Flows between housing types:

Exploring transitions in the Canadian housing continuum

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Flows between housing types: Exploring transitions in the Canadian housing continuum

Prepared for Canada Mortgage and Housing Corporation

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About UPGo

UPGo, the Urban Politics and Governance research group at McGill University, conducts rigorous, public- interest research into pressing urban governance problems—particularly those that exceed or challenge city boundaries. UPGo has published numerous peer-reviewed journal articles and policy reports on housing markets in Canada and around the world, including “Short-term rentals in Canada: Uneven growth, uneven impacts” and “The lived experience of evictions in Canada”. UPGo is led by Prof. David Wachsmuth, the Canada Research Chair in Urban Governance at McGill University’s School of Urban Planning, and is online at https://upgo.lab.mcgill.ca.

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Executive Summary

Introduction

This report uses key-informant interviews to investigate three case studies of transitions within the Canadian housing system. Specifically, we investigate flows into and out of hotels operating as refugee shelters in Southern Ontario, homeless encampments on the Island of Montreal, and co-op housing in Metro Vancouver.

Literature review: Transitions in the housing system

Our literature review provides a succinct review of the housing continuum model, the most commonly studied transitions along the continuum, and the most common critiques of the model. We then offer an overview of research into the housing transitions of specific populations, with a focus on groups that experience alternative (e.g. stalled, right-to-left, or cyclical) transitions with the housing continuum. Next, we identify and discuss existing models that depict transitions within the housing continuum (or other similar frameworks). Lastly, we highlight current gaps in research on transitions in the housing system. While this review focuses specifically on Canada, literature from other geographies is also included, particularly in cases where Canadian research is sparse or non-existent.

Methodology

The primary research method is structured interviews, 50 of which were conducted with three categories of participants corresponding to our three case studies: hotels serving as refugee shelters, homeless encampments, and co-operative housing. The interviews were approximately one hour long, conducted in either English or French depending on the preference of the participant, and focused on transitions into and out of the housing type being examined. Anonymized transcripts were coded, and the results processed through a cleaning, validation and analysis pipeline written in the R programming language (available online at https://github.com/UPGo-McGill/cmhc-transitions-2024).

Hotels converted to refugee shelters in Southern Ontario

This case study examines refugee and refugee claimant transitions into and out of hotels operating as emergency shelters in Southern Ontario. We describe two distinct policy pathways for transitions into the hotels, based on the distinction between government-assisted refugees and refugee claimants. While government-assisted refugees have a clear pathway to housing stability and settlement support, refugee claimants have no such pathway, and are increasingly entering the shelter system, settling in encampments, or living on the streets. When examining transitions out of shelter hotels, we find increasingly delayed exits and problematic transitions driven by the unavailability of supportive housing and the difficulty of placing refugee households into private rental housing. While residents generally prefer shelter hotels to alternative emergency housing

options, the shelter hotel system is additionally characterized by a lack of inter-governmental coordination, ballooning costs, and political pressure.

Homeless encampments on the Island of Montreal

This case study examines housing transitions in and out of the informal encampments which have proliferated on the Island of Montreal. Transitions into encampments were mostly described by participants as transitions from one form of homelessness to another. Some residents had recently become homeless after an eviction, and for many residents, encampments were an alternative to the emergency shelter system. Similarly, participants generally believe that residents who leave an encampment are simply moving into another encampment or situation of homelessness. Participants are highly skeptical of encampment dismantlements, believing that they do more harm than good.

Cooperative housing in Metro Vancouver

This case study examines people who have recently transitioned into or out of cooperative housing in the Vancouver region. Unlike our other two case studies, participants for this case study were not service providers, but rather people with a lived experience of entering co-op housing. We identify three main factors pulling people into co-ops: tenure security, affordability, and sense of community. Most participants intend to remain in their co-op permanently, which implies that cooperative housing should be understood as a final housing destination in many or most cases. Governance opacity in co-ops was identified as a major factor hindering effective transitions into co-ops.

Discussion

Points of commonality and contrast between our three case studies suggest broader conclusions about transitions in the Canadian housing system. A lack of affordable market housing constrains effective housing transitions in all three of our case studies. There is a sharp contrast between the theoretical importance of supportive and subsidized housing in the housing continuum model and the near-total practical absence of such housing in our participants' account of housing transitions. The presence or absence of collective community was an important dimension of the housing situations and transitions we observed in the encampment and co-op case studies. Participants offered different opinions about how best to characterize the housing transitions they were discussing, but they commonly identified the one-dimensional linear nature of the continuum model as inadequate. Building on these observations, we identify two common themes that emerged across the case studies—stability and autonomy as distinct measures of housing progress—that collectively point to an alternative way of conceptualizing movements through the housing system.

Conclusions

We provide policy recommendations for promoting stronger transitions between dwelling types in Canada and identify opportunities for future housing research to build productively on these results.

Résumé

Introduction

Le présent rapport repose sur des entrevues menées auprès d’intervenants clés afin d’examiner trois études de cas portant sur des mouvements de personnes au sein du système canadien du logement. Plus précisément, nous examinons les mouvements à destination et en provenance des hôtels exploités comme maisons d’hébergement pour réfugiés dans le sud de l’Ontario, des campements de personnes en situation d’itinérance sur l’île de Montréal et des coopératives d’habitation dans le Grand Vancouver.

Analyse documentaire : Mouvements de personnes dans le système de logement

Notre analyse documentaire présente un examen succinct du modèle du continuum du logement, des transitions les plus couramment étudiées tout au long du continuum et des critiques les plus courantes du modèle. Nous donnons ensuite un aperçu de la recherche sur les mouvements de populations particulières dans le système de logement, en mettant l’accent sur celles qui vivent des mouvements atypiques (p. ex., bloqués, de droite à gauche ou cycliques) sur le continuum du logement. Ensuite, nous cernons et abordons les modèles existants qui décrivent les mouvements dans le continuum du logement (ou d’autres cadres semblables). Enfin, nous soulignons les lacunes actuelles de la recherche sur les mouvements de la population dans le système de logement. Bien que l’examen porte spécifiquement sur le Canada, des documents provenant d’autres pays sont également inclus, surtout dans les cas où les recherches canadiennes sont rares ou inexistantes.

Méthodologie

La principale méthode de recherche est l’entrevue structurée; 50 d’entre elles ont été menées auprès de trois catégories de participants correspondant à nos trois études de cas : les hôtels servant de maisons d’hébergement pour réfugiés, les campements de personnes en situation d’itinérance et les coopératives d’habitation. Les entrevues ont duré environ une heure, se sont déroulées en français ou en anglais, selon la préférence du participant, et ont porté sur les mouvements à destination ou en provenance du type de logement examiné. Les transcriptions anonymisées ont été codées. Ensuite, les résultats ont été traités au moyen d’un processus de nettoyage, de validation et d’analyse des données dans le langage de programmation R (disponible [en anglais] à https://github.com/UPGo-McGill/cmhc-transitions-2024).

Hôtels convertis en maisons d’hébergement pour réfugiés dans le sud de l’Ontario

Cette étude de cas examine les mouvements de réfugiés et de demandeurs d’asile à destination et en provenance d’hôtels exploités comme maisons d’hébergement d’urgence dans le sud de l’Ontario. Nous décrivons deux voies distinctes pour les politiques sur les mouvements vers les hôtels, en distinguant les demandeurs d’asile des réfugiés pris en charge par le gouvernement. Si ces derniers ont une voie claire vers la stabilité du logement et le soutien à la réinstallation, ce n’est pas le cas des demandeurs d’asile. Ceux-ci pénètrent de plus en plus dans le système des maisons

d’hébergement, s’installent dans des campements ou vivent dans la rue. En examinant les transitions hors des hôtels d’hébergement, nous constatons que les sorties sont de plus en plus retardées. En plus, les transitions posent problème en raison de l’indisponibilité des logements avec services de soutien et de la difficulté de placer les ménages de réfugiés dans des logements locatifs privés. Bien que les résidents préfèrent généralement être hébergés dans un hôtel plutôt que dans un logement d’urgence, le système d’urgence est caractérisé par un manque de coordination intergouvernementale, une escalade des coûts et des pressions politiques.

