined much of the academic housing research into the 1990s (Logan and Alba 1993; South and Crowder 1997). The residential attainment model (Alba and Logan, 1991) argues that when households move, they do so to improve their relative social, economic, and spatial standing. This model asserts that moving is attributable to upward mobility, and improved residential satisfaction – a bigger home, a nicer neighborhood, or more modern finishes are the result of a move. As Desmond et. al. (2015) point out, this model is: “plagued by an intentionality bias, taking for granted that relocations are self-actuated and intentional.” Much literature on residential mobility has accepted and reinforced frameworks that emphasize choice in the process (Mulder and Hooimeijer, 1999; Mulder, 1996; Clark and Onaka, 1983; Brown & Moore, 1970; Rossi, 1955) leading to such conclusions that residential relocation tends to be “rational, deliberate and planned” (Duncan and Newman, 2007, 174-175).

Concurrent to mobility research that assumes household moves to include pre-meditation, another more nuanced understanding of housing market dynamics was emerging. Two decades after Rossi’s (1955) seminal work on residential mobility, Grier and Grier (1978) prepared a report for the US Department of Housing and Urban Development acknowledging that many households experience mobility that is involuntary in nature, particularly within the context of rapidly changing urban environments. This research was spurred by a recognition of urban displacement and aimed to understand to what extent new investment in inner-cities was causing out moving of long-term residents. Grier and Grier (1978) defined displacement as a primarily private-market phenomenon resulting from a lack of low and mid-cost housing units. They found that many households leave neighbourhoods undergoing reinvestment due to poor housing quality, neighbourhood problems, and rising rents. They also theorised that many households experience high rates of mobility before renewal is widespread. Lastly, the report implied that voluntary and involuntary moves may be particularly challenging to isolate from one another.

Informed by the conceptual shift introduced by Grier and Grier (1978), Marcuse (1986) began to theorize the processes that define non-voluntary types of mobility. This resulted in a commonly regarded typology used to understand involuntary moves and included a set of four, descriptive, categories which were (a) direct last-resident displacement (through rent increases or physical means); (b) chain displacement (prior households occupying the same unit also displaced) (c) exclusionary displacement (when a household does not even get to move into the building) and (d) displacement pressure (where housing and/or neighbourhood environment cause a household to move in anticipation of being forced out). Within Marcuse’s work, these types of displacement were assessed to better understand their relationship to both gentrification, and abandonment (i.e., when demand for an area reaches zero). More specifically they were formulated to add to the Griers’ definition of displacement which at the time did not reflect ‘exclusionary’ or ‘pressure’ as forms of involuntary residential mobility. Indeed, Marcuse’s typology is seemingly exhaustive of forms of displacement and are particularly well suited for understanding neighbourhood change. However, homeowners and tenants may conceptualize their motivations for moving in terms that don’t reflect either ‘exclusionary’ or ‘pressure’ as the impetus for mobility.

Despite the growing recognition that mobility can be compelled by external factors, much of the current literature still emphasizes individual and household agency. For example, recent work by Pagani and Binder (2021) conceptualize residential mobility as an adjustment process by which households aim to close the gap between their current living situation and the aspirational conditions under which they wish to live. In order to account for the various types of motivations that lead to mobility, the authors define triggers as motivation for moving and categorize these into the following three categories: ‘opportunity’; ‘problem-solving’ and ‘radical change’ (Pagani and Binder, 2021; Pagani and Binder, 2019). However, the authors appear to overemphasize the physical structure and characteristics of housing units and neighbourhood amenities leaving social dynamics largely unaccounted for. Other up-to-date studies suggest that understanding the social milieu of households undertaking a mobility decision may be the next frontier of mobility research.

Mobility frameworks that emphasize autonomy in decision making at the household level can be contrasted with the residential instability model. The residential instability model, introduced by Desmond et al., 2015, is intended to be complementary to attainment-oriented theories and it is essential when seeking to explain the full breadth of why (and when) households change address (Desmond et al., 2015). Here, explanations aim to provide clarity as to what is happening within an actor’s decision-making process when a move does not equate to an improvement in housing quality and/or location. Desmond et al.’s (2015) work, which used questionnaires conducted with 1000 Milwaukee renters, finds explicit links between residential stability and financial security. They found that improved financial position often precipitated voluntary moves which suggests that for upwardly mobile households, early mobility theories stand. However, this research also provided empirical evidence that involuntary moves were often tied to low-income. Going further, and pertinent to the paper at hand, the results presented by Desmond et al. (2015) suggest that, for all households, the initial acceptance of substandard housing typically precedes a series of moves in order to satisfy basic housing needs, regardless of income. Conversations about residential instability make space for exploring under what conditions a household may make an involuntary move, whether because of eviction, landlord foreclosure, or building condemnation (Desmond et al., 2015). Evidently, it is among low-income households that instability becomes a particularly important explanation for residential mobility.

### **3.1.2 Gentrification-Induced Displacement**

To date, the main context in which involuntary moves have been discussed is that of gentrification. Here, however, displacement has usually been assumed rather than documented. The nature of mobility in neighbourhoods undergoing rapid change cannot be overlooked when understanding inter- and intra-regional household moves. Multi-dimensional in nature, and occurring at multiple scales and rates, displacement as a result of gentrification has been particularly challenging to empirically measure (Easton et al., 2020; Slater 2006; Shaw, 2005; Atkinson, 2002). To date, much of the residential gentrification displacement literature has largely relied on census data and other forms of large-scale quantitative survey techniques. Starting in the 1960s and 1970s, the bulk of this work has attempted to show whether ‘original’ residents of a given neighbourhood were leaving an area experiencing residential growth, upgrading, or new commercial investment (Gale, 1979; Hartman, 1979; Sumka 1979; Grier and Grier, 1978). This is in contrast to the prior work that largely focused on the outcomes of policy-led displacement such as slum clearing and urban renewal programs (Easton et al., 2020). Easton et al. (2020) provide a robust systematic review of quantitative research aimed at documenting the relationship between gentrification and displacement.

Whether gentrification is linked to higher rates of mobility for tenants and low-income households is hotly debated. Journalists, academics, policymakers and think-tanks have all contributed to the debate. Outside of academia, assertions of displacement as an undisputed outcome of gentrification are made abundantly. One such example is in the basis of a study conducted by Governing, an online publication aimed at producing research and commentary on American state and local politics:

Dramatic changes are playing out across parts of urban America, making many neighborhoods hardly recognizable from a relatively short time ago. A new class of more affluent residents is moving into once underinvested and predominately poor communities. Development has followed, typically accompanied by sharp increases in housing prices that can displace a neighborhood’s long-time residents. (Maciag, 2015).

This assumption is not confined to media, however, with academics around the globe assuming displacement as a given outcome of gentrification: “Urban social movements…have put the topic of urban gentrification processes on the political agenda…and are seeking suitable strategies to counter the displacement they entail.” (Holm and Shulz, p.251, 2018).

It is important to emphasize that the way one conceptualizes gentrification in a study design has significant bearing on whether or not displacement is detected: the units of measurement, the inclusion or exclusion of various neighbourhoods or census tracts, the relationships analyzed between key variables and the time-period over which the data is analyzed all contribute to whether or not both gentrification and displacement are measured (Easton et al., 2020; Galster and Peacock, 1986). In contrast to those studies that assert displacement as an expected outcome of gentrification there are equally as many that are more dubious and share results that provide evidence for skepticism. For example, Freeman (2005) used large-scale, longitudinal survey data to compare the mobility decisions of a representative sample of households between gentrifying and non-gentrifying neighbourhoods across the US. Freeman concluded that gentrification is only modestly linked to residential displacement and that in-moves at the neighbourhood level are more important in explaining socio-demographic changes than forced out-moves of pre-existing residents. Ellen and O’Regan’s (2011) quantitative research using the US National Housing Survey found no evidence of heightened displacement as a result of gentrification, even among the most vulnerable, original residents. Galster (2019) came to a similar conclusion; where gentrification could be established he was not convinced that residents were leaving as a result of neighbourhood change. One empirical challenge he noted was the lack of a counterfactual to establish whether the attrition of original residents was an expected part of residential mobility (Galster, 2019; p. 248). Other, older, research on the mobility of tenants has documented that many households relocate within, or directly around, their previous neighbourhood (Smith and LaFaivre 1984; LeGates & Hartman, 1980) bringing into question whether gentrification has a significant impact on the day-to-day lives of highly mobile households. However, Smith and LaFaivre (1984) felt that there was sufficient anecdotal evidence to support the idea that displaced households were ending up in the suburbs and in worse quality housing with less social support than in their previous neighbourhoods.

Recently, more sophisticated quantitative analysis has allowed a magnifying glass to be applied to the residential moves of low-income and minority households (Desmond, Gershenson, Kiviat, 2015) and to examine assumptions often employed in gentrification literature (i.e., the impact of forced mobility on the relationship between income and residential stability).

Indicative of the growing affordability crisis across North America and the residualization of the housing market as a whole, academic literature in this realm has shifted to focus on power dynamics between property owners and those who rent. Work that focuses on understanding how power relations may influence mobility and reproduce inequalities across the urban landscape is of particular relevance and of growing interest (Coulter, van Ham and Findlay, 2012). Echoed still is the recognition by urban geographers that there is no doubt that gentrification is becoming a more prominent feature of urban neighbourhoods but to what extent this is harming the original residents is still in question (Galster, 2019; p.249)

### **3.1.3 Mobility Research Methodologies**

A number of methodologies have been used to better understand why such households move and what the impact is on their on day-to-day life. The quantitative analysis of census data, in particular, at varying geographic scales is, by far, the most common approach to analyzing questions pertaining to the ways in which socioeconomic status and mobility interact. While using census data on the social characteristics of residential areas can tell us, at the neighbourhood level, whether there has been a social upgrading of an urban locale (improved achievements in educational attainment, increased household income etc.), it cannot tell us to what extent this is caused by upward mobility among existing residents or due to the arrival of new, more affluent households. Importantly, this approach cannot indicate whether the departure of low-income tenants was voluntary or how a move was experienced. Census data does not provide specifics as to how or why a household moved from their previous neighbourhood and whether it was voluntary or otherwise. Quantitative methodologies used for mobility studies tend to emphasize rates of mobility rather than reasons.

Qualitative research examining the relationship between gentrification and mobility are also diverse in their methodological approaches. Given the nature of the qualitative method, papers tend to be bound by small geographic areas but tend to include a wealth of participants (i.e., owners, tenants, community organizers, political actors etc.). Qualitative work has focused in on the perspective of a mix of these groups (e.g., Newman and Wyly, 2006) or one group in particular (e.g., Murdie and Teixeira, 2011; Rose, 2004; Slater, 2006). For example, a study by Rose (2004) investigated the attitudes and perspectives of gentrifiers, rather than original residents, on social mix within their new neighbourhoods. Murdie and Teixeira (2011) spoke specifically to people of Portuguese decent in a specific geographic area. Interestingly, whether the research is conducted in the US., the UK or Canada, results suggest that many original residents in gentrifying neighbourhoods acknowledge change that is occurring around them but do not feel their housing security is directly threatened by investment in their neighbourhoods (Doucet, 2009). In fact, many existing residents have been found to view new investment in their neighbourhoods in a tentative, but positive light. This is particularly true for homeowners (Murdie and Teixeira, 2011) or when robust social interventions are securely in place (i.e., rent control and public housing) (Newman and Wyly, 2006).

Of course, whether using a quantitative or qualitative methodology, it is a challenge to track households after a move (Ault, Jackson, and Saba, 1994; Atkinson, 2000, p.150; Millard-Ball, 2002). This is particularly true for those among low-income groups who tend to have high rates of mobility. Not only has it been difficult to track the movement of tenants impacted by neighbourhood change across geographic space, it has been even more challenging to narrow down the movements of those households that have moved involuntarily. Indeed, involuntary displacement, has largely been overlooked in most of the research on residential mobility (Desmond et al., 2005; Desmond and Shollenberger, 2015). Further, housing instability caused by complex economic and interpersonal dynamics (i.e. interpersonal conflict, domestic discord, unexpected income loss or illness) may not be easily unearthed using survey methods due to cultural stigma and privacy concerns (Routhier, 2019). Hatch (2021), in a study aimed at understanding the impact of policy on tenant mobility, found that 30% of questionnaire respondents had moved in the past year due to social reasons. This research used one month of data from the voluntary US Census Bureau ‘Current Population Survey.’ Indeed, current research, particularly those studies that use existing data sets, emphasizes rates of mobility at the household or neighbourhood level rather than the reasons.

