

# SUCCESSFUL *TENANCIES*

Exploring Survivors'  
Experiences in the Private  
Rental Market in Toronto



## ABOUT THIS REPORT

Gender-based violence is a common cause of homelessness among women and gender-diverse people in Toronto. A lack of access to safe and affordable housing is a key barrier to women and gender-diverse people's safety. It can prevent them from leaving violent situations or lead them into precarious housing situations. Women face a range of barriers to accessing housing in the private rental market, including affordability and discrimination.

The project undertook research into survivors' experiences in the private rental market in Toronto. The first part of this report contains findings from community-based research undertaken with women and gender-diverse people who have experienced gender-based violence and currently live in private rental housing. The second part of the report puts forward the findings of a diary writing exercise with women and gender-diverse people with experience of gender-based violence who currently in temporary housing.

## ABOUT WOMANACT

Woman Abuse Council of Toronto (WomanACT) advocates for a world where all women and gender diverse people live free from violence and have economic security. We work collaboratively to eradicate gender-based violence through research, education, and advocacy.

## ACKNOWLEDGMENTS

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Women and Gender  
Equality Canada

Femmes et Égalité  
des genres Canada

# COMMUNITY-BASED RESEARCH

## INTRODUCTION

Survivors face unique challenges to housing. These include landlord discrimination, poor rental histories, and economic insecurity. Survivors require a range of housing options when leaving violence, including remaining in existing housing, or moving directly to housing. Landlords may be uniquely positioned to identify signs of intimate partner violence, prevent related evictions, and create safe housing environments. With social housing and shelter systems at capacity, there is a need to broaden housing solutions and bring together new partners.

## METHODOLOGY

### RENTAL HOUSING SURVEY

The survey set out to gather quantitative and qualitative data on survivors' experiences in navigating the private rental market. The aim of the survey was to examine women and gender-diverse persons' relationship with the private rental market and build the capacity of landlords and housing providers to increase access to, and better meet the needs of, survivors of gender-based violence.

The research took place between July and September 2022. The research engaged 141 women with lived experience in online surveys. Research participation was open to women and gender-diverse people who have experienced gender-based violence and are currently living in private rental housing. Recruitment was completed through outreach by community organizations as well as the distribution of leaflets through multiagency partnerships. The online survey asked multiple-choice questions about the current living status of respondents, their relationship with the landlords and other property staff, financial aspects of private rentals, available housing benefits and gender-based violence history, while also providing space for the respondents to expand their answers as required.

### HIDDEN HOMELESSNESS DIARY WRITING

The diary writing component explored survivors' experience with temporary housing. The research took place between July and October 2022. It engaged 12 women who have experienced gender-based violence and currently living in temporary housing without an immediate ability to secure

permanent housing and not accessing any services related to housing or homelessness in Toronto area. The respondents completed 5 online questionnaires every 2-3 weeks. The diary writing questions explored benefits of temporary housing, challenges in temporary housing, pathways into temporary housing, perceptions of temporary housing. The research also reflects respondents' ratings of safety, stability, and adequacy of their temporary housing situation.

## LIMITATIONS

The research findings are limited by the small sample size. The research also faced barriers to engagement due to the pandemic. Because of health and safety measures in place during the pandemic, engagement with survivors and service providers was entirely virtual. This was a barrier due to a lack of access to or comfort with phones or other technologies.