Campements de personnes en situation d’itinérance sur l’île de Montréal

Cette étude de cas examine les mouvements de personnes dans le système de logement à destination et en provenance des campements spontanés qui ont proliféré sur l’île de Montréal. Les participants ont surtout décrit la transition vers les campements comme le passage d’une forme d’itinérance à une autre. Certains résidents étaient en situation d’itinérance depuis peu à la suite d’une expulsion. Pour plusieurs d’entre eux, les campements constituaient une solution de rechange au système des maisons d’hébergement d’urgence. De même, les participants croyaient généralement que les résidents qui sortent d’un campement emménagent simplement dans un autre campement ou se retrouvent en situation d’itinérance. Les participants étaient très sceptiques quant au démantèlement des campements et croyaient qu’il fait plus de mal que de bien.

Coopératives d’habitation du Grand Vancouver

Cette étude de cas porte sur des personnes qui ont récemment fait la transition vers une coopérative d’habitation ou qui en sont sorties dans la région de Vancouver. Contrairement à nos deux autres études de cas, les participants à celle-ci n’étaient pas des fournisseurs de services, mais plutôt des personnes ayant intégré une coopérative d’habitation. Nous cernons trois principaux facteurs qui attirent les gens dans les coopératives : la sécurité d’occupation, l’abordabilité et le sentiment d’appartenance à une communauté. La plupart des participants ont l’intention de demeurer dans leur coopérative, ce qui signifie que, dans la plupart des cas, les coopératives d’habitation devraient être considérées comme une destination pour les gens à la recherche d’un logement. L’opacité de la gouvernance des coopératives a été jugée comme un facteur important empêchant une transition efficace vers les coopératives.

Discussion

Les points communs et les différences entre nos trois études de cas laissent entrevoir des conclusions générales sur les mouvements de personnes dans le système canadien du logement. La pénurie de logements abordables limite l’efficacité de la transition des gens vers un logement dans nos trois études de cas. Il y a un contraste marqué entre l’importance théorique du logement avec services de soutien et du logement subventionné dans le modèle du continuum du logement et l’absence quasi totale de tels logements dans le compte rendu des transitions vécues par les participants en quête d’un logement. La présence ou l’absence d’un sentiment d’appartenance à une communauté était une dimension importante des situations de logement et des transitions que nous avons observées dans les études de cas portant sur les campements et les coopératives d’habitation. Les participants ont exprimé des opinions différentes sur la meilleure façon de caractériser ces transitions. En règle générale, ils ont indiqué que la nature linéaire unidimensionnelle du modèle du continuum était inadéquate. À partir de ces observations, nous

avons cerné deux thèmes communs issus des études de cas, soit la stabilité et l'autonomie en tant qu'outils distincts pour mesurer les progrès réalisés vers l'obtention d'un logement. Ensemble, la stabilité et l'autonomie indiquent une autre façon de conceptualiser les mouvements dans le système de logement.

Conclusions

Nous émettons des recommandations stratégiques pour : 1. promouvoir une plus grande transition entre les types de logements au Canada et 2. cerner les occasions de mener des recherches sur le logement afin de tirer parti de ces résultats de façon productive.

Disclaimer

This project was funded by Canada Mortgage and Housing Corporation (CMHC), but views expressed are the views of the authors and do not necessarily reflect the views of CMHC. CMHC's financial contribution to this report does not constitute an endorsement of its contents.

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1. Introduction

1.1. Transitions in the Canadian housing continuum

For most Canadian households, residential mobility is a relatively infrequent occurrence. In 2021, according to the Canadian Census, only 12.2% of Canadian households had moved in the past year, and only 39.0% had moved in the past five years. However, for those households that did experience a move, that move was likely to have been consequential. Transitioning between dwellings offers individuals and families one of their best opportunities to improve their living circumstances—and conversely represents one of the riskiest moments for a deterioration of their living standards.

How do people move through the housing system, and are the policy supports available to support successful transitions adequate to the task? Many attempts to answer these questions in Canada, both in research and in policy, have worked with a model of housing transitions known as the "housing continuum". CMHC's version of the continuum, pictured in Figure 1, places homelessness on one end and market housing on the other, and then places a variety of increasingly less supportive and subsidized housing options from left to right. An implicit assumption of this model, which we discuss in detail in the next chapter, is that "successful" housing careers involve moving from left to right on the continuum.

Figure 1. The housing continuum (CMHC, 2018a)

Is the housing continuum an adequate model for understanding people's housing transitions? This report is a contribution to answering that question. The authors were commissioned by CMHC to accomplish several tasks on the topic of flows between housing types in the Canadian housing system:

1. Produce a state of knowledge on transitions across the housing continuum;
2. Document the first-hand perspectives of housing service providers and people with lived experience of housing transitions;
3. Provide insight into the gaps in knowledge on transitions within the housing continuum;
4. Identify subpopulations who undergo unconventional transitions within the housing continuum;
5. Identify policy recommendations to help support housing transitions;

6. Identify models that depict transitions within part or all of the housing continuum to reconceptualize current models used at CMHC.

Drawing on 50 interviews across three thematic case studies, this report presents the results of these tasks.

1.2. Research objectives

The primary objective of this work is to use key-informant interviews to deepen the knowledge base of the CMHC and the Canadian housing research community on transitions within the housing continuum in Canada. Specifically, the authors were commissioned by the CMHC to answer the following research questions:

- What do we know about transitions within the housing continuum?
- What do we know about populations whose movements through the continuum defy the model's normative assumption of forward mobility?
- What models have been proposed to depict peoples' transitions within part or all of the housing continuum?
- What are the gaps in research on transitions within the housing continuum?
- What are some of the lessons learned from this research that could be used to inform housing policy?

1.3. Overview of the report

1.3.1. Chapter 2. Literature review: Transitions in the housing system

Chapter 2, "Literature review: Transitions in the housing system", presents a literature review of previous research on housing transitions. First, we provide a succinct review of the housing continuum model, the most commonly studied transitions along the continuum, and the most common critiques of the model. Second, we offer an overview of research into the housing transitions of specific populations, with a focus on groups that experience alternative (e.g. stalled, right-to-left, or cyclical) transitions with the housing continuum. Third, we identify and discuss existing models that depict transitions within the housing continuum (or other similar frameworks). Lastly, we highlight current gaps in research on transitions in the housing system. While this review focuses specifically on Canada, literature from other geographies is also included, particularly in cases where Canadian research is sparse or non-existent.

1.3.2. Chapter 3. Methodology

Chapter 3, "Methodology", summarizes the methodology employed in the study. The primary research method was structured interviews, 50 of which were conducted with three categories of participants corresponding to our three case studies: hotels serving as refugee shelters, homeless encampments, and co-operative housing. The interviews were approximately one hour long,

conducted in either English or French depending on the preference of the participant, and focused on transitions into and out of the particular housing type being examined. This chapter describes the participation criteria, recruitment strategy, consent process, fraud screening, and interview coding employed in the study.

1.3.3. Chapter 4. Hotels converted to refugee shelters in Southern Ontario

Chapter 4, "Hotels converted to refugee shelters in Southern Ontario", presents the results of a case study examining refugee and refugee claimant transitions into and out of hotels operating as emergency shelters in Southern Ontario. We begin by providing context on the Canadian refugee system and on the demographics served by Southern Ontario shelter hotels. We then describe two distinct policy pathways for transitions into the hotels, based on the distinction between government-assisted refugees and refugee claimants. While government-assisted refugees have a clear pathway to housing stability and settlement support, refugee claimants have no such pathway, and are increasingly entering the shelter system, settling in encampments, or living on the streets. We then discuss transitions out of shelter hotels, describing increasingly delayed exits and problematic transitions driven by the unavailability of supportive housing and the difficulty of placing refugee households into private rental housing. We proceed to identify several additional characteristics of the shelter hotel system, including the positives and negatives of shelter hotels from refugees' perspective, a lack of inter-governmental coordination, ballooning costs, political pressure, and the challenges of the Covid pandemic. And we conclude by summarizing participant recommendations for improving refugee transitions into and out of shelter hotels.