In sum, the emphasis on quantitative data in the mobility literature has left a gap in understanding the nuanced complexities of the decision-making process involved in a household move. Categorical responses may oversimplify or fail to include explanations that a household feels is the primary precipitating event leading to a move (Atkinson and Bridge, 2004; Slater, 2005; Coulter, van Ham and Findlay, 2012).

To complement existing residential mobility and displacement research that has largely studied these phenomena via quantitative methods, this paper aims to obtain a detailed, largely unstructured, recollection of what precipitated moves, and thus a more nuanced understanding of what decision-making occurs at the household level. More specifically, the study seeks to document the role displacement played in the residential mobility of tenants within an inner-city locale where local consensus is that gentrification is occurring. This paper, in part, sheds light on the high level of individual circumstances that may contribute to a move.

## **3.2. Methodology**

### **3.2.1 Context**

Utilizing a case-study approach, this study took place in Hamilton, Ontario. Hamilton is a mid-sized city with approximately 540 000 residents (2016), located in southwestern Ontario, Canada. Colloquially known as “Steel City,” Hamilton is a post-industrial manufacturing town possessing many characteristics of American “rust-belt” cities. In recent history, this includes disinvestment in the manufacturing sector as the region slowly evolved into a service-based economy (Harris, 2019). In the last three decades, loss of well paying, middle-class jobs and decentralization of businesses previously located in the central core led to concentrations of unemployment and the filtering of the housing stock to low-income households, often tenants (Jakar, G.S. and Dunn, J.R., 2019). Since the 1960s, Hamilton has become an important regional hub for social service provision for the multitude of rural and peri-urban communities that surround it (Dear, M. and Wolch, J., 1987). The ever-increasing density of the surrounding regions have spurred renewed interest in the local real estate market (Harris, 2019). In recent years, Hamilton has presented attractive investment opportunities relative to other locales in the Greater Toronto Area (GTA) due to relatively cheaper real estate (Harris, 2019). Within some rental towers, low rents appear to encourage both long-term and new property owners to provide incentives to rental households to move from their units. Media outlets convincingly make the case that this activity is of particular concern in lower-income downtown neighbourhoods, as well as those in the central-east end of Hamilton. Previous research on the local housing market in Hamilton brings into question how significant purpose-built housing is in sheltering low-income households (Kinsella, 2017). Conversely, non-purpose-built rentals appear to be of considerable relevance to this population largely due to their low-cost and flexibility (Kinsella, 2017). To what extent neighbourhood change is leading to residential mobility within this local context is uncertain. For these reasons, Hamilton is appropriate as a case study within which to study the intra-urban mobility amongst tenants. In sum, new economic investment in the inner-city, rising costs associated with housing, and a documented concentration of low-income households presents the conditions under which renters may be expected to become vulnerable to both responsive and non-voluntary types of moves.

### **3.2.2 Data Collection**

Participants were recruited via widely distributed posters at public locations across the urban core of Hamilton, Ontario. These posters invited any tenant that had experienced a move within the past 24 months or anticipated a move within the next 12 months to participate in the study. Inclusion criteria was intentionally kept broad to allow a diverse sample of renters to be collected. Informal word-of-mouth among participants also assisted in recruitment; participants who learned of the study in this way were screened for the inclusion criteria. Semi-structured interviews at the location of the participants’ choosing were the primary tool for data collection. An emphasis on semi-structured qualitative methods allowed for detailed and highly individual mobility histories to emerge. Interview questions probed experiences around previous and current living arrangements, the events that precipitated their most recent (or anticipated) move, and how their most recent change in address had impacted day-to-day life. Personal accounts emphasized the ways in which relationships, including strong and weak ties, significantly shaped their experiences. Here, intimate details of how participants characterize the personal milieu of housing and displacement were shared.

Further details of the process used in participant recruitment (including the original interview tool) and qualitative analysis of the resulting interview transcripts can be found in the associated paper [nature of arrangements]. Within this paper, a brief summary of the participant sample is included (See Appendix B).

## **3.3 Results and Discussion**

The interviews shed light on three primary components of tenant mobility: characteristics of rental arrangements [discussed in another paper]; reasons for mobility; and characteristics of the move. This paper highlights the second and third themes respectively. This section documents common explanations for residential mobility among the sample. Details about the nature (distance) of the move, and links to the mobility, gentrification, and displacement literature are also investigated. In all cases, analysis is grounded in the statements from respondents themselves. Discussion of the findings is informed by the literature to understand the implications of the qualitative data. Overall, the data suggests tenant mobility within the low-cost segment of the rental sector in Hamilton is dominated by four themes: interpersonal conflict (household instability); periods of homelessness; and short distance moves. A fourth theme, eviction, is also discussed due to its prevalence in the literature, (i.e. Desmond, 2016), however it was not particularly salient in the transcripts for this group of participants.

It should be noted that, in all cases, participants’ moves resulted in higher rent expenditure for similar or lower quality housing. The only exceptions were those participants who were fortunate to access housing through a not-for-profit organization (n=4) and thereby were able to both improve their housing conditions and simultaneously pay below market-rate rent.

Tenants described many unique scenarios in which they were faced with a decision to move. Despite participants being asked if they moved voluntarily or involuntarily few responses were straight-forward. Rather than being bimodal, interviewees confirmed the importance of viewing mobility decisions on a continuum. This complexity was striking, and through discussions with tenants it became obvious that the majority of moves were involuntary to some extent. Very few were motivated by an ability to afford better accommodations or a promising employment opportunity, as some of the early models of residential mobility presumed.

### **3.3.1 Events Precipitating Mobility**

A change in circumstance was sometimes associated with mobility, for example the beginning of a new relationship, a change in employment or finishing post-secondary school. However, overwhelmingly, participants detailed interpersonal relationships and their effect on their decision to move at the time they did. Eleven of the twenty-four participants attributed the primary motivation for their most recent move to personal conflict with their landlord, neighbours, or roommate. In four of these interviews, the interviewee had a significant concern about their well-being. This often meant the dissolution of either strong or weak ties. Here, the function of “disposable ties” in both the securing of, and loss of housing, as discussed by Desmond and Perkins (2016), is salient. With the exception of Desmond and Perkins’ work, the role of interpersonal relationships in motivating mobility behaviours has been largely ignored. This qualitative research illustrates how conflict, stress, and concerns about one’s own well-being can trigger pivotal decision-making within an individual’s life.

This interview excerpt below comes from a woman in her early thirties who decided to look for an alternate living situation when it became apparent to her that her landlord had very different ideas about what constituted appropriate landlord-tenant boundaries. In this case, the participant decided to take her landlord to the Landlord and Tenant Board (i.e., the provincial agency responsible for mediating landlord-tenant disputes) but a satisfactory resolution could not be met. The excerpt below is an example of the intrusion of privacy that had become a regular occurrence in her living situation. It had become common for her landlord to enter her apartment without invitation and without warning for issues that she had neither noticed nor reported:

We’re talking 8:15pm, and I just got in from work and I was tired and I’m under the covers [in bed], and I hear a knock on the door and the keys, and I’m like, ‘Woah Woah! What?!’ My landlord comes in, and then another guy holding lights. Megan, Female, Age 30-40

A university educated woman in her forties described similar sentiments. Despite being able and willing to engage in gainful employment, she found that her living situation wasn’t reflective of how hard she and her partner were working to better themselves. This was exacerbated by their newness to Hamilton. Indeed, she felt that they lacked the information necessary to make an informed decision about where to live. Their initial move to Hamilton stretched their budget, and the process of finding employment was not easy. What resulted was a living situation that in the participant’s words was unbearable due to the other tenants living in the building. Fear for their well-being and a lack of feeling secure led them to abandon their lease when a co-worker offered another choice:

I can’t even describe it. It was a blur of horrible experiences in one place. And we were so broke at that point, because my husband had been through a couple jobs since we moved here. We were like “Okay, how are we going to afford to move at this point?” Because you need first and last month’s rent to move. But we were literally afraid for our lives. Barbara, Female, 40-50

A mother reflects below on the lack of suitable rentals for families with children, particularly those who have unique conditions and resulting needs. As a budget-conscious family, they found it difficult to find a unit that her family could enjoy without feeling like they were infringing on neighbours. Conversely, concerns about domestic conflict in the household of the other tenants also contributed to fears about safety and the living environment in which their son was being raised. Ultimately, this led to a move into a rented single-family dwelling.

I also have a 10-year-old autistic boy and he makes a lot of noise and I was always conscious of--you know, we got the ground floor and I was always worried about him screaming and it turns out, people were fighting upstairs a lot so it just wasn’t a very pleasant place to live… I called 911 once, you know, I was just so frightened. I was horrified. Natalie, Female, 50-60

Another mother who participated in the study faced similar challenges when renting an upper-unit in a subdivided single detached dwelling. Again, noise and lifestyle choices clashed between her family and the tenants occupying the attached rental. Much like the scenario above, this family ended up moving into their own single detached dwelling to better accommodate the needs of her growing children.

…they were also a lot younger and were also, like, in that stage of life where they kind of party all the time. And…it wasn’t the noise. The noise didn’t bother us… They also, like, smoked a lot of weed. And then that came…because, like, we shared the same ventilation system…so there was like [cannabis] smoke in our kids’ bedroom. Shelley. Female, 30-40

The role of lifestyle behaviour and neighbourhood conditions were particularly pronounced for tenants who had struggled with drug and/or alcohol misuse in the past. Concerns about personal safety and well-being may also lead tenants to look for a new living arrangement.

In the example below, the participant is referring to his time spent at a shelter downtown and how the activities of the individuals around him made it difficult to remain motivated in his search for suitable housing. While he was grateful for the stop-gap that the shelter provided, he had hoped to move on from this temporary arrangement more quickly than he did:

I got mixed up with the wrong people. Living the life of a rockstar, you know. And uh, it wasn’t a good area for me. But it just was not again a good environment. So I was thrilled to get out of there. Neil, Male, 50-60

Later, this participant spoke about how his past experiences made him actively avoid utilizing the shelter system again, even if that meant experiencing periods of homelessness:

For me, a shelter is not an option. It never has been. It never will be. And, uh, with some family members, they wanted me to go to a shelter and I said, “I won’t.” Because the same people that I’m trying to avoid or the environment that I’m trying to avoid is there. I want—let me concentrate on trying to, you know, get [refers to self] back. Neil, Male, 50-60

A female respondent in her twenties also battled with remaining sober and being in environments that were not conducive to her recovery. She was able to transition from a shelter to her own dwelling unit but found that her surroundings perpetuated her struggles as drug-use in public areas, as well as crime, was commonplace in her neighbourhood.

[The neighbourhood] wasn’t really considered. And that’s why I am moving again. I’m in recovery...um there is a lot of drug activity and that’s not where I need to be…the place in general is not safe. It brings a lot of stress. And I’m like never home because of that. Diane, Female, 20-30

Evidently, the reasons why low-income tenants move are complex and often necessitate quick action with limited opportunity to survey the rental market. Inclusion criteria for this study required that the recent residential history of tenants had included a move within the City of Hamilton. This, in part, impacted the nature of recent moves (i.e., bounded by local economic, geographic and social factors) amongst the participant population and illustrates pathways of intra-urban mobility. Although many participants moved out of their neighbourhoods, few moved very far. The experiences of intra-urban mobility are detailed below.

### **3.3.2 Outcome of Move**

Interviewees moved on average 1.8 times within the past two years. Nine had only moved once and one household had moved four times. With high rates of mobility, moves that occur more frequently than once per year were common for six of the respondents. Overall, this group was vulnerable to market changes and left them spending large portions of their income for low-quality housing. Rent-control efforts are not particularly protective for those individuals who, for complex reasons, do not enjoy residential stability. While gentrification can, of course, put increased pressure on already tight rental markets, this was not at top of mind for the participants that I spoke to.