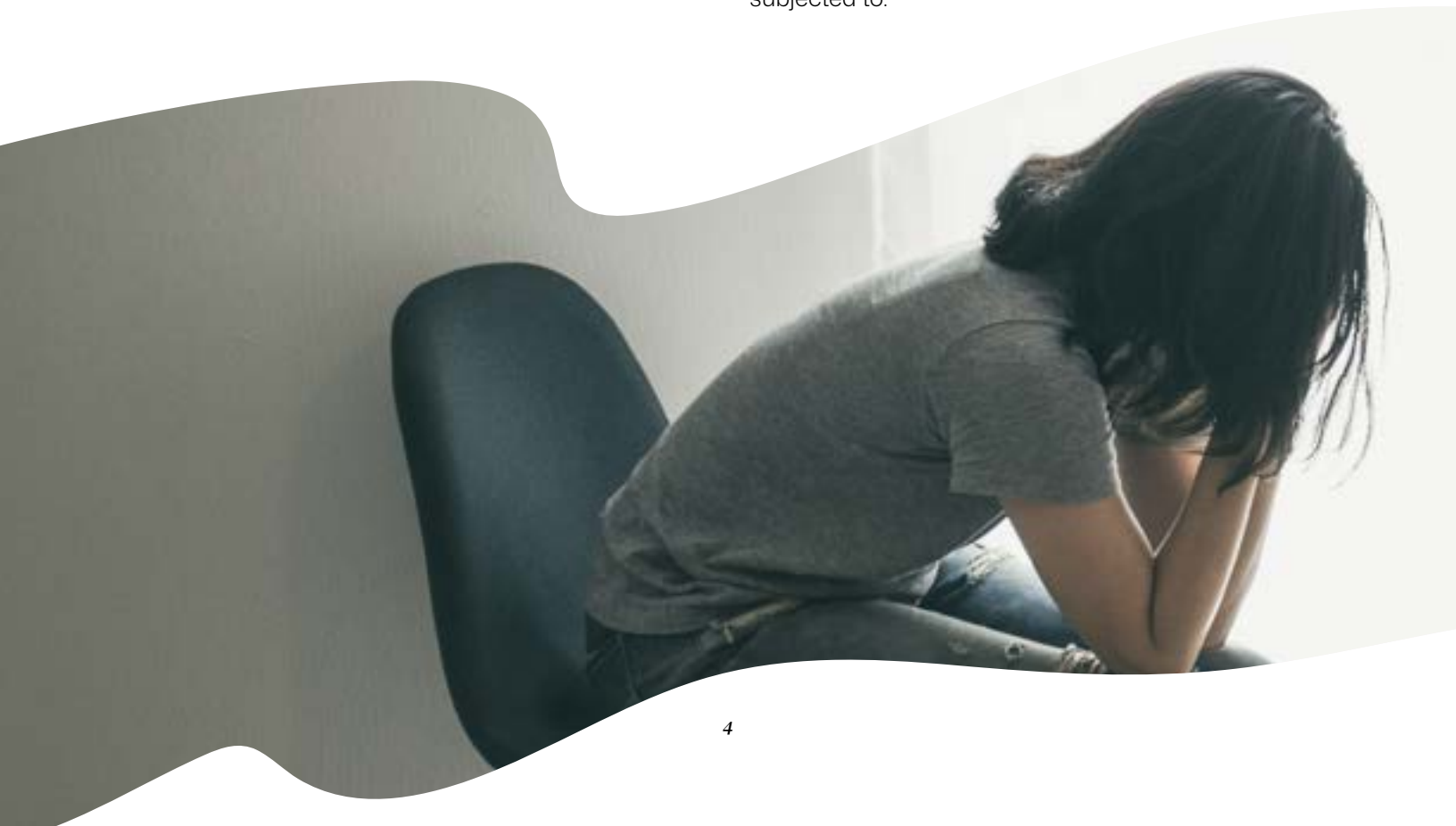
## RENTAL HOUSING SURVEY

*49% of the 141 respondents*

of rental housing survey were immigrant women and **52.5% WERE PERSONS OF COLOR.**

*39% had an income of \$29,000 or less*

The women reported **EMOTIONAL ABUSE, CONTROL OR COERCION, PHYSICAL ABUSE, FINANCIAL ABUSE AND SEXUAL ABUSE** as the most prevalent types of abuse they were subjected to.



## KEY FINDINGS

- ***Two-thirds of respondents have lived in their current housing for less than 5 years.*** 62% of them lived in apartment buildings or condominiums. Around 70% lived alone or with their children. The rest shared accommodation with a roommate, another family member or a partner/spouse.
- ***85% of respondents were listed on the lease of their rental unit.*** Half of the respondents' rental units were owned by an individual landlord, whereas the other half lived in units that were owned by property management companies.
- ***Only 21% of the respondents lived in a unit with separate bedrooms*** for opposite-sex children over the age of 5. The rest reported smaller spaces for themselves and their children.
- ***77% of respondents lived in core housing need,*** where at least one standard of affordability (not spending more than 30% of before-tax income on housing costs), suitability (enough bedrooms for occupants), and adequacy (not requiring major repairs) is not met. For context, the most recent estimate of core housing need among Toronto renters in general was 25% in 2021.
- ***More than half (53%) of respondents pay their housing costs with wages and salaries,*** while 30% pay with social assistance.
- ***62% of respondents' housing costs increased*** during the pandemic. ***32% of respondents have used loans*** to pay for housing costs. ***37% have used a housing benefit or program*** to pay for housing costs.
- Respondents' top priorities when searching for housing were **affordability, safety, cleanliness and maintenance.** Respondents most commonly search for housing through **housing listing websites** and **social media.**
- Respondents' top barriers in the rental application process were landlord references, security deposits and other upfront payments, and credit checks. ***64% of respondents have experienced discrimination*** from landlords when applying to private rental housing, with the most common forms based on income source, family and/or marital status, and race and/or ethnicity.
- More than half of respondents are knowledgeable about their rights as tenants, whereas ***63% of the respondents have not used any housing benefit.***