1.3.4. Chapter 5. Homeless encampments on the Island of Montreal

Chapter 5, "Homeless encampments on the Island of Montreal", examines housing transitions in and out of the informal encampments which have proliferated on the Island of Montreal. We begin by providing context on the recent growth in encampments across the country. We then describe the demographics of encampment residents in Montreal, discussing groups which participants believe to be overrepresented. We proceed to analyze transitions into encampments, which mostly were described by participants as transitions from one form of homelessness to another. Some residents had recently become homeless after an eviction, and for many residents, encampments were an alternative to the emergency shelter system. We discuss what is known about transitions out of encampments, although participants generally believe that residents who leave are simply moving into another encampment or situation of homelessness. Participants were highly skeptical of encampment dismantlements. We then discuss the question of whether encampments should be formalized, and conclude by summarizing participant recommendations for improving transitions out of encampments and into stable housing.

1.3.5. Chapter 6. Cooperative housing in Metro Vancouver

Chapter 6, "Cooperative housing in Metro Vancouver", presents the results of a case study examining people who have recently transitioned into or out of cooperative housing in the Vancouver region. Unlike our other two case studies, participants for this case study were not service providers, but rather people with a lived experience of entering co-op housing. We begin by providing context on the Canadian cooperative housing system and on the demographics of our

Vancouver-based participants. We then describe participants' experiences transitioning into cooperative housing, highlighting the three main factors pulling people into co-ops: tenure security, affordability, and sense of community. We proceed to describe the circumstances under which people transition out of co-op housing, noting that most of our participants intend to remain in their co-op permanently, and that cooperative housing should be understood as a final housing destination in many or most cases. We discuss the problematic issue of governance opacity in co-ops, which was identified as a major factor hindering effective transitions into co-ops. And then we conclude by summarizing participant recommendations for improving transitions into cooperative housing.

1.3.6. Chapter 7. Discussion

In Chapter 7, "Discussion", we reflect across the three case studies to draw out points of commonality or contrast which suggest broader conclusions about transitions in the Canadian housing system. We begin by discussing the way in which a lack of affordable market housing constrains effective housing transitions in all three of our case studies. We then discuss the related issue of the sharp contrast between the theoretical importance of supportive and subsidized housing in the housing continuum model and the near-total practical absence of such housing in our participants' account of housing transitions. Next we describe how the presence or absence of collective community was an important dimension of the housing situations and transitions we observed in the encampment and co-op case studies. We then synthesize participants' perspectives on the housing continuum model itself. While participants offered different opinions about how best to characterize the housing transitions they were discussing, they commonly identified the one-dimensional linear nature of the continuum model as inadequate. Building on these observations, we conclude by identifying two common themes that emerged across the case studies—stability and autonomy as distinct measures of housing progress—that collectively point to an alternative way of conceptualizing movements through the housing system.

1.3.7. Chapter 8. Conclusions

Finally, Chapter 8, "Conclusions", summarizes the research findings and consolidates the lessons learned. We then provide our own policy recommendations for promoting stronger transitions between dwelling types in Canada, building on those presented by our participants, and we identify opportunities for future housing research to build productively on these results.

2. Literature review: Transitions in the housing system

2.1. Introduction

The idea of a 'continuum' in housing access has been commonplace in psychiatric residential services since the 1970s (Ridgway and Zipple, 1990), but first rose to housing policy prominence in the context of 1990s US homelessness policy, where the 'continuum of care' described an approach to moving people from homelessness to stable housing by matching them with appropriate services and supports at each stage of that transition (US Department of Housing and Urban Development, 1997; Gulcur et al., 2003). It has since become a common concept in broader housing policy discourse in Canada (although not internationally, with some exceptions, e.g. International Housing Association, 2017).

The housing continuum concept has been successful in large part because of its simplicity: it depicts a straightforward, normative pathway through the housing system that can serve as a reasonable default and guide policy accordingly. However, this simplicity is also the reason for the most common critique of the continuum, which is that it is a one-dimensional model that assumes linear movement towards market housing and has a relatively limited representation of different types of housing and the different individual wants and needs that housing can fulfill (City of Kelowna, 2019; Hackett et al., 2022).

This literature review is separated into four parts. First, we provide a succinct review of the housing continuum model, the most studied transitions along the continuum, and the most common critiques of the model. Second, we offer an overview of research into the housing transitions of specific populations, with a focus on groups that experience alternative (e.g. stalled, right-to-left, or cyclical) transitions with the housing continuum. Third, we identify and discuss existing models that depict transitions within the housing continuum (or other similar frameworks). Lastly, we highlight current gaps in research on transitions in the housing system. While this review focuses specifically on Canada, literature from other geographies is also included, particularly in cases where Canadian research is sparse or non-existent.

2.2. The housing continuum model

During the wave of mental health deinstitutionalization in the United States which began in the 1950s and peaked in the 1970s, the US mental health community developed the concept of a linear continuum of residential services which could be progressively offered to patients as they transitioned from institutional care at one end of the continuum to fully independent living at the other end (Ridgway and Zipple, 1990). A similar concept subsequently gained currency in US homelessness policy in the 1990s under the name of the "continuum of care" (Gulcur et al., 2003).

Several decades later, the continuum model has become widely used in Canadian housing policy. Both CMHC and the National Housing Strategy, alongside a range of provincial and local housing providers and community organizations, use the continuum concept to describe the range of dwelling options available to households, from homelessness through market rate housing. For example, CMHC's housing continuum (Figure 1, above) includes, from left to right: homelessness,

emergency shelter, transitional housing, supportive housing, community housing, affordable housing, and market housing (CMHC, 2018a).[1] Transitions refer to the flow of individuals among these and other dwelling types within the housing system.

A large and growing body of housing literature in Canada examines households as they transition between various forms of housing and housing tenure. The most studied transitions are movements between rental and ownership housing, and movements between homelessness and various levels of formal housing. Often the literature is focused on specific transitions, for example from unhoused to housed (Chen et al., 2022; Evans & Masuda, 2020; Evans et al., 2023), from core housing need to out of core housing need (Li & Shan, 2021; Riva et al., 2021) and as older adults transition from 'family homes' to other types of housing as they age (Redden et al., 2023; Garner et al., 2018).

Research has found that peoples' experiences of moving through the housing continuum are highly differentiated by access to generational wealth to enable moving from rental to homeownership tenures (Fiori et al. 2020; Maroto & Severson, 2017), by household income (Zhu et al. 2021), by the subject's gender—single-women headed households are less likely to become homeowners (Fiori et al. 2020; Zhu et al. 2021)—and by recent migration background (Zhu et al. 2021). Within the Canadian context, scholarship has noted the challenges to housing transitions along the continuum posed by the increasing cost of housing as well as inadequate or counterproductive policy responses which have arguably exacerbated this problem (Zhu et al. 2021; Severson and Collins 2020).

Existing research has also tended to focus on populations that may be particularly vulnerable to stalled or right-to-left movements through the housing continuum, including 2SLGBTQIA+, Indigenous people, those living with addictions, those living with cognitive, developmental, mobility or physical health issues, young people, older renters, urban residents, households with children, and visible minorities (Pilj & Belanger, 2021; Redden et al., 2023; Chen et al. 2022; Li & Shan, 2021; Zhu et al., 2021; Sheppard et al., 2023).

Some of the research examining specific transitions between housing types fits closely into the linear housing trajectory implied by the continuum model, for example in the case of certain immigrant groups which move swiftly from renting to owning. But often the research regarding transitions implicitly or explicitly challenges the continuum model. One such case is recent research on core housing need (CHN) in Canada. Most individuals in persistent CHN live in urban areas, with groups more likely to be in core housing need including renters, immigrants, racialized minorities (including Indigenous peoples), older adults, and single/non coupled households (CMHC, 2023). Low income is a strong risk factor for failure to exit from CHN (CMHC, 2021c). The linear housing continuum model poorly represents households or individuals in CHN, as unsuitable, inadequate, and unaffordable housing can be experienced at various stages along housing along the continuum. From the perspective of CHN, a linear move rightward on the continuum does not necessarily lead to a better housing experience.

[1] Although this specific typology of housing options is widespread at all levels of housing policymaking in Canada, it is arguably at odds with the accepted definition of homelessness in Canadian federal housing policy, which includes people residing in emergency shelters as homeless (e.g. Infrastructure Canada, 2023), and therefore does not recognize "Homelessness" and "Emergency shelters" as two meaningfully distinct points on the housing continuum.