Participants were asked early on in the interview to provide their previous and current, six-digit, postal codes. These were then used to calculate the distance of their most recent move. The median distance for intra-urban moves within the sample population was 2.6km. For participants that felt safe in their neighbourhood, and weren’t moving due to neighbourhood crime, many spoke at great length about the importance of finding alternative rental arrangements that were not far from their current location. This was often tied to the location of work, commercial and social services, or close friends and family. Even in situations where the participant cited leaving their residence due to fear for safety or wellbeing, many were able to find more satisfactory housing only a few blocks away. However, despite all intra-urban moves being of relatively short distance (less than 9km), the implications on day-to-day life were significant for this population. Only three participants interviewed had cars. Many indicated a clear preference for walkability within their neighbourhoods, but also relied heavily on transit. Despite using transit as a primary form of transportation four participants noted the costs of each trip as being prohibitive.

Although an outlier in the group, given that her move was further than the average of 2.6km for the population, a woman in her fifties described the way her most recent move impacted her ability to complete day-to-day activities and mentioned the financial burden of needing to pay for frequent bus fares.

[Before] I would walk [everywhere] because it only took fifteen minutes. I’m on the other side [of the city] now…If I’m rich, I’ll take a bus. Sandy, Female, 50-60

This sentiment was echoed by another participant regarding the cost of the local transit system.

I don’t like the way they do transportation in this city. You know, three dollars, that’s a bit heavy. It’s a rich person’s means of transportation…. I won’t take a bus unless I have to. Jackson, Male, 30-40

Below, a young man in good health describes the challenges of the local transit system, the HSR, and the lack of connectivity of the neighbourhood in which he currently lives. Although a 15-minute walking distance may seem easily surmountable for an able-bodied person, the participant reflected on how this might be challenging for someone with mobility challenges:

The closest [clinic] is at Barton and Chapel, so that’s about 15 minutes [walking]…for most people it’s probably quite far to go for a walk-in clinic, but then again if you have a car, then it’s probably okay. But even taking transit there…the way the roads are make it really difficult…you have to take a lot of transfers. Gabriel. Male, 20-30

As a result of the associated expense of the transit system, neighbourhood satisfaction was often significantly driven by the connectivity to transit routes and the convenience of accessing routine spaces such as grocery stores, libraries, drop-in centres, parks and hospitals. One mother highlighted the importance of walkability in her family’s day to day life, and emphasized that their most recent move took this into foremost consideration:

And then, like, have the park right there and still be able to walk everywhere that we needed to. Like, to walk and bike to work. To walk and bike to church. To the grocery store, stuff like that. So we knew we didn’t want to move anywhere further than a 1-2km radius of where we were living. Shelley, Female, 30-40

A now healthy, middle-aged man who had left his previous position due to a workplace injury also spoke about the importance of connectivity in aiding his decision-making about neighbourhood selection. He spoke about the importance of being able to access municipal services and amenities, as well as the convenience of being able to do grocery shopping on foot.

Um. It’s more or less location. If I want to go down to the library to get some DVDs, or if I want to go to Food Basics, it’s all within walking distance. About a 20-minute walk. If I want to go to a coffee shop, I can come here. Benjamin, Male, 40-50

Above we begin to see the importance of subjective and perceived distance. While the above participant was well-integrated within his community and valued his ability to walk to reach essential services, others felt a 20-minute walk to be prohibitive. This appears to be largely dependent on the number of conflicting demands on an individuals’ time, the number of people within the household, and whether the person utilized mobility supports. Benjamin also spoke about how he frequently used a Tourism Hamilton bus service that was free-of-charge to supplement his expenditures on local transit or for situations when the 20-minute walk was burdensome.

The importance of walkability among the participant population appeared to transcend age. The quote below is from an able-bodied man in his mid-twenties who discussed the relative advantage of the urban core to more peripheral areas of the City that are, from his perspective, underserved by transit. Here, the importance of connectivity was a major driving force in his and his partner’s decision-making process:

Preferably something somewhere close to the downtown. We weren’t looking to live on the mountain…but, in a desperate situation maybe I would live up on the mountain. But we were looking mostly at the lower-city. It’s a neighbourhood that is relatively close to all of the services that we need…that has good public transportation…and, yeah, like, you get some neighbourhoods that don’t have a grocery store, or there’s not a pharmacy nearby, or if you need a walk-in clinic, or a doctor, that sort of thing isn’t accessible. Gabriel, Male, 20-30

Neighbourhood selection and a need to stay in one’s current neighbourhood was especially important for families with children. For these participants, school district bureaucracy (i.e., catchment areas) can create barriers to consistency in day-to-day life (school enrollment) when faced with an intra-urban move:

I tried to keep, I tried to keep him in the same school but…I think they were just happy to see the back of him, to be honest, because, you know, he’s an autistic child and [they said] “You’re going to have to go to the new school. There’s nothing we can do.” Maybe I could have fought a bit harder but, you know, it’s just too much. Natalie, Female, 50-60

The majority of moves made by the participants in this study happened quickly with little advance notice or time to survey the rental market. This was often a consequence of an interpersonal breakdown with neighbours or flatmates. Unsuitable accommodation and environments often led to mobility that was motivated by fear for safety and well-being. In some situations, formal or informal eviction was initiated by the landlord. In this first example, an individual paying rent to their flat-mate found out he was being evicted when the notice was posted on the door:

She was evicted but she didn’t tell me. So I was given very short notice and found the [new unit] over here just in time, thankfully. So it’s not my ideal place but it’s a place to be. Aaron, Male, 20-30

The next three excerpts show how respondents reacted when they felt that the only choice was to pack up their belongings immediately and hope for the best. In some scenarios other accommodation had not yet been arranged.

Only a couple hours passed between telling her I was moving out and actually leaving. Emma, Female, 50-60

Um, we were in a hurry to move. We were just like “No, we have to get out of here.” And yeah. It was just cut and run for us. Participant, Barbara

And I was like “okay, I’ve got to get out of here.” So, in a way, I was like running off but then [my landlord] came up and said “I need to move into that apartment.” And I was like “Okaaay.” Brianna, Female, 50-60

Children’s Aid Services told me that if I wanted my son to be able to visit, I couldn’t be living with my boyfriend. Denise, Female, 40-50

In two of the above scenarios, the tenants were able to secure improved housing at a high cost. In one situation, a roommate was necessary and, in the other, the high cost of the new rental dictated yet another move; this time to a family member’s home. In the other two situations, one tenant became homeless for a period of time, and the other found housing that may allow her son to visit but presents real challenges due to the participant’s physical disability the need to climb exterior stairs to enter the unit.

Stigma around low-income tenants (particularly those who receive ODSP as a primary income source) leads to disempowerment and a reduced capacity to negotiate favourable rental contracts, including reductions in posted rents. A person in their twenties detailed the barriers they faced while looking for suitable rental accommodation:

The process was going to see places, having them turn me down because I wasn’t a working professional…people on ODSP are treated like scum when they’re looking for a place to live. Alex, Non-binary, 20-30

Participants were acutely aware of the bias that property owners and rental managers had about tenants with restricted incomes. An older male sympathized with the perspective of small-scale investors managing the costs of providing rental accommodation while expressing his disappointment with the rental application process:

Because most of the landlords, at least in this municipality, once you’re on disability they don’t want to deal with you. They won’t tell you that, but it’s a fact. They’re going to say, “Well hey. You only get this much money per month. How are you going to pay this, this, and this? How long is it going to take before you, you know, fail?”. Neil, Male, 50-60

A middle-aged man, who had been receiving government issued employment insurance due to a workplace injury, spoke about the types of accommodation available to a single male with limited cash flow. After his flat-mate and her children moved in with a partner, this participant had to find accommodation he could afford on a single benefit. Here, the role of rooming houses as temporary places of residence is apparent.

With the EI, medical thing, I ended up taking [a room above] the tavern. I find there is like a lot of bars now a days are taking rooms. Half decent. Maybe for people to stay above their bar. Benjamin, Male, 40-50

Eviction is an important theme in the displacement and mobility literature due to the recent influential work of Desmond (2016). Indeed, eviction permeated the conversation in four of the twenty-four interviews completed. This is perhaps fewer than expected based on both local media coverage and the recent literature on tenant mobility. Two interviewees indicated that their landlord pursued a formal eviction process. In both cases, the process was initiated after tenants had repeatedly failed to pay rent. One respondent felt his landlord had handled the eviction process professionally despite, ultimately, having to move:

Like, in this case, [the landlord] had to [evict]. Like, he agreed to let me move out on a later date than what he could have done. So, you know, that’s fine. Neil, Male, 50-60

In one instance involving a mother with two children, eviction was merely used as an intimidation tactic by the landlord within an already hostile landlord-tenant relationship:

I will say that he did give me eviction papers, but I knew it was just…he doesn’t know how to do anything properly. He doesn’t know how to do anything in an order that is agreeable to the tribunal, right? So he took us [pause] a couple times. It was a multitude of things that piled up. For one, it was, uh gosh. It was a broken doorbell … a broken countertop. Michelle, Female, 20-30

Somewhat like the situation above, another respondent spoke of being evicted by the property owners whom he lived with in a boarding arrangement. Given the personal turmoil that the property owners were enduring they sold their property and did not clearly communicate what this meant for the existing boarders who were paying rent:

They just kicked us out. It was illegal what they did. The house [didn’t close until] October. They tried to keep my last month’s rent, but it would have been wrong. Jackson, Male, 30-40

The nature of tenants’ moves were extremely varied and as unique as each individual living arrangement. However, it is difficult not to be aware of the importance of pressure and coercion that led to many implicitly involuntary moves. Rather than moving for consumptive or productive reasons, tenants made lateral moves or, in many ways, downward moves meaning that despite their intentions to improve their living situation they ended up expending more money for physically inferior housing. However, these moves were rarely forced by things like above guideline rent increased, renovictions, or landlords moving back into the unit – behaviours that are often characterized by tenants as being ploys to subvert rent controls and increase profits. For the tenants in this study who were living in the inner-city of Hamilton, gentrification was not a significant factor in determining whether a renter is able to find some permanency in their living situation.

## **3.4 Conclusion**

Using a qualitative method that allows for the local contextual exploration of residential mobility shed light on the lived experiences of low-income tenants. By taking an in-depth focus on the day-to-day realities of the most vulnerable households in the rental market, this study raises questions about how generally significant displacement is in Hamilton. The novel use of qualitative methods in the study of displacement shed light on the role of the personal milieu that influences the residential mobility of very low-income households. Many of these pressures are unique to the circumstances of each individual yet specific patterns can be identified. These include occasional homelessness, informal rental arrangements, interpersonal conflict, unsuitable living arrangements, and both the prevalence and impact of “short” distance moves. Arranged in three categories, we find that these themes speak to the nature of the rental arrangement, reasons for moving, and the nature of the most recent move. These experiences of mobility differ from what is largely represented in the conventional gentrification discourse and offers evidence that forced relocation via neighbourhood change (and unscrupulous landlords) is not a primary factor for tenant mobility in Hamilton, Ontario.

The study found that, in the lowest income segments of the population, individuals are creatively meeting their housing needs through their social networks, flexible agreements, and adaptation. The use of interpersonal networks and ingenuity can be a double-edged sword, where lack of agreement on the conditions of an arrangement can lead to conflict, escalating to the point of uninhabitability. This accepted fluidity of housing situations arises primarily from economic pressure at the household level and limited choice in tight rental markets. Of course, the results indicate that procedural “norms” within the housing market such as credit checks and the required up-front deposit of first-and-last month’s rent can place undue burden on the most vulnerable segment of tenants. These economic realities make issues of gentrification seem irrelevant as tenants scramble to find any housing arrangements at all.

It is apparent that tenants need greater choice within the market that allows for independent, private living in safe environments without exposure to violence or crime. Education of landlords on minimum requirements for occupancy standards, and respecting tenant autonomy and privacy is evidently quite necessary. A harm-reduction approach to local rental housing quality that embraces the reality of the lowest sub-segment of rental accommodation is recommended. Programs to reduce financial barriers and discrimination within the market are also needed and education may be a primary mechanism through which these changes arise.

From interviews with 24 Hamilton tenants, it was observed that media portrayals of local gentrification processes do not align with the lived experience of many Hamiltonian households. Instead, academic preoccupation with gentrification may be taking away attention from the economic constraints faced by many trying to secure even the most basic forms of housing. Interventions including both landlord and tenant education, and government acknowledgement and financial support for improving existing sub-standard, informal, types of housing are recommended.