Gender-based violence had strong intersections with and impacts on private rental housing:

**38%**

had felt **unsafe or at risk of gender-based violence**

**19%**

had **damage to their unit from gender-based violence**

**37%**

had **experienced gender-based violence in their unit**

**17%**

had **to leave a tenancy due to gender-based violence**

**30%**

had **disclosed gender-based violence to a landlord**

**10%**

had **an eviction related to gender-based violence**

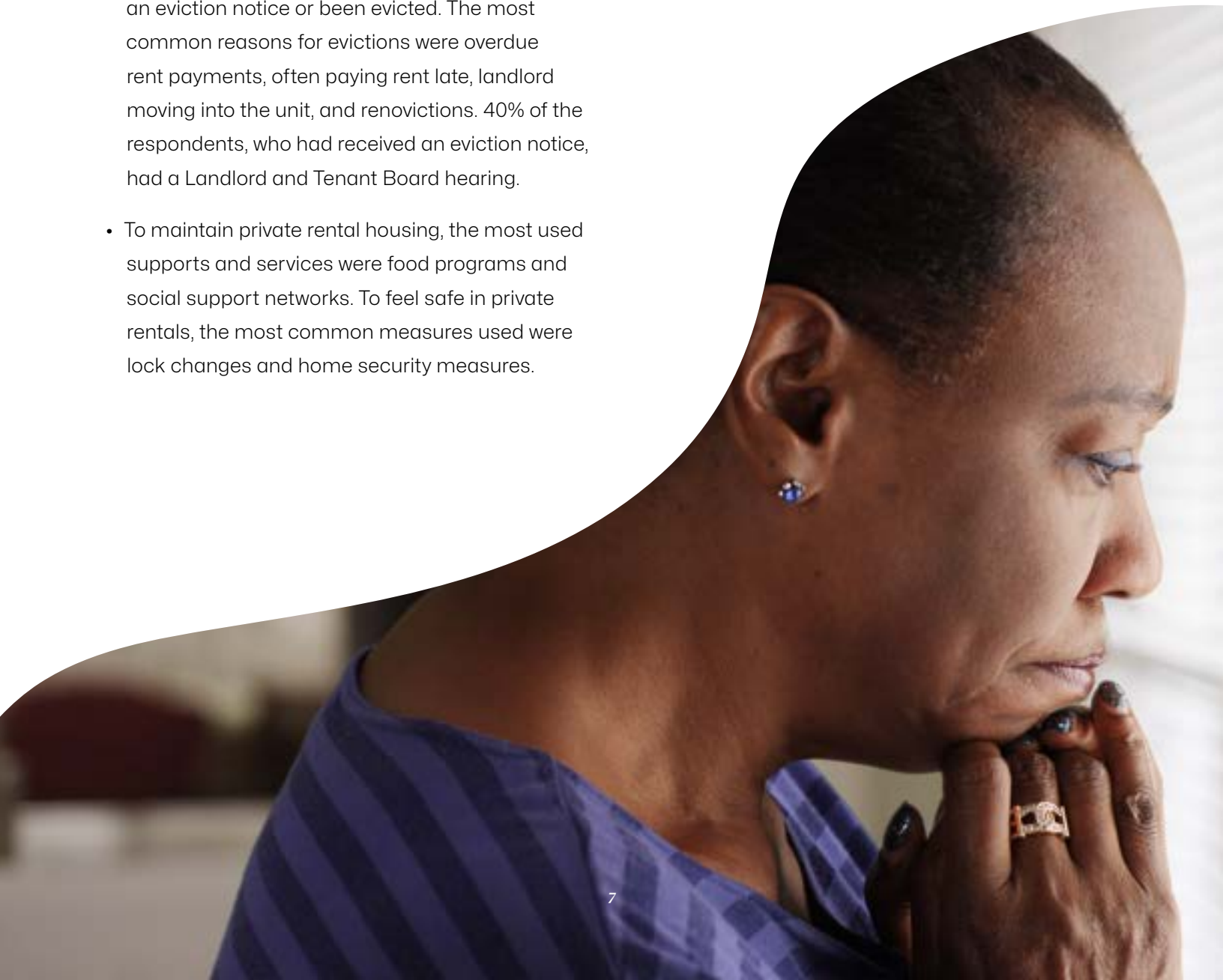
**21%**

had **experienced sexual harassment from a landlord**

- Almost three-quarters of respondents have had trouble paying their rent in private rentals. This was a pervasive experience up to 5 years after separating from an abusive relationship. The most common reasons were unexpected expenses and changes to income. The most common responses were reducing expenses, seeking out financial support, and moving in with family or friends. Responses that involved landlords (e.g., rent reductions, repayment plans) were uncommon. It was observed that the survivors have less trouble paying the rent from five years after leaving an abusive relationship.
- Almost one-third of respondents have received an eviction notice or been evicted. The most common reasons for evictions were overdue rent payments, often paying rent late, landlord moving into the unit, and renovictions. 40% of the respondents, who had received an eviction notice, had a Landlord and Tenant Board hearing.
- To maintain private rental housing, the most used supports and services were food programs and social support networks. To feel safe in private rentals, the most common measures used were lock changes and home security measures.

## HIDDEN HOMELESSNESS DIARY WRITING

The housing pathways of the 12 respondents were: staying with family, staying with friends, couch surfing, rooming house and staying with a partner. 7 of the 12 respondents stayed in the same housing situation in the three month-period that the exercise took place. 5 of them moved owing to eviction, employment change, escalating abuse, or disruptive environment. The 5 respondents were relocated 1-3 times, 3 of them to another temporary housing, and 2 of them to a more stable housing option.



## KEY FINDINGS

Survivors viewed temporary housing and homelessness as distinct experiences. When asked whether they consider themselves to be experiencing homelessness, most respondents defined homelessness as situations where basic needs are not met and people have nowhere else to go.



I have a warm bed and food and a family who has been supportive. **I AM GRATEFUL TO AT LEAST HAVE A ROOF OVER MY HEAD** and a warm meal every day.

**I DON'T CONSIDER MYSELF HOMELESS.**

However, I do know that *I am here temporarily because of financial reasons.* If I was financially able to live more independently, I would.

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Temporary housing was seen as situations that were transitional, reliant on others, unstable, and without agency. Temporary housing often led to stress, fear, physical discomfort, frustration. Respondents often mentioned the tension between gratitude for housing and living in inadequate circumstances. Sharing a house with multiple other occupants caused lack of privacy and freedom.