As the example of CHN suggests, a commonly identified limitation of the housing continuum model is that it one-dimensionally assumes linear movement towards market housing (City of Kelowna, 2019; Hackett et al., 2022). Complexity of transitions between housing types, periods of stagnation, and diversions or right-to-left movements thus all risk being treated as a failure of households to follow a normative linear path. For this reason, Hackett et al. (2022) argue in the context of a study of the housing transitions of queer youth that the housing continuum model oversimplifies or obscures the complexity of people's pathways. A related issue is that the basic directionality of the housing continuum model assumes that market housing is the most desirable or successful housing type. However, there may be unsafe, unaffordable, and unsuitable market housing that is invisible when viewed through the housing continuum model (Hackett et al., 2022). As progress in the continuum is measured by movement between housing types and not within them, several transitions that may occur within a housing type are likewise obscured by this model.

A final shortcoming of the continuum is the limited representation of housing types—and living situations within these types—which it represents. A number of housing types, including institutional housing such as prisons, hospitals, rehabilitation centres, and student housing, are simply not included in the continuum (Hackett et al., 2022). Even within the housing types represented along the continuum, the model's simplicity arguably misrepresents the reality of many living situations. For example, market housing can encompass a complex range of living situations, such as multigenerational living, living in foster care, or living with roommates—all of which come with varying degrees of autonomy, stability, and affordability that the continuum does not help make sense of. Many housing typologies are difficult to place along the housing continuum as they fit within multiple categories. Single room occupancy hotels, for example, can be both private and public rentals, since some non-profit buildings offer rent at shelter rates while others are owned by private landlords offering market rates. Likewise, subsidized older adult living spaces can be seen as supportive housing, while private older adults living spaces might be considered market rentals.

2.3. Populations whose movements challenge the housing continuum

As the above criticisms suggest, the full complexity of housing transitions—undertaken with varying capacities for movement, household needs, and housing availability—may not be adequately captured in the housing continuum model. In particular, there are a number of populations whose movements through the continuum defy the model's normative assumption of forward mobility. These populations often face systemic barriers, challenge a normative life-cycle path, or have distinctive needs that the housing system is poorly equipped to accommodate. In this section we review literature on a range of these populations and what is known about their movements through the housing system.

2.3.1. Older adults: Agency and control

As an age cohort, older adults are sufficiently heterogeneous that generalizations are difficult if not impossible. However, research reveals several regularities across older populations in Canada and other countries in the Global North. Older adults, like everyone, want agency in deciding where and how to age. Canadian older adults, particularly those aged 55 to 64, have the highest homeownership rates of any age group (CMHC, 2020, p. 20), and they largely want to remain in

their own homes as they age. This idea is generally known as 'aging in place'—"continuing to live in the same or familiar place or community for as long as possible" (Dalmer, 2019, p. 40), —and encompasses questions of autonomy and residential stability, with some research pointing to negative feelings of residential care facilities and other housing options oriented to aging populations (Wagner et al., 2010). At the same time, older adults have much higher rates of living alone than other age groups; in 2021 nearly half (42%) of people aged 85 and older in private households were living alone, compared with just 7% of people aged 20 to 24 (Statistics Canada 2022).

Using a detailed longitudinal dataset, Painter and Lee (2009) demonstrated that age per se does not drive housing transitions for older adults; instead, health issues and changes to family structure are the key drivers. A major concern among older adults in transitioning out of their homes is losing autonomy and independence. One older adult interviewed for a 2015 study said, "In an apartment, you're not at home. You can't paint and you can have a building manager that does not allow for any social activities" (Dupuis-Blanchard et al., 2015, p. 5). Another said, "I hope I die before going into a nursing home" (Dupuis-Blanchard et al., 2015, p. 5). Other negative associations with older adult care facilities include the fear of isolation that may result in age-restricted residential spaces. Some older adults find it ghettoizing to move into older-adult-only facilities due to a lack of intergenerational connections (Bigonnesse et al., 2014).

Institutional living environments have the potential to engender feelings of restriction and loss of autonomy among older adults. Researchers have found that the policies leading to these perceptions and actual restrictions in housing are both outdated and not well understood (Sheppard et al., 2023). Social housing managers, for example, must balance independent living goals with the needs exhibited by their vulnerable populations. Increased attention to connecting social housing residents with services and potential transitional residential linkages is warranted, specifically with regard to co-locating services on-site (Sheppard et al., 2023).

After autonomy, stability of residence is another highly valued consideration when aging, with the key question being how to allow older adults the option to remain in their home if they prefer. This can be achieved by offering manual assistance through older adult assistance programs, improving transportation options, and making interventions inside the home to create a safer environment for older adults. According to a 2020 CMHC report, "The low percentage of older adults who change their place of residence reflects the known fact that older adults tend to prefer to stay in their homes for as long as possible" (CMHC, 2020, p. 21). The low percentage of older adults who move could also reflect the high transaction costs—financial and psychological—of moving amid a dual crisis of housing availability and affordability, especially for specific housing typologies amenable to aging. Additionally, the built form of a city or neighbourhood may play an important role in transitions for older adults. If the only opportunity to downsize is to relocate far away because one's current neighbourhood offers no apartments or smaller units, it may be undesirable to make a transition.

Limited financial capacity and lack of affordable housing are critical issues for the aging population and may limit the ability of older adults to undertake suitable housing transitions. The rate of core housing need (CHN) is slightly higher among older adults than the Canadian population at large, and many older adults experience persistent CHN (CMHC, 2021a).

One factor contributing to rising housing costs for older adults may be the financialization of older adult housing in Canada (Brown, 2022). The term 'older adult housing' encompasses a range of living environments, including institutional settings offering various levels of personal care and meal preparation. Subsidized collective housing for older adults may be considered 'supportive housing,' while luxury assisted living facilities are undoubtedly part of the 'market housing' group. These types of collective dwellings are not well encompassed in the housing continuum model, since they tend to combine aspects of supportive and private rental housing. Housing financialization refers to the increasing prominence of financial markets and actors in the provision and operation of housing, most prominently through the spread of mortgage securitization in the ownership market and the growth of real estate investment trusts in the private rental market (August, 2020; St-Hilaire et al., 2023). Financialized companies, including private equity firms, publicly listed companies, and real estate investment trusts, are among the largest owners of older adult housing stock in Canada, owning about one-third of all older adult housing units in 2020 (Brown, 2022; August, 2021).

Access to social services is an important aspect of suitable housing for older adults, and barriers to access may influence older adults' decision to remain in their existing housing instead of pursuing other housing types. Locating important social services on-site in older adult residential communities is thus critical for both encouraging them to take advantage of services and for improving access. Access to services may be negatively affected by a combination of the built environment, location of services, and lack of transportation for transit-dependent older adults. This issue is increasingly important as research reveals that the older adult population in Canada is already suburban and becoming even more so. Access to healthcare is a major factor influencing the desire of older adults to seek different housing options, and hence the decision to relocate, with inadequate access to care potentially trapping older adults in unsuitable environments. In the Greater Toronto Area, for example, the suburban older adult population grew by 31% from 2011 to 2016 (CMHC, 2020). Similarly, Vancouver and Montreal saw growth of 25% and 23% respectively (CMHC, 2020). Despite most older adults residing in suburban environments, rural areas in Canada still have the highest proportion of older adults in the population (Channer et al., 2020). Low-density communities with single-family detached housing are the predominant housing typology among older adults in Canada, though "the proportion of older Canadians living in a single- or semi-detached home decreases with age" (CMHC, 2020). This insight is consistent with the understanding that older adults tend to downsize once too much interior space becomes unnecessary or unmanageable.

Among older adults who are stably housed, life cycle triggers and neighbourly relations are important factors influencing residential mobility. Children leaving the home is a major life cycle trigger for housing transitions, with one study in Sweden finding that older adults are nearly 25% more likely to move from owner-occupied to rental housing once children leave their home (Abramsson and Andersson, 2012). Among those older adults in the study who did move, the oldest age cohort was more likely to transition from single-family houses into apartments (Abramsson and Andersson, 2012). The decision to move is affected greatly by socio-psychological factors such as the feeling of control over decisions and one's environment, relationships with neighbours, and familiarity with place (Roy et al., 2018). A typical trajectory for older adults moving after children leave the home is to select a new residence with less interior space. While the dissolution of intergenerational living arrangements is a trigger for older adults leaving their owner-occupied housing, some programs have deliberately fostered intergenerational living spaces

by pairing up older adults with students (Fraser, 2019), while other trends in land use planning encouraging secondary suites or accessory dwelling units also provide further options for intergenerational living outside the standard boundaries of a nuclear family (Benzie et al., 2020).