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# **4.0 Nature of rental arrangements among low-income tenants in Hamilton, Ontario**

## **4.1 Introduction**

Purpose-built rentals dominate popular conceptions of what a rental apartment looks like: large-scale, corporately managed, high-rise towers composed of hundreds of suites in varying sizes. In fact, ‘purpose-built’ rental housing market is responsible for housing less than half of all renters (Mallach, 2006). This pattern is consistent across North America. Instead, it is the many small-scale investments of various individual, largely amateur, property owners that shapes much of the geography of housing in urban areas. In recognition of this, increasing attention is being given to the role of the small-scale investor in creating, maintaining, and managing much of the rental housing stock (Garboden, 2021; CMHC, 2021a; Pfeiffer, Schafran, and Wegmann, 2020; Freddie Mac, 2018). Despite this, there is little research about how these amateur landlords enter into rental arrangements with prospective tenants. It has been documented that the amateur investor typically enters into their role as landlord unprepared for the many day-to-day responsibilities of managing their properties, including a lack of financial readiness (Garboden, 2021; Schafran and Wegmann, 2020; Garboden and Rosen, 2020; Garboden and Newman, 2012; Mallach 2006) leading some jurisdictions to regulate landlords via registry systems[[5]](#footnote-6) . However, it has also been documented that small-scale landlords file eviction notices much less frequently than their corporate counterparts (Mallach, 2006). Given the growing importance of the small-scale investor, this paper aims to understand how rental agreements between landlords and tenants shape the rental housing market. Within the low-rent housing market, what is the nature of housing arrangements between tenants and landlords? To what degree do they conform to standard conceptions of a lease regulated by provincial government jurisdictions? What function do these lease agreements perform and who do they serve?

### **4.1.1 Background**

Securing affordable and appropriate rental housing is an increasingly arduous task for many low-income households. This is particularly pronounced for young households, lone-parent households, the elderly, and the working class. Of the 32% of Canadian households that rent, it is estimated that less than 13% access broadly defined “affordable housing” (i.e., private, not-for-profit or social housing with rents less than 30% of a household’s total income) (CMHC, 2018). Significantly fewer Canadian households live in government subsidized or non-profit housing, although the exact proportion is unknown due to the fragmented funding, oversight, and construction of these units. As a result, the private rental market is of increasing relevance which, since the 1990s, has been shaped by individual, rather than corporate, investors.

Small-scale landlords continue to be largely responsible for investing in and maintaining units in the private rental market. Recent estimates of the activity of small landlords indicate that they own over half of all private rental units in the 1-4 unit market in the US (Garboden, 2021) These amateur landlords largely invest in non-purpose built rentals and have met a demand for housing left by the disinvestment of corporate entities from the purpose-built rental market. This trend started in the1980s and has been bolstered to the present day, given the increasing availability of cheap financing and increased liquidity of housing as an asset. These changes, combined with increasing demand for rental units driven by smaller households, stagnating wages, and the rising cost of home-ownership continue to prime the market to absorb high numbers of these non-purpose built units.

The non-purpose-built rental market varies widely in-terms of its character and geography (CMHC, 2021a). Many non-purpose built rental units exist in luxury condominium buildings with preferential proximity to urban amenities and transit. Many other are units in previously owner-occupied, single-family homes. What we commonly refer to as duplexes, triplexes, multi-plexes, basement apartments, granny suites, in-law suites etc., whether legally recognized or not, are market driven responses to the residualization of rental tenure. It is within these units that we find that many low-income households are housed (more than half of all renting households in the US, see Freddie Mac, 2018), particularly those with children (Garboden, 2021; Pfeiffer et al., 2020; Freddie Mac, 2018). Not within social housing, rent-geared-to-income, units as we may hope; nor in high-rise apartment buildings as many observers assume. This largely invisible, and commonly informal type of housing is crucial to those households with limited means for expenditure on housing, those without the necessary pre-requisites for apartment leases, and those whose family situations require housing characteristics not provided in large, high-rise developments, such as a yard, greater privacy, or an adaptive layout (CMHC, 2021b; Pfeiffer et al., 2020). However, given the nature of individual investment, much of this housing exists in low-quality rental stock that otherwise would be undesirable for individual home-ownership (Haughwout, 2011). This too, contributes to the geographical patterns of these rental units with much of this housing being in the urban core of post-industrial urban areas or poorly serviced suburban neighbourhoods.

Questions about how units in the private rental market are managed and by whom persist (Leviten-Reid et al., 2019). Much of the literature to date that examines topics relating to tenant security and well-being assumes the standardization of rental agreements and utilization of regulatory oversight. This is evident in the dearth of papers that explicitly address the topic of alternative rental arrangements in the housing market. With few exceptions, lease agreements are mentioned primarily in the context of American housing voucher programs where violations are common grounds for eviction (Desmond, 2016; Brisson and Covert, 2015; Feins and Patterson, 2005). However, given that amateur landlords are vital in creating and maintaining much of the rental stock across Canada (Miron, 1995; Schloming and Schloming, 1999; Pomeroy, 2001; Mallach, 2006) their attitudes and practices toward housing provision have a significant impact on low-income households. Given the informal nature of rental agreements that are created outside of legislative frameworks, little is known about their characteristics. However, within discussions about informality, amateur proprietors are found to respond directly to the demands of consumers without the burden of bureaucratic processes (see Mukhija and Loukaitou-Sideris, 2014). To what extent small-scale landlords are aware of or conform to legislation in their investment and management decisions is debatable. Indeed, some local jurisdictions as well as federal bodies (e.g. Scotland where it is a criminal offence to rent a private unit without prior registration) have recognized the increasing relevance of the amateur landlord by enacting rental unit and/or landlord licensing and registration. However, a discussion of the feasibility of enforcement and impact of licensing is outside the scope of this dissertation. Nevertheless, the question of how differences in corporate vs. amateur approaches to housing provision affects the experiences of tenants remains.

## **4.2 Literature Review**

### **4.2.1 The Significance of the Amateur Investor**

Across North America, a general disinvestment from the creation of high-rise rental buildings has paved the way for the small-scale, non-corporate, housing proprietor. Following the corporately sponsored rental housing boom of the 1960s and 1970s and the creation of condominium ownership as a legal form at roughly the same time, professional developers shifted their investment portfolios away from multi-residential buildings. In Canada, this was exacerbated by large-scale changes to federal tax programs. The impact of these changes persists today (Bacher, 1993, p.214.)

In the absence of significant corporate interest in new rental housing construction, small-scale investors represent a large and growing proportion of ownership in the rental sector (Garboden, 2021; Pomeroy, 2001). This has significant implications for tenants. Amateur investors (those owning 5 rental housing units or less) are responsible for housing approximately half of all renters in the US and Canada (Freddie Mac., 2018; Garboden and Newman, 2012; Mallach, 2006). Despite their vital role in housing much of North America’s renter population, amateur investors have been found to commonly lack property management expertise, cash resources, access to financing and economies of scale (Garboden and Newman, 2012; Mallach, 2006; Newman, 2005). As a result, they struggle to generate returns on their investment, often at great personal cost. High turnover of tenants, low rents, aging stock, and poor management mean that many housing units are continually at risk of being removed from the market. Garboden and Newman’s (2012) study of the financial, structural and neighbourhood characteristics of the low-end rental market in the US found that at least one third of the units owned by amateur investors are not economically viable, and that 65% of these units are at continual risk of disinvestment.

Despite these challenges, individual speculative investment in real estate persists. Yet, for the most part, they have received relatively little academic attention proportionate to their role in many local housing markets. Reviewing the literature, it becomes evident that the small-scale housing proprietor was largely unexamined until the Global Financial Crisis of 2007-2008.

The foundation for contemporary academic attention on the amateur investor is largely situated within the context of US housing markets as not much has been written on the phenomenon in Canadian or European cities. American literature notes the prevalence of the amateur investor in the low-end rental market (e.g., Gilderbloom et al., 2012; Rosenblatt and Sacco, 2018). Important findings also speak to their general lack of professional training and expertise in real estate. Since the housing boom and bust of 2008/9, much has been written about the spatial patterns of investment and foreclosures, and a small body of literature gives attention to the role of amateur investors in fueling the crisis (e.g., Haughwout et al., 2011; Chinco and Mayer, 2016). Rather than owner-occupants, almost half of all mortgages initiated during the housing boom originated with small investors (Haughwout, et al. 2011). Haughwout et al. found that many individual investors were found to misrepresent their intentions of living in an acquired property as a primary residence, rather than a second home or rental property, in order to garner more favourable lending conditions. They relied on personal equity and assets for leverage and resulted in high levels of default (Haughwout et al., 2011). In the states most affected by the 2008 crash, 45% of mortgages taken during the boom were held by individuals owning between 2-4 properties (Haughwout et al., 2011). Perhaps unsurprisingly, these behaviours led to high rates of foreclosures for properties with non-occupant owners (Gilderbloom et al., 2012). This trend highlights the lack of professional knowledge accessible to many amateur investors during this period of rapid activity in North American housing markets.

Using a combination of novel data sets, including deed-level transaction records, Chinco and Mayer (2016) have found that ill-informed investment behaviour suggests the inexperience of small-scale speculative investors. They conclude that as a result of their lack of local knowledge, small investors are ill-equipped to monitor and maintain the properties in which they invest (Chinco and Mayer, 2016). This has significant implication for the tenants of these properties. Rosenblatt and Sacco (2018) add further context to this finding by showing that during the boom there was a disproportionate level of investment by amateur investors, using subprime loans, in marginalized neighbourhoods across the US. This resulted in high levels of foreclosure post-2007/2008, and negatively impacted tenant households (Rosenblatt and Sacco, 2018).

Evidently, the foreclosure crisis of 2007/8 brought to light the sheer volume of individual, largely amateur, investors buying and renting out second houses, and highlighted the risks associated with highly speculative real estate activity. What has persisted is that amateur investors tend to personally leverage their loans, be cash-constrained, and be particularly vulnerable to foreclosure and abandonment (Rosenblatt and Sacco, 2018; Chinco and Mayer, 2016; Gilderbloom et al., 2012; Garboden and Newman, 2012; Haughwout et al., 2011; Mallach, 2006; Newman, 2005). Due to their propensity for buying rental properties in low-income marginalized neighbourhoods, their behaviours are particularly relevant to many households renting in North American inner cities.

When taken as a whole, the above literature tells us a few important things about amateur investors relevant to this study: they have been playing a large role in the rental market for several decades; many investors are not real-estate professionals and make uninformed investment decisions, resulting in costly transactions, and high levels of foreclosure; they often buy real-estate in urban centres with older housing stock; and, finally, many become landlords. So why do they do it?

### **4.2.2 Strategies and Motivations of Amateur Landlords**

The strategies and motivations of amateur landlords have shifted over time. In the 1970s, new Canadians well-situated within their cultural communities, were able to operate outside of traditional financing institutions (Krohn et al., 1977) making real estate a cost-effective investment. However, those that invested from the 1990s onward using low-interest mortgages, hedged their bets on strong real estate markets and the liquidity of housing as an asset (Garboden, 2021; Mallach, 2006; Miron, 1990). Changes in property management practices, in-part, stem from the realities of these lending differences. Yet some things have stayed the same. Early research on small-scale landlords found that rents charged by amateurs were lower than those charged by professional owners for similar sized units (Krohn et al., 1977). This pattern persists to the present day (Decker, 2021). In part, this is because landlords are able to make practical adjustments to their day-to-day operations to keep costs low: managing units and tenants themselves, choosing not to belong to professional associations, and personally addressing maintenance needs (Decker, 2021; Mallach 2006; Schloming and Schloming, 1999; Miron, 1990; Krohn et al., 1977). Non-professional landlords have been found to emphasize reliable rent payments (Miron, 1990), are generally less-aware of ‘market-rent,’ and take into consideration a prospective tenant’s perceived ability to afford rent (Decker, 2021). Decker’s (2021) qualitative interviews also show that amateur landlords are much less likely to increase rent year over year, preferring to hold stable the cost of rent for their tenants.

Despite these trends, units in the 1-4 sector have been documented to experience higher rates of tenant turnover than those in the larger, professionally managed market (Garboden and Newman, 2012). This, in part, may be attributed to the low barrier-to-entry nature of units in the secondary rental market, and to the higher rates of mobility of the renter population they serve. In a similar vein, Raymond et al. (2016) found that amateur landlords evict tenants with less frequency than their corporate counterparts, even when accounting for differences in property and neighbourhood characteristics. Instead, they prefer to “work” with tenants and prioritize avoiding the labour associated with unit turnover. Indeed, many amateur landlords view their property investment and management behaviour as part of their personal identity (Rosen and Garboden, 2020). These social considerations impact management styles and highlight self-perception as a key consideration in providing below-market rentals to households that need low-cost housing options (Rosen and Garboden, 2020).