**I DON'T HAVE ANY PRIVACY.**  
I can be asked to leave at any time. **It's not my home.**



I have imposed on [my brother] financially and **HE MAY HAVE SOME RESENTMENT TOWARDS ME.**



When asked about the benefits of temporary housing, participants mentioned that living with family or friends created opportunities for self-development and improving financial stability.



I have a roof and food. **I am not on the streets.**  
*Someone is helping pay my expenses a little bit.*

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In terms of daily social interaction, survivors relied on the friends and family that they were sharing the house with, unless they have the chance to integrate into the new community and build relationships.



*My parents are not charging me rent or money for groceries.* My mother cooks dinner. We share in the household chores. **MY STAY HERE IS MOSTLY TRANSACTIONAL.**

Other than watching television together, **there's very little interaction.**



I've learned how to help and am learning how to ask for help.  
**I'M BECOMING MORE RESILIENT.**

Another challenge in temporary housing shows itself in financial dependence on others. Women reported that they face barriers to permanent employment due to location of their temporary accommodation, lack of affordable transportation and depression and frustration making it difficult for them to apply for jobs. They also face discrimination from landlords because of their economic status.

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**I’VE BEEN TURNED DOWN BY MANY LANDLORDS BECAUSE  
I DON’T HAVE A STEADY JOB,**

I don’t have the first and last months’ rent and  
**I don’t have a reference from the landlord.**





## CONCLUSION

Survivors living in private rental housing are faring worse than other Toronto renters. In our survey, 77% of respondents were living in housing that did not meet government standards for affordability, size, or maintenance. Survivors are interested in private rental housing but face unique barriers in the application process. The biggest roadblocks to renting were landlord references, upfront deposits, and credit checks.

Housing is critical to survivor's safety and there is an opportunity for housing providers and landlords to develop policies and practices to protect the tenancies and safety of survivors. In our Toronto-wide survey, 21% of survivors had experienced sexual harassment from housing personnel and 17% were forced to leave a tenancy because of gender-based violence. Private landlords and the

gender-based violence sector need to work closely together to support survivors. When survivors have trouble paying their rent, they are far more likely to reduce their expenses or move to temporary housing than approach their landlord for solutions.

Temporary housing on the other hand is far from a short-term stay. Survivors view temporary housing as situations that are transitional, reliant on others, unstable, and lacking agency. Frequent change of accommodation in short periods have serious impacts on wellbeing and economic security. Survivors living in hidden homelessness battle with stress, anxiety, and depression in their daily lives. They must constantly balance the tension between gratitude for a place to stay and frustration about living in inadequate situations.