2.3.2. Women and children fleeing domestic violence: Security and stability

Domestic violence, or intimate partner violence (IPV), is a significant trigger for housing instability. Without an abundance of accessible housing options to allow victims to escape violence in the home, many victims are forced back into the hands of their abusers. Research shows that a lack of affordable housing contributes to women remaining in and returning to domestic violence situations (Abraham & Tastsoglou, 2016). Studies in Canada and the US show that around 30% of shelter users return to abusive situations, due in part to an inability to locate suitable housing on the private rental market (Ponic et al., 2011; Thurston et al., 2013). This research highlights how the current housing stock fails to address the needs of this population and can lead to cyclical transitions in and out of abusive living situations.

For women in IPV situations, their access to stable housing may be tied to their abuser. The normative assumptions of the housing continuum would assert that market housing, for victims of IPV, is a more progressive circumstance than supportive housing, which is lower on the continuum. However, for victims of IPV, the idea of housing stability is not only material but also psychological (O'Campo et al., 2016). If access to market housing is controlled by an abuser, then remaining in market housing is reflective of an abusive power dynamic. When a home is not a safe place of refuge, the space can feel unstable regardless of the unit's position on the housing continuum. For many victims of IPV, movement along the continuum of housing security is defined by their relationship rather than the housing itself (Thurston et al., 2013). The psychological aspect of security is also important for women who have experienced homelessness. For some women, the trauma of being without shelter or living on the street lingers for a lifetime, a feeling that housing access does not immediately abate (Osuji & Hirst, 2015). The experience of victims of IPV, subsequently, challenges the nature of transitions assumed by the housing continuum.

The housing situations women enter into to avoid homelessness are often problematic, sometimes in crowded conditions or exploitative circumstances with unpredictable termination dates (Walsh et al., 2016). Women are less likely to use mainstream shelter spaces, public space, and homeless services, and will engage in high-risk behavior to avoid the shelter system or the streets, such as staying in unsafe relationships (Schwan et al., 2021). IPV is a primary cause of homelessness in women, a major contributor to housing instability, and a major trigger for housing transitions (Adams et al., 2021; Schwan et al., 2021). Transitioning out of IPV situations can be difficult for women, especially due to housing discrimination based on risk from previous or current violent partners, previous evictions, and multiple relocations (Adams et al., 2021). During situations of IPV, it is more common for women and children to leave a residence than a perpetrator (Adams et al., 2021). Tipping points—often interpersonal conflicts with family, friends, neighbors, roommates, or landlords—have the potential to push women back to their violent partners (Walsh et al., 2016). The complex relationships and situations for women experiencing IPV that may lead to stalling, right-to-left movement, or transition cycles within the housing continuum, challenge its linear, progressive model. Progress may mean moving to the left along the continuum to escape violence, countering the proposed right-moving continuum.

A study of housing programs for women and children fleeing IPV in the United States found that there is little coordination and no clearinghouse tracking available programs (Clough et al., 2014). Other research also noted the lack of a coordinated service model to address access and navigation to social services (O'Campo et al., 2016). Some housing programs have eligibility requirements, such as attending job skills classes; these requirements can sometimes apply simultaneously with other requirements, such as looking for an apartment (Clough et al., 2014). For some participants, these requirements can feel onerous. One study found that women transitioning between homelessness, transitional housing, and independent living can experience difficulty negotiating both the imposition of and lack of rules enforced by transitional housing providers (Fotheringham et al., 2014).

After fleeing abusive situations, some low-income women described their relationships with landlords as reminiscent of abuse—specifically when property owners refused to make necessary repairs in substandard units (Daoud et al., 2016; Wachsmuth et al., 2023, p. 62). For women who transition into stable housing they can afford, including social housing, this transition has the potential to improve their feeling of empowerment and autonomy by helping them "regain control over their lives" (Daoud et al., 2016, p. 219). Paradoxically, fleeing IPV can result in a lateral shift or even decline in women's feeling of autonomy if they move out of private housing into institutional settings or into shared accommodations with family or friends (Ponic et al., 2011). Oftentimes, women living in temporary housing such as safehouses and shelters are expected to meet strict expectations, including 'duty to report' and curfews. These rules "may block access to services and supports for some of the most marginalized women, contributing to further exposure to violence, trauma, and housing instability" (Schwan et al., 2020, p. 26). If women do not adhere to institutional policies, they risk losing their housing. Transitioning out of institutional settings is a significant trigger for people becoming homeless—a further non-standard movement along the continuum (Piat et al., 2015).

For women struggling with child custody issues, shelters are not likely to be suitable for long term habitation. For women without children, meanwhile, safe houses and transitional housing can be an inappropriate setting to support their needs (LeBlanc & Weeks, 2013). Women in midlife or older, for example, might be discouraged from seeking refuge if transitional housing situations are chaotic environments geared toward young women with children. With a lack of housing options, victims may be compelled to remain in unsafe circumstances or transition into unsuitable housing. These varied experiences illustrate some of the gaps in a linear conception of housing transitions along a single continuum, particularly with respect to apparent digressions along the continuum which may lead to living situations improving, or apparent advances which may lead to the opposite.

2.3.3. People living with disabilities: Affordability and accessibility

People living with any impairment or difference in physical, mental, intellectual, cognitive, learning, or communication ability tend to experience living arrangements and housing transitions that are different from the rest of the population. In Australia, for example, the majority of adults living with disabilities over the age of 25 live with parents, in group homes, or large congregate settings; these adults living with disabilities are more likely than the rest of the Australian population to experience housing stress, are at higher risk of being homeless, and are under-represented in home ownership (Wiesel et al., 2015). In Canada, people living with disabilities may face housing

affordability challenges and barriers to access: the median personal income after tax was $32,870 for people living with disabilities ($28,110 for severe disabilities), compared to $39,490 for people without disabilities (Statistics Canada, 2023a). People living with disabilities are also overrepresented among multiple populations whose housing transitions challenge the housing continuum, such as older adults and people experiencing homelessness.

In Canada and other countries in the Global North, the supply of affordable *and* accessible housing is inadequate. Such housing is necessary, since many people living with disabilities rely on social support and are on fixed incomes. While people living with disabilities might be able to access their own living spaces, they often face barriers in accessing social, work, and civic spaces (Gibson et al., 2012). A lack of affordable and accessible housing means that many adults under the age 65 with cognitive or physical disabilities are living in housing situations that do not meet their needs (Gibson et al., 2012). In Ontario, since there are no long-term care homes that are geared to adults under 65, it is estimated that there are thousands of younger adults with disabilities in the province living in long-term care settings oriented to older adults (Goffin, 2017). Transitioning into life in a long-term care facility can be isolating for many younger residents, since they are surrounded by people who are at a different level of functioning and at the end of life, and the rules and procedures in long-term care facilities can limit autonomy (Burgess, 2018). Between 2007 and 2014, the percentage of adults aged 18-64 with disabilities living in long-term care facilities rose from 13% to 16% in the United States and from 6.2% to 6.7% in Canada (Bianca et al., 2021).

Transitions along the housing continuum for people living with newly acquired or progressive disabilities are heavily dependent on the healthcare system, as people can spend months or years waiting to be discharged from acute care, rehabilitation, or long-term care institutions and back into the community (Canadian Institute for Health Information, 2006). The lack of appropriate housing can place additional burden on families and caregivers and can contribute to social isolation and exclusion (Gibson et al., 2012). In promoting dignity for people with disabilities in their homes, autonomy, choice, and flexibility are key. According to one participant in a 2012 study examining dignity-enabling home environments:

> Home is the place where I have choice, control, dignity, privacy, where I can socialize, entertain, people can come in. There's a certain sense of pride to it…and you have some flexibility about when you get up, when you're going to go to bed, what you're going to wear, how you're going to wear your hair, what you're going to eat. To me that's pretty simple (Gibson et al., 2012, p. 211).