Irrespective of the benevolent behaviours of some amateur property owners, private landlordism as an investment vehicle for the middle-class is becoming more widespread particularly among those with long-term, capital appreciation objectives (Forrest and Hirayama, 2015). The level of professional expertise, landlord identity, and economic viability of rental investments undoubtedly have significant implications on rental arrangements and their impacts on tenants.

### **4.2.3 Security of Tenure**

The professionalism of a property owner, and their preparedness for taking on a property management role has direct implications for tenants. Perspectives on how landlords view their positions relative to their investment behaviours and in relation to their tenants exist (a few of these articles are specific to discrimination against tenants) (Garboden, 2021; Rosen and Garboden, 2020; Decker, 2021; Leviten-Reid et al., 2019; Garboden and Newman, 2012). Similarly, much has been written about the broad qualitative experiences of tenants in urban areas across North America. Particularly notable is academic interest in mobility of tenants (see Kaufman et al. 2018; Desmond and Perkins, 2016; Desmond and Shollenberger, 2015; Kull, 2016; Duncan and Newman, 1976) and the specific experience of eviction (see Desmond, 2016). Specifics as they pertain to arrangements made between tenants and landlords have not yet been examined. Given the heterogeneity of small landlords and the units they own, this is a subject of considerable relevance for understanding rental market dynamics and experience of tenants.

One explanation for the lack of scholarly attention given to rental arrangements between property owners and tenants is the presumed compliance with relevant legislation. Canadian provinces and American states all have regulatory autonomy over landlord tenant law. In Canada, each province uses a standard lease form and/or a formal residential tenancy agreement; ensuring minimum rights to tenants and landlords. Within the US, 21 states have adopted the Uniform Residential Landlord and Tenant Act (URLTA) or the Model Residential Landlord-Tenant Code. Other states have used the URLTA as a blueprint for their state-level legislation. Whether or not these regulations adequately protect tenants or whether they interfere with the economic market’s ability to provide affordable and adequate housing at competitive prices is often the subject of debate.

Key security of tenure legislation was enacted in Ontario, Canada in 1969 as a reaction to the proliferation of private, corporate landlords throughout the 1960s (Miron, 1990; Miron, 1995). In Canadian provinces, security of tenure is promoted by two types of regulation: landlord/tenant legislation and rent control (Hulchanski, 1988). Prior to this, housing was treated as a private commodity for owners to use as they saw fit with few exceptions.

The government’s interest in ensuring decent and affordable housing for Canadians persists. The creation of ‘The Ontario Landlord Tenant Act’ in 1969, now referred to as the ‘Residential Tenancies Act,’ is a critical and enduring piece of legislation that aims to guarantee minimum rights to those households renting property from private entities. To date, the Act continues to govern agreements between landlords and tenants. Importantly, it dictates a standard lease agreement for the majority of rental dwellings with exceptions for care homes, mobile park homes, social and supportive housing and co-operative housing. At present, its most critical function ensures that households cannot be evicted without cause, and that rents governed by an existing agreement can only increase to match inflation year over year.

In Ontario, with few exceptions, the Act takes precedence over any other legal agreement and applies to all renting households whether or not they have signed a lease. Importantly, verbal rental agreements are viewed as legally binding. Specific remediation pathways are given to households that are not presented the standard lease agreement by their landlord (i.e. withholding one month’s rent), and to those that are evicted in bad faith (i.e. monetary awards equivalent to up to 1 year of rent) (Miron, 1995). The Residential Tenancies Act is enforced via the Landlord Tenant Board, which was further supplemented during the Coronavirus pandemic to provide additional protections from eviction. This was viewed by housing advocates as a crucial mechanism for housing security for renter households negatively affected by economic closures and job loss. In addition to the Act, Municipal by-laws may also reinforce or provide additional protections to tenants and be enforceable by local jurisdictions. These might include, for example, limitations on short-term rentals, requirement for licensing, property and maintenance requirements.

Despite the generally accepted belief that standard lease agreements and residential tenancy acts protect the best interests of tenants, the dearth of academic literature examining landlord-tenant agreements has resulted in a lack of evidence as to whether provincial and state level legislation is honored in the day-to-day interactions of housing provider and consumer. Relatively little research exists concerning arrangements between landlords and renters. Further, questions about whether these arrangements, and subsequent behaviours, conform to those spelled out in legally mandated documents is also unclear. This study sheds light on the ways in which landlords and tenants come to agreement when negotiating rental contracts. Qualitative interviews document the social milieu that may influence tenant and landlord choice to utilize the agreements set out by provincial mandates. Where the standardized lease is not used, the internal logic of criteria based on perceived needs and benefits is illustrated.

## **4.3 Methodology**

Case studies are especially appropriate for research on housing both because they are manageable and, more importantly, because even in an era of global financial markets they are inherently local. This study took place in Hamilton, Ontario located in Southwestern Ontario. Hamilton is appropriate as a case study within which to study the function of the secondary-rental market in relation to its investors and consumers. Hamilton, locally referred to as “Steel City” is mid-sized at 540,000 residents as of 2016. It is characteristic of apost-industrial manufacturing town and, as such, is often compared to American “rust-belt” cities (Jakar, G.S. and Dunn, J.R., 2019). In recent history, this includes a decline in the manufacturing sector as the regional economy became dominated by employment in the healthcare, education, and service sectors (Harris, 2019). Loss of well paying, middle-class, jobs and decentralization of businesses previously located in the central core led to concentrations of unemployment and the filtering of the housing stock to low-income households, often tenants. Hamilton, in recent years, has presented attractive investment opportunities relative to other locales in the Greater Toronto Area (GTA) due to relatively cheaper real estate (Harris, 2019). Previous research on the local housing market in Hamilton brings into question how significant purpose-built housing is in sheltering low-income households (Kinsella, 2017). Conversely, non-purpose-built rentals appear to be of considerable relevance to this population largely due to their low-cost and flexibility (Kinsella, 2017). In sum, gentrification, displacement, and a documented concentration of low-income households presents the conditions under which renters may be expected to become vulnerable to both responsive and non-voluntary types of moves within this often-over-looked secondary market.

The significance of Hamilton’s rental market continues to endure as Hamilton offers a lower cost of living than its larger urban neighbour, Toronto. Even throughout the COVID-19 pandemic where rents in Toronto were said to be falling rapidly due to a temporary emptying out of the downtown core. The Canada Mortgage and Housing Corporation (CMHC) (2021b) documented that in 2020, average rents for one-bedroom private apartments in the Toronto CMA were $1417 monthly. In contrast, within the Hamilton CMA, rents averaged $1096. Here, we see almost a 30% difference in rental expenditures alone. Another common expenditure that allows for comparison is the average cost of a transit fare, with fares being 22% higher per trip in Toronto when compared to Hamilton. Despite Hamilton’s relative affordability when compared to its urban neighbours, rents have continued to climb much faster than inflation, compromising liveability for urban renters.

The research relied on interviews with tenants who, plausibly, would be affected by increasing polarization in the housing market, upward pressure on rents, and had recent experience with negotiating a rental agreement. Qualitative, case-study, research can illuminate the vital link between human agency and structural context in people's lives (Rogers, Popay, Williams and Latham, 1998). It is appropriate here given the contemporary setting in which the studied phenomena is bound by geography and a point-in-time. Given the areas of inquiry of this study, qualitative research allows for the exploration of phenomena not easily documented by traditional survey methods or government sources. The wide array of potential rental agreements, the participant population of interest, and the extra-legal arrangements that are were of interest may otherwise be excluded in standard records for a diverse set of reasons. While interpretations from the findings of this study must be made cautiously, and cannot be transferred without qualification to other contexts, the detailed and data rich method lends itself to an informative narrative. Rather than categorical responses, the qualitative method allows us to understand how participants characterize and construct the personal experience of the rental tenure.

Recruitment occurred via the distribution of posters including the researcher’s contact information and a brief summary of the study (see Appendix B). Inclusion criteria for the study was also outlined which required that prospective participants must have moved within the boundaries of the City of Hamilton within the past 2 years or be anticipating a move within the next 12 months. The poster indicated that all participants would receive an honorarium when meeting with the researcher whether the interview was completed or not. This was done in order to resist any likelihood of financial coercion as a factor determining participation. These posters were distributed across the lower-city from Locke St. (western boundary) to Kenilworth Ave. (eastern boundary) and Burlington St. E. to the North and the Niagara Escarpment to the South (See Appendix C). The ‘lower-city’ encompasses the city’s downtown core and is characterized by a mix of older (1900s) housing stock and 1960s/1970s high-rise rental towers. Two research assistants and the researcher distributed these posters in convenience stores, public library branches, laundromats, recreation centres, high-rise apartment buildings, social-service offices including the municipal subsidized housing offices that provide general housing and information support to the public, employment support offices, and the YWCA and the YMCA locations, as well as the lobbies of high-rise buildings and local not-for-profit housing agencies. The researcher also had meetings with the local chapter of the Social Planning and Research Council and met with neighbourhood gatekeepers who committed to taking the recruitment posters to areas of importance within their communities. Additionally, recruitment occurred via word of mouth and snowball sampling with the aid of participants. While it is apparent that selection bias, skewed towards participants with some free-time and flexibility, is present in the final sample of participants, representativeness is typically not a goal of qualitative research. Rather, depth is exchanged for breadth. Nevertheless, the researcher was satisfied that there was sufficient diversity in the sample to provide saturation on many of the key themes of interest – the target population being those households that consume units in the lower quintiles of the housing market.

Interviews took place between October 2016 and March 2017 at a public location of the participant’s choosing, primarily local coffee shops close to the participant’s home. These interviews lasted, on average, 60 minutes and were semi-structured in nature, meaning that a pre-determined list of questions were used in each conversation but room for exploration of participant narratives and themes was encouraged. Participants were asked questions about their previous residence and about what precipitated their most recent move. It is at this juncture in the interview that many participants detailed the avenues used to secure both their previous and current living situations. Indeed, the organic nature of housing histories detailing rich explanations of the nature of rental arrangements was of particular interest to the researcher. The diversity, ingenuity, and informality of these arrangements was stark, and rich data on the nature of the landlord-tenant relationship was displayed. Additional prompts on behalf of the interviewer were used to understand the complex interplay of causal factors. Participants ranged in age from eighteen to sixty-five. Nine respondents identified as male, fourteen as female, and one as non-binary. Twenty-two of the participants self-identified as White, while one identified as Black-Caribbean, and another as Indigenous-Canadian. Broad themes were identified via the academic and grey literature which shaped the design of the interview tool in advance of meeting with the participants. However, the researcher explored the patterns of association and housing history brought up by the participant within the interview. Interviews were transcribed verbatim, read and re-read for clarity and familiarity prior to initial coding. Coding of the data was pursued both deductively and inductively over several iterations, allowing the research to look for themes identified in the literature, but not restricting the analysis to only these categories. Combining the inductive approach with deductive analysis allowed for themes not otherwise documented to emerge from the raw data. This approach is consistent with the procedures recommended in the methodological literature (Charmaz, 2006, p. 104; Strauss and Corbin, 1990, Chapter 3, p. 3; Creswell, 1994, p.34).

## **4.4 Results and Discussion**

Conversations with tenants living in the lower-rent segment of the housing market about their rental agreements are characterized by three common threads: the prevalence of informal (non-standard) rental arrangements including subtenancy; the precarious nature of tenants’ personal lives and/or employment situation and the use of disposable ties in securing housing; and renter awareness of their rights and responsibilities as a tenant in Ontario. For insight into basic demographic information for each participant see Appendix B.

### **4.4.1 Informal Arrangements**

The variation in the characteristics and terms of the rental arrangements described by participants was striking. Indeed, each agreement described was as unique as the individual tenant’s circumstances. Everything from verbal agreements with friends, co-workers, family members to formal applications with credit checks, references, and proof of employment were documented. Couch-surfing, shelter stays, and homelessness were also discussed as common occurrences. Regardless of the formality of the agreement made, participants openly discussed the uncertainty of both their personal lives, and the nature of their tenancy, and how this influenced their day-to-day life.