In Canada, long-term care is mostly geared to older adults and, like in many other countries in the Global North, this system is facing challenges in meeting the needs of the growing older population. About 20% of the population of adults above age 75 have significant functional disabilities with complex, acute, and chronic medical conditions. These conditions paired with over-extended social supports lead to frequent transitions between acute hospital and long-term care facilities (Béland et al., 2006). For patients who cannot return home due to complex care needs, they may remain in hospital until a place in a long-term care facility becomes free. These patients are sometimes referred to as "bed-blockers", and the lack of transition here means that hospital beds aren't available for incoming patients and it is more costly than caring for the same person in a long-term care facility (Béland et al., 2006). These transitions and stagnations are heavily intertwined with the healthcare system, as availability in care facilities influences when a

transition will occur. Many housing types have important links with healthcare which are not well represented in the housing continuum model.

Finally, independent living can be a challenge for older adults experiencing cognitive decline. People with dementia face a number of housing transitions that could include moving to another home that has more safety features, moving in with family, or entering a long-term care facility. The ability for this population to move to safer living situations is essential yet not always possible, particularly for people with limited financial resources. In a recent study that examined peoples' housing transition during cognitive decline in the United States, over half of people diagnosed with dementia move in the years around the onset of symptoms. Moreover, 35% move to another home, 32% move into a long-term care facility, and 11% move in with family (Mawhorter, Wilkie & Ailshire, 2023).

2.3.4. Young adults: Failure to launch for some, premature launch for others

In a typical housing life cycle in the Global North, young adults occupy shared rental accommodations in the period between leaving their childhood homes and owning their own dwellings. This stage is often described as a transitional period within the housing continuum as part of the journey to full adulthood (Hoolachan et al., 2017). Young adults' transitions frequently challenge the left to right movement along the continuum, sometimes because they remain stuck in place, but also because their transitions have become more complex, are increasingly non-linear, and take longer to complete (Brückner and Mayer, 2005; Hoolachan et al., 2017; Maalsen, 2019; Mazurik et al., 2020). It is not only housing pathways that have become more complex, but also family trajectories and career paths. The significant interdependence between labour, family, and housing is a recurring theme in research investigating why young adults are challenging housing transition norms (Mulder and Billari, 2010; Aeby and Heath, 2020; Opit et al., 2020). Considering the ongoing changes to the life cycle and the complexity of transitions, a pathway or continuum approach to young adult housing transitions may no longer be suitable, as the 'routes' through these models continue to multiply (Cole et al., 2016).

The so-called "failure to launch generation" describes young adults who have delayed leaving home longer than previous generations, particularly as housing has become increasingly unaffordable (Burn and Szoeke, 2016). The "failure to launch" framing implies that delaying moves along the housing continuum is a "failure", and is consistent with the continuum model's normative positioning of independent living in market housing as the end goal for all individuals. For young adults who did leave their parental home, the same conditions of housing unaffordability are implicated in right-to-left movements in the continuum. In the case of young adult couples who live together and split up, it is common for one or both partners to move back in with family or into shared housing, which is often seen as a backwards step in their housing paths (Aeby and Heath, 2020). Although multigenerational households have always been common in some cultures, it is increasingly common for young adults to go back to co-residing with their families, also known as "boomerang" moves, partly because of labour and housing market conditions, and perhaps due to increased social acceptability as well (Newman et al., 2018; Chan et al., 2021; Woo and Grundy, 2023). The Covid-19 pandemic provided additional challenges to young adults' attempts to gain housing autonomy, with delayed college graduations and worsened economic opportunity during and after the pandemic (Katja et al., 2022).

As the above research suggests, many young adults today stay at home much longer than in the recent past, and often receive material and social support from their families. Although the housing continuum does not imply a timeline, it does imply movement along its axis, which this generation is not experiencing at the same rates as previous generations. This fact suggests—contrary to the linear expectation of the housing continuum—that living at home longer may be more suitable for current young adults, in contrast to transitioning into independent living where they could be unable to meet their needs.

In comparison to today's typical young adult transitions, youth transitioning out of care are particularly vulnerable, as they are often socially and economically marginalized populations (Natalier and Johnson, 2012; Skobba et al., 2023). Youth aging out of care often experience a much faster transition into independent living than their peers, which can lead to negative outcomes such as higher rates of homelessness and housing instability (Shah et al., 2017; Doucet et al., 2022). Without adequate supports, youth transitioning out of care challenge the progressive assumptions of the continuum model, particularly youth who experience homelessness after exiting care, and thus experience a serious right-to-left move along the housing continuum as their housing needs go unmet.

2.3.5. Racialized groups: Discrimination and inequality impede positive housing transitions

Housing access and affordability is a consistent challenge for racialized groups in Canada, who disproportionately face intersecting challenges of discrimination and structural inequality that affect their ability to transition out of unaffordable or unsuitable housing (Choi and Ramaj, 2023). In 2021, 11.3% of the country's racialized population was in core housing need, compared to 7.7% for the Canadian population at large (Statistics Canada, 2023b). Further, racialized groups who enter into core housing need are less likely to transition back out of it than non-racialized groups (CMHC, 2023).

A number of studies have examined the transition from newcomer to homeowner among racialized groups in Canada (Darden and Kamel, 2000; Singh, 2022; Cheng and Haan, 2023). European immigrants in Canada face far fewer challenges in reaching homeownership compared to Asian, African, and Middle Eastern immigrants (Singh, 2022). Frequently, across Canada and the U.S., different racialized groups have higher homeownership rates than others, which can in part be attributed to multigenerational living and household formation patterns—if multiple generations live within one household, rather than some members moving out and renting, homeownership rates will appear quite high (Yu and Haan, 2012; CMHC, 2021b). Despite observing varying ownership rates among racialized groups, Yu and Haan (2012) found that all groups experienced increased homeownership rates over a five-year period. Although immigrants may start their housing careers in a disadvantaged position compared to Canadian-born residents, immigrants experience faster growth in homeownership than Canadian-born populations (Cheng and Haan, 2023). The speed of these transitions from renter to owner may in part be explained through discrimination in the rental market towards racialized groups (Cheng and Haan, 2023; Singh, 2021; Darden and Kamel, 2000; Ozuekren and van Kempen, 2002).

Darden and Kamel (2000) explored Black and white homeownership rates in Toronto, and found that, within comparable socioeconomic and demographic subgroups, homeownership rates in

white populations were universally higher than those of Black populations. Broadly speaking, the longer one lives in Canada, the more likely one is to transition into both more affordable housing and homeownership; however, nativity differences vary among groups. For example, whether Canadian-born or foreign-born, the rates of Black households living in unaffordable housing do not significantly differ, while Canadian-born East Asians are less likely to live in unaffordable housing than foreign born East-Asians. This means that, over time, East Asian housing affordability improves while Black affordability stagnates (Choi and Ramaj, 2023). These differential rates of affordability suggest that different racialized groups do not have the same access to the ability to progress along the housing continuum.

As housing searches have moved online, asynchronicity and anonymity allow for discrimination, since landlords can express discrimination covertly, by simply not responding to racialized applicants, or by asking questions and making specific requests to racialized groups that they might not ask of others (Hogan and Berry, 2011). Studies auditing online or email-based rental markets consistently show applicants with Arabic or Muslim sounding names receive the lowest response rates in housing applications, followed by applicants with Black and Asian sounding names; applicants with Caucasian-sounding names receive the highest response rates (Hogan and Berry, 2011; Ahmed and Hammarstedt, 2008).

The housing market reveals and reproduces inequalities for racialized groups, and transition models can shed light on how housing careers differ, diverge, or converge over time among minorities (Ozuekren and van Kempen, 2002). Material, cognitive, political, and social resources play an important role in access and advancement in the housing market—resources which racialized groups may lack, particularly if they are recent immigrants (Ozuekren and van Kempen, 2002). And while caucasian young adults are now taking longer to form their own independent households, this trend is even greater with racialized groups (Haan et al., 2023). Those who do leave home at younger ages are typically Canadian-born racialized groups whose families are multi-generation immigrants, or they may leave to attend university (Haan et al., 2023).

While racialized groups generally progress throughout the housing continuum similarly to white Canadians, there are increased risks of homelessness and evictions that can be linked to structural racial discrimination (Hepburn et al., 2020; Tesfai and Ruther, 2022). Higher rates of homelessness are common among racialized groups compared to non-racialized groups, in particular with respect to Indigenous and Black populations (Uppal, 2022).

2.3.6. Refugees: the importance of support for transitions

When entering and moving through the housing system in Canada, recent immigrants and refugees face discrimination and cultural barriers that challenge the progressive nature of the continuum model (Wayland, 2007; Schneider and Bruce Newbold, 2022). Scholars have emphasized, however, the importance of viewing refugees' housing experiences as distinct from immigrants' housing experiences, and even the importance of distinguishing between different subgroups of refugees because some tend to be more vulnerable (Schneider and Bruce Newbold, 2022), especially because of their lack of social ties (Aigner, 2019). St. Arnault and Merali (2019, p. 229) enumerate three types of barriers to accessing housing that refugees in Canada face, impacting their transitions:

- Primary barriers, such as discrimination related to housing or securing employment;
- Secondary barriers, such as material losses and low incomes ensuing from leaving their country of origin, lack of local knowledge and limited social networks;
- Macro-level barriers, such as housing availability and housing prices.

This framework is echoed by Sichling (2019) in the United States, who states that refugees' housing outcomes are negatively influenced by "lack of financial resources, social networks and languages skills", but "are exacerbated by local barriers such as lack of affordable housing and discrimination by landlords and real estate agents" (Sichling, 2019, p. 4). A study in Hamilton, Ontario revealed that many refugees found it difficult to secure housing because of landlords asking for first and last month's rents upon the signature of the lease (Schneider and Bruce Newbold, 2022). Evidence from a study in Winnipeg found that refugees housed in social housing had better housing outcomes than the ones in the private rental market (Carter et al., 2008). In contrast to these empirical results, the housing continuum model would suggest that those who never live in market housing have failed to progress, even if they have in fact made positive moves. A key takeaway within the literature is that support for refugees is needed to make successful transitions into safe and stable housing (St. Arnault & Merali, 2019; Carter & Osborne, 2009).

A common finding across geographic areas is that refugees tend to move a lot in the years following their arrival to a new country (Gillepsie et al., 2020; Sichling, 2023; Fozdar and Hartley, 2014). A typical housing pathway for refugees will start in supportive housing, usually government provided, and then move into private rental market accommodation of low quality, with multiple following moves within the rental market, some that may include moving into larger or better-quality housing or closer to their social network (Sichling, 2023; Fozdar and Hartley, 2014). This pathway closely follows the model of the housing continuum; however, many refugee populations deviate from this pathway. Generally, refugees move into homeownership at lower rates than other types of immigrants (Fozdar and Hartley, 2014). There are also distinct housing transition experiences among refugees based on ethnicity and nationality that the simplicity of the continuum minimizes (Wayland, 2007). Gillespie et al. (2020) note that there are cultural differences among refugees that result in different housing needs and preferences. In terms of whether those needs are met, Murdie (2002, 2003) found that Somali refugees in Canada frequently exhibited challenging housing trajectories and difficulties affording adequate accommodation, while Polish refugees exhibited continuous improvement to their housing because of their individual and household characteristics but also because of local housing market conditions (see also Wayland, 2007).

Refugees in Canada are highly vulnerable to homelessness, being one of the fastest growing subgroups in Canada's total homeless population (St. Arnault and Merali, 2019). Fozdar and Hartley (2014) note that homelessness among the refugee population can be hidden, with refugees staying with friends or family, potentially leading to "overcrowding, family conflicts, and high levels of stress" (2014, p. 153). Critics of so-called evidence-based policy argue that less visible problems, such as hidden forms of homelessness, do not often make political agendas (Stanhope and Dunn, 2011). When refugee transitions and living situations are more complex than the housing continuum model would suggest, they may not receive the policy attention they deserve.

2.3.7. People experiencing homelessness: community and support

The Canadian Observatory on Homelessness describes homelessness as "the situation of an individual, family or community without stable, permanent, appropriate housing or the immediate prospect, means and ability of acquiring it" (Gaetz et al., 2012). Although there is no single way to define or enumerate homelessness, definitions help guide frameworks for policy makers and stakeholders (Echenberg and Munn-Rivard, 2020). The Government of Canada's "Reaching Home: Canada's Homelessness Strategy" defines homelessness as a spectrum, with *absolute homelessness* (individuals living on the street or in emergency shelters) at one end, *hidden homelessness* (individuals living in a car, with family or friends, or in long-term institutions) in the middle, and *relative homelessness* (individuals at risk of becoming homeless) at the other end (Echenberg and Munn-Rivard, 2020). The Reaching Home framework further distinguishes between different temporalities of homelessness: either chronic, episodic/cyclical, or temporary. Within the housing continuum homelessness is presented as a single state; however, people experiencing homelessness tend to transition through a range of housing and shelter types including encampments, emergency shelters, provisional accommodations (such as hotels), and supportive housing that is hard to accommodate in the linear nature of the continuum.

Homelessness has dramatically increased in Canada and the United States since the 1980s, and in the last several years there has further been a visible rise in homeless encampments in parks and public spaces across Canada—a situation the Office of the Federal Housing Advocate has described as a human rights crisis (Office of the Federal Housing Advocate, 2022). For many unhoused people, sheltering in place during the Covid-19 pandemic was not an option as shelter spaces decreased and indoor congregate settings were increasingly unsafe (Flynn et al., 2022). As a result, unhoused individuals across the country turned to living outside in tents and informal shelters in order to meet their needs for shelter and safety. The response to encampments have been largely punitive, with residents denied essential services such as water and sanitation, forced removals such as encampment eviction and displacement and the destruction of property. As encampment evictions have increased, anti-poverty advocates across the country have called on all levels of government to interact with encampments in a way that upholds human rights (Farha and Schwan, 2020).

Encampments are not new and unhoused people have long created informal settlements to create community and share resources; in particular there has been research into "tent cities" in the U.S., such as Portland, Oregon's "Dignity Village" (Finley and Diversi, 2010; Margier, 2023). Self-reporting from the Dignity Village states that 80% of villagers transition into formal housing after leaving Dignity Village, although the type of housing is not specified, while a report commissioned by the Portland Housing Bureau found only 21% of residents who left transitioned into housing (Dignity Village, 2022; Kristina Smock Consulting, 2010). Without concrete data it is difficult to assess the impact encampments have had on housing transitions, signaling a gap in current knowledge, especially in the Canadian context (Flynn et al., 2022).

People who experience chronic homelessness (Echenberg and Munn-Rivard, 2020) experience many health issues which can be complex and bi-directional. For example, people staying in crowded emergency shelters are at higher risk of contracting communicable diseases and people with mental health and substance use issues face increased difficulties getting the support they need (Berenbaum, 2019). In addition, people with mental health and substance use issues are at higher

risk of homelessness and can face additional barriers in obtaining health care, treatment support and recovery services. (Canadian Observatory on Homelessness, 2021).

Transitions out of homelessness require support and the availability of affordable housing—although the relative prioritization of those two factors has been the subject of vigorous debate, as section 2.4.3 on the continuum of care and housing first approaches discusses. Recent research into homelessness in Canada has identified characteristics of individuals and households that can help predict a transition along the continuum out of homelessness, and has identified key elements which permit the stable housing of unsheltered people. Researchers have found that the chronic shelter user population has grown noticeably in recent years (Jadidzadeh and Kneebone, 2018). In this context, Chen et al. (2022) identified factors that influence transitions in and out of shelter systems in Canada, with a specific emphasis on recurrent users. They found that first-time shelter users were two times more likely to "exit into housing following a shelter stay" (p. 1669). First time shelter users tended to be youth or families. Episodic shelter users (individuals who entered the shelter, left, and came back) were generally adults, single, and male. Chen et al. (2022) also found that first-time users ended up moving into housing five times more often than recurrent shelter users. Among first time shelter users, the most likely subgroup to find newly acquired housing were the ones who entered the shelter because of "a broken relationship" (p. 1675).