A frequently noted theme among Hamilton tenants was the informality of the terms under which they accessed and lived in their homes. Almost half of participants (n=11) indicated that they lived in either their current or previous residence without a lease. Informal agreements were perceived by a number of participants as being preferable to standard rental documentation. In almost every case where no formal lease agreement existed, the housing unit was non-purpose built and the market rent was set at a rate affordable to low-income tenants. Informal agreements ranged in terms of their specificity and flexibility, and were suggested variously by the property-owner, the manager, or the tenants themselves. When suggested by the property owner, informal agreements appear to arise out of the presumed invisibility of the non-purpose-built market, and the transience of its consumer population. Units without a standard one-year lease agreement tend to be low-barrier, and not require credit checks or the advance of last month’s rent. In at least one instance, a tenant was permitted to move into a rental unit prior to paying first month’s rent. These commonalities make them appealing in instances where tenants have a history of poor credit; are moving quickly without adequate notice to plan and save; or for those households that are without emergency savings.

Examples of informal agreements were given by two male participants, one in his mid-twenties in reference to an arrangement he had with a co-worker, and the other in his late thirties in reference to a short-term room rental. In the first excerpt below, it is apparent that the informality suits the tenant. In the second example, it appears that verbal agreements are perceived to be beneficial to the property owner:

No rental agreement…that was another one of the appealing parts of it. You know, she said, ‘If you do want to move out, just give me as much heads up as possible.’ Aaron, Male, Age 20-30

Just a monthly deal…they don’t want any paperwork... if you disappear in the middle of the night, you disappear. It’s like ‘if you’re going to stay here for six months, that’s fine, but if we have a problem with you then we will just kick you out that month’… Benjamin, Male, Age 40-50

Given the unpredictable events that precipitates many moves, tenants may find an informal agreement preferable to a year long lease, particularly if they are not sure of the long-term sustainability of their income source, or the suitability of the new housing unit. This was particularly evident when tenants were describing their most recent move or discussing the barriers to paying first and last month’s rent. An example from a person experiencing precarity and instability in a sequence of housing arrangements, as well as general disappointment with the quality of the unit they were able to secure, described their current living arrangement as having the option to “pack and leave” below:

…[The agreement is] just month to month. So, I can take off whenever. I’m still trying to get caught up with the last month’s rent…I should be able to. I should be able to finish paying last month’s rent by the end of the month. And then I’m just going to ask him for a pack and leave. Alex, Non-binary, Age 20-30

The grey areas that make these arrangements so attractive initially, can also end up being the cause of precarious living conditions leading to the need to make another change of address. The excerpt below, from a woman in her twenties, speaks directly to the way pre-existing relationships may cloud the boundaries between tenant and landlord in the context of an informal “house-sitting” arrangement

…the reason why we could afford to go from basement apartment to three-bedroom house is because the landlords who we met through a church connection… but we’re paying to [housesit]… but then we were told that the daughter will be moving into one of the bedrooms. So, the landlord said you can roll with that and share the house with our daughter, or you can move out. Sophia, Female, Age 20-30

In the scenario above, the constantly changing terms of their verbal agreement led her to look elsewhere for a more predictable living situation where the tenant felt she would be afforded more stability and privacy.

### **4.4.2 Sub-tenancy Agreements**

Sub-tenancy arrangements were a particularly frequent form of non-standard agreement amongst the participant population. These were made between friends, co-workers, family members, and other connections within an individual’s social network. Subletting and lease-sharing arrangements are common ways in which tenants accessed affordable living situations. In many cases, the existing personal relationship negates the need for the explicit discussion of responsibilities between roommates, or an agreed upon understanding of simple terms of the arrangement such as the start and end date for the tenancy. The lack of transparency of these details often led to a hurried move when the needs of one party changed without ample notice.

Despite the shortcomings of undocumented sub-tenancy, these arrangements can serve as a critical stopgap when a tenant is looking for a place to live on short notice. The doubling up of households can also make it easier to rent in a desired location, or to afford rent at all. Indeed, Desmond and Perkins (2016) document this when they refer to the use of “disposable ties” in securing housing for those experiencing high levels of both household and residential instability. However, amongst this participant population, these arrangements were plagued with difficulty and conflict. In one instance, the misappropriation of funds intended for rent led to eviction. The participant quoted below described the catch 22 of an agreement that seemed, initially, to be convenient but ultimately left him in the lurch:

I was previously on [street name redacted] renting a room from someone. They were evicted from the household, the tenant who I was renting the room off was evicted. So I was given very short notice and found the location over here just in time, thankfully…A woman I used to work with actually…basically I was paying rent to her but she wasn’t paying rent to them. So, that type of thing. [I found out] when the eviction letter came. Aaron, Male, 20-30

### **4.4.3 Personal and Financial Precarity**

Unfortunately, but perhaps unsurprisingly, the majority of participants were experiencing exceptional personal and/or financial challenges. Individual disability, or that of a family member, lack of reliable employment, poor credit history, and/or the dissolution of a close interpersonal relationship were often mentioned as key considerations in a recent mobility decision.

The aforementioned personal challenges were exacerbated by a lack of choice in the rental market. Tenants specifically mentioned that poor credit and/or the lack of the capital necessary to provide both first and last month’s rent were significant barriers in securing housing. It was apparent in conversations that these specific challenges required that a prospective tenant find a landlord or property manager sympathetic to their financial situation; ultimately, limiting a tenant’s ability to be discerning in their choice of property.

We saw a three-storey house with apartments and we talked to the landlord and we said “You know, our credit is shit. We don’t have much money but we don’t run away from our debt.” And [the landlord] agreed. Donald, Male, Age 40-50

I was at the women’s drop-in [shelter]. I stayed there for about a month…I explained to my [now] landlord my situation and he said “Okay. Just move in and get first and last’s.” And my church paid my last month’s rent.” Denise, Female, Age 40-50

Below, a middle-aged woman described the gamut of difficulties leading to a number of coerced moves. One of her more recent living situations turned out to be unsuitable due to both the nature of the accommodation (a couch in shared quarters), on-going complexities of a familial relationship, and ultimately the lack of any permanent space to call home:

I was paying [rent] to the lease-holder and sleeping on the couch, and then she got married and I really didn’t want to be around newlyweds… I would sleep there when I could but then I would bounce around on friend’s couches and sleep in the park…I found myself without anywhere to move into. Emma, Female, Age 50-60

Unfortunately, the above participant was not the only individual in this sample who experienced periods of homelessness in their recent past. Of the twenty-four participants interviewed, five of them had experienced homelessness in the past two years as a direct result of inadequate housing options. This interviewee provided an opportunity to speak with her adult child. They, too, had recent periods of homelessness which they attributed to a non-conforming gender identity, as well as being a recipient of government benefits due to a chronic disability:

When I was [homeless] I did the Kijiji thing…It didn’t work. It took me almost a year to find a place. The process was going to see places, having them turn me down because I wasn’t a working professional. People on ODSP are treated like scum when they’re looking for a place to live. Alex, Non-binary, Age 20-30

Not coincidentally, three of the participants that had experienced recent homelessness were living with a disability:

…Because most of the landlords, at least in this municipality, once you’re on disability, they don’t want to deal with you. They won’t tell you that, but it’s a fact. Lucas, Male, Age 50-60

The excerpts from the participant interviews above show the ways in which the nature of a lease agreement may vary from a mainstream understanding of the rental arrangement. The rigidity of prescribed one-year tenancy contracts appear, in some circumstances, to not be serving the individuals they were designed to protect. Instead, some landlords are responding to the lived realities of consumers, and tenants are asking for flexibility in their commitments. Compounding this is the difficulty of moving into formal agreements when faced with periods of homelessness, bad credit, or belonging to a marginalized group. This willingness of small-scale landlords to rent to individuals without references or with a poor credit history may, in part, be due to landlord identities (Rosen and Garboden, 2020). Of course, for every sympathetic landlord there exists one exerting their position to discriminate against various marginalized groups. Further, landlords may be aware that by housing a highly mobile tenant group they circumvent rent control restrictions. However, interviews with this tenant population may provide a suggestion that reducing barriers to housing may, in fact, include changing perceptions about what a ‘typical’ arrangement looks like. Here, the power and attractiveness of the non-purpose built secondary rental market is put on display. With little oversight, tenants and landlords utilize these properties to meet the immediate needs of both parties.

### **4.4.4 Awareness of Provincial and Local Tenant Legislation**

Another emergent theme in the interviews was that, in those instances where tenants faced challenges as a result of the informality of a rental arrangement, they were not deterred from pursuing another, similarly, informal agreement. The participant above who began to experience discomfort as a result of an informal house-sitting arrangement discussed her plans for moving in the immediate future:

So, we looked around at other places to rent and there is nothing we can afford to rent without getting housemates…I don’t even know how formal subletting works…there have just been a couple friends we have been talking to. So, I don’t know if we would try to make it more formal than that. Sophia, Female, Age 20-30

Given the frequency with which this particular tenant population was moving, it is not surprising that many were wary of becoming formally committed to a long-term lease. In fact, one participant spoke emphatically about how desperate she and her partner became to get out of a long-term commitment when it became obvious that the proprietor of their low-rise apartment building was more interested in getting people to leave the building than they were in honouring the new contracts they had committed to:

The last guy that [lived in the neighbouring unit] was a squatter. He set the place on fire at 4:00am, but because they [the property owners] were trying to get the tenants out of the building so they could sell…they never did anything about it. They thought that neglecting the building would help to make the tenants move away. And we were so broke at that point, because my husband had been through a couple jobs since we moved here. We were like “Okay, how are we going to afford to move at this point?” Because you need first and lasts months rent to move. Barbara, Female, Age 40-50

Of course, it would be remiss not to mention that the degree to which a standard lease agreement is protective, rather than burdensome, depending to what extent the tenant understands their rights under the Ontario Residential Tenancy Act. However, even those that understand the Ontario Residential Tenancy Act may not feel they have the emotional, social and/or financial capacity to challenge their landlord via the Landlord and Tenant Board. The participant below explained that she avoided taking her landlord to the Board due to missed rent payments:

We had been behind in our rent at one point. So we were just trying to avoid getting into trouble with anybody. Barbara, Female, Age 40-50

Other participants echoed similar sentiments. Concerns about the validity of the rental arrangement, fears of getting on the landlord’s ‘bad side,’ or practical considerations such as needing to know the landlord’s personal address in order to file a complaint often stopped tenants from fully exercising their rights. In instances where tenants did file complaints, they often cited not feeling comfortable throughout the mediation process:

But how the mediation went, as I said—I was kind of turned off by it, because it’s almost like, she’s [the mediator] almost like, “you’re just dumb.” Like, she made jokes about how [the landlord] shouldn’t come in again. Like, “if you’re going to have things you need her to sign, put it under the door. Don’t open the door and come in.” And we laughed, but he would say nothing. “Oh, I’m just trying to help. I’m just trying to help the tenants.” So [the landlord] made it seem like he’s just that guy, that caring guy. But it’s like, no you’re not. You’re creepy! Megan, Female, Age 30-40

Some tenants did find success at the board, but even winning their claims had little impact on improving the landlord/tenant relationship long term:

So, I went to the Landlord Tenant Tribunal…At the end of it, my stack of complaints was about this thick and the end of the story with the Landlord Tenant Tribunal, I got five months free rent. On the day before the—the day before the end of the five-month thing, I had a nice party in the apartment because it was an illegal apartment and we had fun. Sandy, Female, Age 50-60

[The landlord] doesn’t know how to do anything in an order that is agreeable to the tribunal, right? So, he took us…a couple times. It was a multitude of things that piled up. For one, it was, uh gosh. It was a broken doorbell; it was broken prior to us moving in but he was just trying to get us to pay for it…a broken countertop… We didn’t win, but he didn’t win either. Because he doesn’t know how to do anything properly. So, it kind of backfired on him. Where, he didn’t get money from us, how about that. Technically, I guess we won, but the items never got fixed. Shelley, Female, Age 30-40

Often, though, tenants were having hard conversations directly with their landlords and moving when they couldn’t find common ground. A participant spoke to continuous infringements on her personal privacy that resulted in her leaving the unit despite indicating that she was unable to find anything suitable in her budget. Ultimately, she ended up moving into an apartment which was beyond her financial means and was anticipating moving in again in the immediate future:

I looked at the fire-alarm [in my unit] and I realized that there was a camera…it was like a little ball…so when I broached the subject… she said ‘well, landlords are allowed to do that.’ And I said ‘Well, no. Actually, they are not.” Brianna, Female, 50-60

Given the concerns of participants detailed above, it is evident that, in many cases, amateur landlords lack familiarity as to their role and responsibilities as building managers and property owners. Similarly, tenants lack the information they need to uphold their rights. Misunderstandings as to who is governed by the Landlord Tenant Board are rampant, and fear of eviction keep tenants from fully exercising those protections offered to them by the province. Amongst this participant sample, having a history of being in arrears on payments is a common reason why tenants avoid confronting their landlords with issues that arise. This avoidance of concerns inevitably comes to a head where tenants would rather move than work toward reconciliation, irrespective of how stressful and expensive that move will be.

Where property owners are also ‘housemates,’ the balance of power is particularly distorted. The use of disposable ties in making ends meet can be used by both the property owner and the tenant. However, when the needs of the landlord change it is readily apparent that it is the tenant who must scramble to accommodate this:

We didn’t have anywhere to eat. But sometimes they would let me use the kitchen where they would eat. Because they liked me. But then the landlords sold the house... I was supposed to move out at the end of the month, but the landlord kicked us out early. They sold the house, and they wanted us to move out. They sold the house because they got caught up in some bad addiction and debt…They told me to get the beep out. Jackson, Male, Age 30-40

Ontario’s protections for tenants does not extend to house-sharing agreements and the fact that this tenant was not occupying their own unit means their pathways for recourse were all but non-existent. Amongst this participant sample, three individuals were living with the property owner, sharing kitchens and bathrooms, nulling their status as tenants and forfeiting any protections they might otherwise have. However, given the lack of resources that many tenants possess while looking for accommodation, these murky arrangements may be vital in protecting tenants for periods of homelessness.

## **4.5 Conclusion**

This study aimed to shed light on the nature of housing arrangements that are utilized amongst property owners and tenants in the low-cost segment of the rental market, using Hamilton, Ontario as a typical depiction of a mid-sized, post-industrial urban centre. Within the context of increasing residualization of housing markets in North America, and the financialization of housing within neoliberal capitalist economies, interview evidence shows how low-income tenants are left with very little choice in securing appropriate, affordable housing. The results from this study exemplify this reality and speak to the ways in which legislation is ignored or subverted, making room for informal types of rental arrangements. In fact, amongst the study participants, almost half did not sign a lease of any sort. Verbal agreements and non-standard types of arrangements fill a crucial gap for households facing great personal and residential instability. High-rates of mobility combined with inadequate resources to provide credit history information, references, or a rent deposit, all dissuade tenants from seeking – or being able to obtain -- a standard lease agreement.

We know that the experience of rental tenure is significantly shaped by ‘others’ in a way that ownership is not. Landlords, superintendents, property managers, and even the relatives of owners, can all influence the day-to-day experience of being a tenant. But, significantly, within the small-scale, non-purpose built, rental market which is almost entirely owned by amateur landlords, the individual financial needs of the property owner often dictate the relationship between landlord and tenant. In some cases, this may have been due to a lack of knowledge of provincial and local legislation. From speaking with tenants, it appears that amateur landlords have commonly entered the rental market as owners and property managers with little understanding of their responsibilities to tenants. Many tenants’ similar lack of knowledge of the federal and provincial legislation results in impromptu negotiations to solve disputes as they arise. This is evidenced by tenants’ general avoidance of the Landlord Tenant Board, and their acceptance of terms that violate the rights afforded to them in the Residential Tenancy Act.

In situations where tenants are sharing part of their living quarters with property owners, they may not be fully aware of the rights they are forfeiting in the process. Tenants have little perceived or actual recourse in house-sharing arrangements, often resulting in considerable lack of stability. However, given the relative states of desperation that many tenants find themselves in when faced with a need to move, it is not immediately evident that they would change the circumstances under which they have come to secure shelter – that is, given very little choice about their housing situation, many in this participant sample were relieved to find any rental unit at all.

Aging housing stock and lack of political support are two of the primary threats to preserving informal units. Further deterioration of this type of stock would be a considerable loss for rent-constrained households that already face limited choice. Research suggests that corporate landlords are unwilling to circumvent standard rental procedures (i.e., credit and reference checks; first and last month’s rent deposits). However, amateur landlords have been documented to be more amenable to ‘work with’ tenants in finding mutually satisfying terms. This might mean postponing eviction or allowing tenants to catch up on rent in arrears. Indeed, a number of this study’s participants were on the brink of homelessness due, in part, to inadequate supply. It is only within the flexibility of the arrangement that landlords and tenants are able to find a moment of common ground that allows them to meet their immediate needs. Unfortunately, tenants forfeit rights and benefits without much consideration for future consequences.

It is clear that policy support for landlords and tenants operating in the non-purpose built, secondary market, is necessary. This is particularly true as the role of the amateur landlord grows, and our understanding of their contribution to urban rental markets improves. It is in the optimization, rather than the suppression, of these already existing arrangements that the future of housing security may lie. At present, neither the Residential Tenancies Act nor the Landlord-Tenant Board, address the nuanced and ever-changing lived realities of actors in the low-income segment of the housing market. As a result, rather than protecting tenants, this legislation overlooks them all together. Surely, it is within the hyper-local, highly nuanced, approach that housing advocates and policy makers can support the most change and support the highly vulnerable in meeting their housing needs, one individualized arrangement at a time.

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## **5.0. Conclusions and Future Research**

This dissertation sought to illuminate how households access low-cost rental housing in the context of rapidly changing urban environments and the residualization of the rental sector. Given the disinvestment of governments from social housing provision and the lack of new rental construction since the 1970s, particularly outside of the luxury market, this thesis placed specific emphasis on non-purpose built rentals. The dissertation is largely qualitative and exploratory in nature and champions the lived experiences of renters.

The purpose of this dissertation was two-fold: first to provide a means for municipalities, not-for-profits, and private citizens to quantify and observe the ways in which non-purpose built rental units contribute to the overall housing market within specific neighbourhoods and municipalities as a whole; secondly, the dissertation aimed to contextualize concerns about gentrification in a rapidly changing post-industrial, mid-sized city and to better understand how tenants in the low-cost segment of the housing market were experiencing these changes in regards to their mobility decisions. Each of the studies presented as part of this thesis are situated in Hamilton, Ontario. Hamilton acts as an appropriate ‘field’ in which to explore the aforementioned trends and ask questions about the low-cost rental market, particularly as they pertain to increased investment interest in post-industrial cities.

The results of the papers that make up this dissertation speak to the importance of non-purpose built rentals in providing low-cost housing, and highlight their prevalence. However, the studies included in this thesis also highlight that it is not only the built environment in which informality is being used to meet the needs of the day-to-day lives of urban tenants, but also in the agreements and social arrangements that govern the exchange of housing-related goods. Lastly, the dissertation provides qualitative accounts of how tenants, experiencing high levels of residential mobility, perceive and experience investment in the broader urban environment. Chapter 5 lists the contributions of the manuscripts to the broader body of literature on residential mobility, neighbourhood change, and low-cost rental housing.

### **5.1 Contributions**

The three manuscripts, when taken together, offer the following contributions to the literature:

1. A novel approach for quantifying non-purpose built rentals. Non-purpose built rentals are measurable using the proposed visual enumeration technique. The resulting data set is capable of providing an estimate of the prevalence and location of non-purpose built rentals in a given locale.
2. Residential mobility, in the context of neighbourhood change, almost always results in higher expenditures on housing for similar, or lower quality units. This provides the impetus for local housing experts to advocate for provisions that support rental affordability and stability over the long-term, including ongoing retention and maintenance of non-purpose built rental stock by small-scale landlords in the private market.
3. Agency within mobility decisions exists on a continuum and is rarely, if ever, bimodal (i.e., voluntary or involuntary) for low-income tenants. This builds on the current conceptualization of voluntary and involuntary moves in the residential mobility literature and underscores the importance of qualitative approaches to understanding household decision making, particularly for those households that are resource-poor or otherwise constrained in their agency to enact their ideal living situations.
4. For low-income households, a change of address is largely spurred by the milieu of one’s personal life and thus neighbourhood change may not be a primary threat to residential stability. This contributes contemporary, qualitative evidence to similar claims made by Galster (2019) and Ellen, IG. and O’Regan, K. (2011) among others.
5. Much like the non-purpose built market itself, necessity breeds informality as is evidenced in the arrangements that are made between property owners in the low-cost segment of the rental market and prospective tenants. Amongst the participant population interviewed for this dissertation, tenants were likely to seek out informal living arrangements either in direct communication with their landlord or through agreements made with the primary lease holder of a unit. The subversion of provincially mandated lease agreements is a previously unexplored phenomenon in the literature and may contribute to conversations about the effectiveness of the structures that are currently in place that govern the rental market.

### **5.2 Limitations**

The non-purpose built rental market, in general, is shrouded in mystery. The methodological challenges in enumerating units in the non-purpose market contributes to the dearth of empirically robust discussions in the literature. Indeed, this dissertation is no exception in grappling imperfectly with a largely undocumented, purposefully invisible housing form. Chapter 2 presents a self-developed tool for visually enumerating non-purpose built rentals in Hamilton, Ontario. Limitations in the data presented here include the apparent, and inevitable, exclusion of units from the neighbourhood level count due to their invisibility during the field census. The proposed tool has limitations in both its general application and in the interpretation of the built environment. The same visual indicators may not be equally relevant in every setting, nor may they always symbolize what is assumed. For example, the number of parking spots, garbage cans, and satellite dishes at a single address may vary based on location due to built form, cultural differences, or the prevalence of multi-generational families. While these indicators may reliably symbolize the density of use, they may not indicate the presence of a self-contained unit. Additionally, over time, as technology and the built environment changes, these visual indicators may lose relevance. While the tool presented in this dissertation may provide a starting point for those interested in understanding how non-purpose built housing contributes to their local rental sector, it must be re-evaluated and adapted to the environment in which it will be employed.

Chapters 3 and Chapter 4 discuss topics pertinent to tenants living in the low-cost segment of the rental sector. The evidence used for these papers was collected via semi-structured interviews and is qualitative in nature. It allows us to understand the personal, nuanced, lived reality of tenants in a mid-sized city undergoing rapid change. However, it is also intrinsically bound to the individuals, place and time where it is collected. Of course, it is always difficult to generalize from a small sample of a population, as used here. The stories of individuals living in the low-cost segment of the rental sector may give us detailed descriptions of what factors impacted their personal decisions around intra-urban mobility and rental negotiations, however the findings embedded in these stories must be extrapolated with caution. The findings suggest issues that may be relevant to other households, places, and times, but the precise form they take will always vary according to local circumstances.

### **5.3 Future Research**

The three studies that make-up this dissertation bring to light several pathways for future work. Chapter 2 introduces a novel tool for the enumeration of non-purpose built rentals applied in one urban and one suburban neighbourhood in Hamilton, Ontario. The application of this tool at varying scales in different urban environments should be employed to provide more information about its usability across time and space. The addition or exclusion of indicators through this process will also contribute to a more robust tool if the standardization of the method is desirable for replication and comparison purposes. Additionally, this tool could be employed in unison with real estate data to better understand the internal make-up of non-purpose built units, providing information on number of bedrooms, bathrooms and other amenities. This could provide information to municipalities about how non-purpose built units fit into overall rental supply and who they serve (i.e. number of bachelor, one bedroom, two bedrooms units etc.).

Chapter 3 sheds light on a previously uninvestigated phenomenon of purposefully informal rental arrangements, either initiated by the property owner or the prospective tenant. The nature of these arrangements and how they interact with existing legislation and governing bodies (i.e., the Landlord Tenant Board) should be further examined. Future research should examine how common informal arrangements are in other cities, document the risks to tenants, and investigate how municipalities respond to these realities. How government entities can better serve highly mobile tenants may be embedded in these examples of agreements made to meet the lived realities of renters. Further, as many cities rely on private individuals to fill the gap of much needed low-cost housing units, municipalities may be interested to know what concerns arise for landlords when negotiating contracts and what might encourage them toward using existing, mandated, agreements.

The final paper for this dissertation sought to document how mobility decisions were being made at the household level for those renting in the low-cost segment of a housing market undergoing rapid change. It was apparent from the sample that participated in this study that gentrification was not top-of-mind for them, nor did they perceive that they were being forced or pressured to move in any way. However, the results of this study may have differed if residents in high-rise towers were targeted more directly. Future research on issues of gentrification in Hamilton, specifically, should target current and past residents of high-rise modernist towers in the lower, and east parts of the city.

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## **6.0 Chapter 6 Appendix**

### **6.1 Appendix A: Cross-tabulation of relationship between visual indicators**

#### **6.1.1 Beasley**

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | **>1 mailbox** | **Presence of rental signs** | **>3 recycling bins** | **>1 front entrance** | **Side entrance** | **Back entrance** | **Basement entrance** | **>1 hydro meter** | **Unit numbers** | **>3 vehicles** | **>1 doorbell** | **>1 satellite dish** | **Exterior fire escape** | **Other addition** | **Converted lawns** | **>1 water meter** |
| **>1 mailbox** |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| **Presence of rental signs** | 2 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| **> 3 recycling bins** | 10 | 1 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| **>1 front entrance** | 18 | 1 | 2 |  |  |  |  |  |  |  |  |  |  |  |  |  |
| **Side entrance** | 25 | 1 | 5 | 7 |  |  |  |  |  |  |  |  |  |  |  |  |
| **Back entrance** | 3 | 0 | 1 | 1 | 1 |  |  |  |  |  |  |  |  |  |  |  |
| **Basement entrance** | 6 | 0 | 2 | 1 | 0 | 1 |  |  |  |  |  |  |  |  |  |  |
| **>1 hydro meter** | 37 | 1 | 4 | 9 | 15 | 3 | 5 |  |  |  |  |  |  |  |  |  |
| **Unit numbers** | 63 | 3 | 9 | 15 | 20 | 2 | 5 | 27 |  |  |  |  |  |  |  |  |
| **>3 vehicles** | 2 | 0 | 2 | 1 | 2 | 1 | 1 | 4 | 2 |  |  |  |  |  |  |  |
| **>1 doorbell** | 25 | 0 | 3 | 9 | 7 | 3 | 4 | 15 | 25 | 3 |  |  |  |  |  |  |
| **>1 satellite dish** | 20 | 3 | 5 | 5 | 10 | 1 | 3 | 20 | 17 | 0 | 8 |  |  |  |  |  |
| **Exterior fire escapes** | 21 | 1 | 6 | 6 | 15 | 3 | 2 | 15 | 13 | 2 | 5 | 10 |  |  |  |  |
| **Other addition** | 11 | 0 | 1 | 1 | 8 | 1 | 3 | 7 | 6 | 0 | 2 | 7 | 10 |  |  |  |
| **Converted lawns** | 30 | 1 | 8 | 17 | 19 | 4 | 4 | 19 | 27 | 6 | 18 | 10 | 10 | 4 |  |  |
| **>1 water meter** | 3 | 0 | 1 | 0 | 0 | 0 | 0 | 3 | 3 | 0 | 2 | 1 | 0 | 0 | 2 |  |

\*Indicators with all zero values excluded from this table

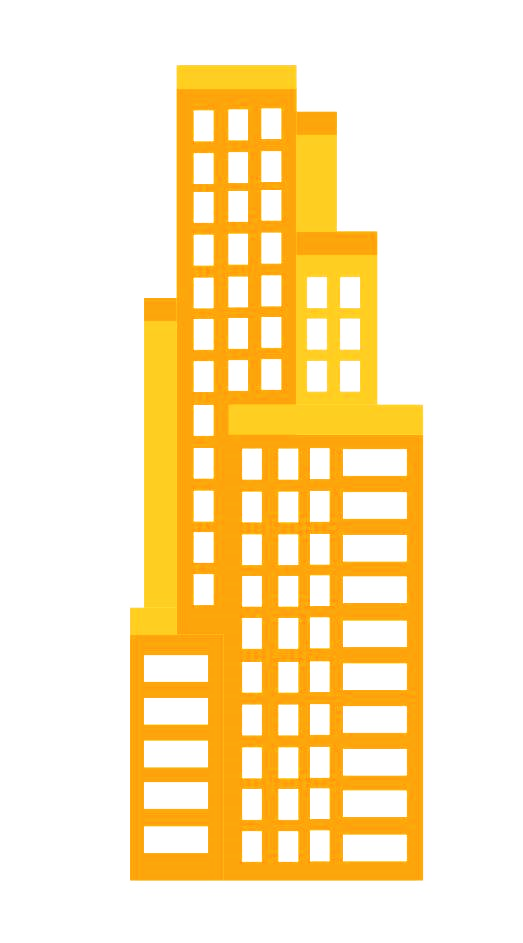
#### **6.1.2 Rolston**

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | **>1 mailbox** | **Rental signs** | **>3 recycling bins** | **>1 front door** | **Side entrance** | **Back entrance** | **Basement entrance** | **>1 hydro meter** | **>1 water meter** | **>1 doorbell** | **>1 satellite dish** | **Converted lawns** | **>3 vehicles** |
| **>1 mailbox** | 1 |  |  |  |  |  |  |  |  |  |  |  |  |
| **Rental signs** | 0 | 4 |  |  |  |  |  |  |  |  |  |  |  |
| **>3 recycling bins** | 0 | 0 | 4 |  |  |  |  |  |  |  |  |  |  |
| **>1 front entrance** | 1 | 0 | 1 | 6 |  |  |  |  |  |  |  |  |  |
| **Side entrance** | 0 | 0 | 1 | 1 | 2 |  |  |  |  |  |  |  |  |
| **Back entrance** | 0 | 0 | 0 | 0 | 0 | 1 |  |  |  |  |  |  |  |
| **Basement entrance** | 0 | 0 | 0 | 0 | 0 | 0 | 1 |  |  |  |  |  |  |
| **>1 hydro meter** | 1 | 0 | 0 | 1 | 0 | 0 | 0 | 2 |  |  |  |  |  |
| **>1 water meter** | 1 | 0 | 0 | 1 | 0 | 0 | 0 | 1 | 1 |  |  |  |  |
| **>1 doorbell** | 0 | 0 | 1 | 3 | 0 | 1 | 0 | 0 | 0 | 4 |  |  |  |
| **>1 satellite dish** | 0 | 0 | 1 | 0 | 0 | 0 | 0 | 1 | 0 | 0 | 10 |  |  |
| **Converted lawns** | 1 | 0 | 0 | 2 | 0 | 0 | 0 | 2 | 1 | 0 | 1 | 3 |  |
| **>3 vehicles** | 0 | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 0 | 2 |

### **6.2 Appendix B: Recruitment Poster**



PARTICIPANTS NEEDED FOR  
RESEARCH ON RENTERS IN HAMILTON

We are looking for volunteers to take part in a study of tenants who are moving between Hamilton neighbourhoods. We hope this work will contribute to understanding the mobility of residents in Hamilton. If you are renting in Hamilton and you have moved within the past 24 months, or anticipate moving in the next 12 months, we would like to speak with you.

If you decide to respond to this poster, you would be asked to participate in an interview that asks questions about your most recent move, your previous dwelling, and your current one. You must be 18 or older to be eligible to complete an interview.

Your participation would involve *one* session,   
each session will be about *60* minutes long.

In appreciation for your time, you will receive   
monetary remuneration.

For more information about this study, or to volunteer for this study,   
please contact:   
*Kathleen Kinsella  
Department of Geography and Earth Science*  
Email: *kinselkl@mcmaster.ca*

**This study has been reviewed by, and received ethics clearance   
by the McMaster Research Ethics Board.**

### **6.3 Appendix C: Map of Recruitment Area**

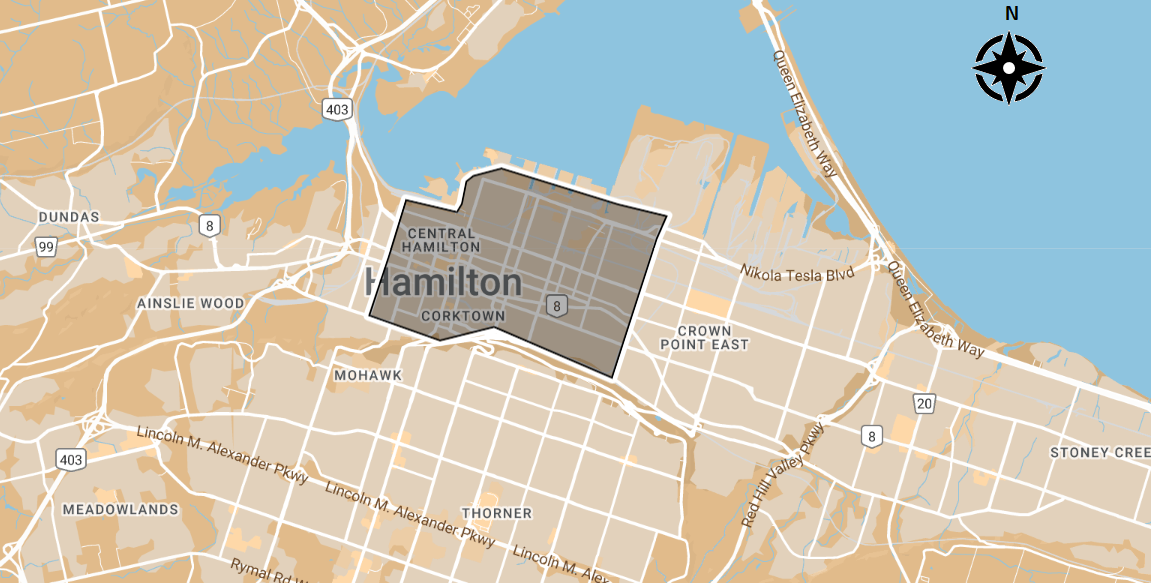


Figure: Map of Recruitment Area for Qualitative Interview Participants in Hamilton, Ontario

### **6.4 Appendix D: Participant Profiles**

|  |  |  |  |
| --- | --- | --- | --- |
| **Pseudonym** | **Age** | **Gender** | **Ethnicity** |
| Jackson | 30-40 | Male | Caucasian |
| Sophia | 20-30 | Female | Caucasian |
| Olivia | 60-70 | Female | Caucasian |
| Emma | 50-60 | Female | Caucasian |
| Lucas | 50-60 | Male | Caucasian |
| Diane | 20-30 | Female | Caucasian |
| Mia | 50-60 | Female | Caucasian |
| Michelle | 20-30 | Female | Caucasian |
| Neil | 50-60 | Male | Caucasian |
| Alex | 20-30 | Non-Binary | Caucasian |
| Brianna | 50-60 | Female | Caucasian |
| Donald | 40-50 | Male | Caucasian |
| Shelley | 30-40 | Female | Caucasian |
| Denise | 40-50 | Female | Caucasian |
| Benjamin | 40-50 | Male | Indigenous-Canadian |
| Barbara | 40-50 | Female | Caucasian |
| Gabriel | 20-30 | Male | Caucasian |
| Victoria | 19 | Female | Caucasian |
| Adam | 50-60 | Male | Caucasian |
| Megan | 30-40 | Female | Black-Caribbean |
| Luis | 50-60 | Male | Caucasian |
| Aaron | 20-30 | Male | Caucasian |
| Sandy | 50-60 | Female | Caucasian |
| Natalie | 50-60 | Female | Caucasian |

1. In 2001, five neighbouring municipalities merged to become the amalgamated ‘City of Hamilton.’ Pre-amalgamation, the ‘old’ City of Hamilton had a population of approximately 331,000 residents. Generally, pre-amalgamation, the city was divided in two parts: those living in higher density ‘lower’ city neighbourhoods at the bottom of the Niagara Escarpment and south of Lake Ontario and those living in more suburban neighbourhoods on top of the escarpment. [↑](#footnote-ref-2)
2. Kinsella, K. (2017), Enumerating informal housing: A field method for identifying secondary units. The Canadian Geographer / Le Géographe canadien, 61: 510-524. <https://doi.org/10.1111/cag.12429> [↑](#footnote-ref-3)
3. For the purposes of this dissertation, a mid-sized city is defined as having a population of less than 1 million residents. [↑](#footnote-ref-4)
4. Renoviction refers to the process that occurs when a unit owner undertakes large scale renovations as a means to evict a tenant. This often occurs in order to circumvent Ontario’s tenant protections that limit landlords to increasing rent at inflation year over year. [↑](#footnote-ref-5)
5. For example, see Scotland’s Landlord Registry required national law as per ‘The Letting Agent Code of Practice’ established in 2018: https://www.landlordregistrationscotland.gov.uk/ [↑](#footnote-ref-6)