In a study conducted in Calgary, single individuals without dependents were the group that required housing support for the longest period of time, and also noted that in general women required housing support more than men (Jadidzadeh and Falvo, 2019). These findings highlight how some populations are more likely to transition out of homelessness over others who may remain stuck or may cycle through different types or frequencies of homelessness, signifying there is current housing that considers some populations' needs over others. The importance of community and a supportive environment is a key element for people successfully exiting a situation of homelessness (Fotheringham et al., 2014), and the question of community in particular is absent from the housing continuum model. Rural homelessness is highlighted by Pijl and Bélanger (2021) as an understudied phenomenon in Canada, with lack of local subsidized housing highlighted as a housing risk by participants having experienced homelessness.

2.3.8. The 2SLGBTQIA+ community: compounding discrimination

2SLGBTQIA+ populations face many of the same challenges in accessing suitable housing as other Canadians, but their transitions tend to be mediated by compounding discrimination within and outside the housing market. The literature has tended to focus on two key subgroups: older 2SLGBTQIA+ people and their difficulty in transitioning to senior or assisted living situations (Redden et al., 2023; Sussman et al., 2018; Wilson et al., 2018), and 2SLGBTQIA+ unhoused youth populations (Ecker, 2016; Abramovich, 2012). Worse housing outcomes are observed for both groups compared to the general population. While most 2SLGBTQIA+ people face discrimination in almost every aspect of accessing housing along the continuum (from market-rate homeownership or rental to accessing shelters), there is increased difficulty based on the additional presence of intersectional factors, such as race or disability (Romero et al., 2020; McCullough et al., 2023). In general, scholarship on 2SLGBTQIA+ peoples' housing outcomes noted a specific lack of literature on trans* people despite the acknowledgement that trans* people face higher rates of discrimination in accessing shelter and other pathways out of homelessness and in accessing senior and assisted living facilities (Wilson et al., 2018; Romero et al., 2020; Ecker et al,

2019). The barriers and discrimination 2SLGBTQIA+ populations face in regard to housing is crucial to understanding transitions, as these factors can both prompt transitions and stifle them.

2SLGBTQIA+ seniors are more likely to either live alone or transition into long-term care (LTC) facilities than the older adult population as a whole (Redden et al., 2023). In general, seniors fear discrimination and having to 'return to the closet' or hide their sexual identities when considering a transition to LTC (Wilson et al., 2018). Wilson et al. note (2018, p. 30): "Advancements in equal human rights and protections have been successfully advocated for and achieved by older adults who identify as LGBT, yet these adults continue to express fears about their care and autonomy at the end of life." While studies have shown that facilities specifically oriented to or advertising to 2SLGBTQIA+ improves their comfort levels with transitioning to LTC (Sussman et al., 2018; Sullivan, 2014), many barriers remain and these facilities tend to be concentrated in Canada's largest cities (Sussman et al., 2018). Notably, many seniors, especially those who have low incomes, lack family financial support, want to remain in remote regions or who are racialized lack the same choices (Sussman et al., 2018; Redden et al., 2023). In particular trans* and Two-Spirit people face challenges in accessing LTC (Redden et al., 2023).

Sullivan (2014) and Sussman et al. (2018) both found that LTC specifically catering to 2SLGBTQIA+ seniors leads to better outcomes and higher degrees of feelings of comfort and safety. Sullivan (2014) found that "the seniors in these [LGBT specific] living communities are actually expanding their social networks" (Sullivan, 2014, p. 243) leading to improved quality of life. Among non-2SLGBTQIA+ specific LTC care Sussman et al. (2018) found that initiatives to educate other residents and staff on 2SLGBTQIA+ specific issues could help but often LTC centres were hesitant to implement the training because of fear of backlash from existing residents and their families. Despite this evidence of positive 2SLGBTQIA+ transitions into LTC facilities, transitions from market housing into LTC, like into other institutional shelters, are generally not represented in the housing continuum model as they are not progressive moves in this linear model.

2SLGBTQIA+ people are likely significantly overrepresented among youth experiencing homelessness (Abramovich, 2012; Ecker 2016). Researchers summarizing the literature have found this overrepresentation tends to be linked to familial rejection or abuse (Abramovich, 2012). These pathways into homelessness tend to be very different from heterosexual homeless youth who do not face the same likelihood of discrimination based on their sexuality (Ecker, 2016). Both Abramovich (2012) and Eckner (2016) argue 2SLGBTQIA+ youth experiencing homelessness require specialized services. Like their adult equivalents, racialized 2SLGBTQIA+ youth face greater discrimination and tend to have more challenges accessing the limited services that exist (Abramovich, 2012). Unhoused 2SLGBTQIA+ tend to have higher rates of mental illness and substance abuse issues (Eckner, 2016). Hackett et al. (2022) found that 2SLGBTQIA+ youth's experiences are not represented on the continuum, and that the youth questioned how any movement to the right can be viewed as progress, considering instances where they had more favourable housing conditions to the left of the continuum. Even amongst this narrower body of research, focus on trans* individuals is limited, with several studies on 2SLGBTQIA+ excluding them entirely (Ecker, 2016).

In contrast to the growing body of literature and acknowledgment of homelessness among 2SLGBTQIA+ youth, there is a gap regarding homelessness among 2SLGBTQIA+ adults (Ecker

et al., 2019). Ecker et al. (2019) argue this is particularly problematic because the literature that does exist suggests 2SLGBTQIA+ unhoused people have higher rates of HIV/AIDS and substance abuse than the general unhoused population. In addition, trans* unhoused people face difficulties in accessing services that leave them particularly vulnerable. Further research is needed to see if higher rates of 2SLGBTQIA+ homelessness among adolescents and young adults leads to higher rates of homelessness among 2SLGBTQIA+ adults (Ecker et al. 2019).

Overall, 2SLGBTQIA+ people tend to face discrimination across housing typologies, from homeownership rates (Romero et al., 2020; Randle et al., 2021), to access to market rate rental (McCullough et al., 2023), to LTC (Redden et al., 2023) and shelter and transitional housing (Abramovich, 2012; Ecker, 2016). Ecker (2021) concludes that 2SLGBTQIA+ fear disclosing their sexuality or gender identity to staff and other clients and tenants and face verbal harassment and discrimination from staff and other clients and tenants. This discrimination may lead to members of this community transitioning into or remaining in unsuitable housing types along the continuum. The result is that the types of housing transitions prioritized in the housing continuum model may be ill suited to the lived reality of 2SLGBTQIA+ people. In particular, the assumption that market housing is the end goal of housing journeys ignores the possibility of unsuitable or unsafe market housing that may prompt transitions that lead 2SLGBTQIA+ people to find more suitable housing even where that is an apparent “regression” along the continuum. Moreover, the limited research that exists on trans people points to even worse housing outcomes for them, but this remains a significant gap in the literature. In general, a lack of data makes it difficult to track 2SLGBTQIA+ housing outcomes and needs in the Canadian housing sector (Prairie Research Associates, 2019).

2.3.9. Indigenous peoples

The linear housing continuum model assumes equal access to housing types, and that all populations will follow a progressive, linear path. However, housing outcomes for Indigenous peoples in Canada are significantly worse than for most other demographics. Andersson and Collins (2014) compared homelessness across Canada, New Zealand, and Australia and found that Indigenous peoples in most Canadian cities were up to five times more likely than other demographics to be homeless. In Toronto, where Indigenous peoples make up only 0.5% of the total population, the rate of over representation was above 30-fold, with 15% of the Toronto homeless population identifying as Indigenous.

In general, housing outcomes for Indigenous people are shaped by the prolonged legacy of settler colonialism (Andersson and Collins 2014; Christensen 2016). However, accounting for these consequences in the domain of housing and at the aggregate scale is difficult because methods of determining Indigenous identity can be either ethically or practically questionable (Andersson & Collins 2014). Qualitative research has determined that Indigenous people are overall more likely to live in substandard housing conditions, ranging from unreliable power supply to major repair needs in homes (Shapiro et al. 2021).

Risk factors for homelessness between Indigenous and non-Indigenous people appear to overlap: in a study of Alberta, Shier et al., (2015) found that living in a larger city, having more income and education, and being married were all protective factors against housing instability for Indigenous peoples, while having an addiction was a risk factor. Indigenous people face higher rates of eviction

(Xuereb et al., 2021) and housing market discrimination (Wachsmuth et al., 2023). Smith et al., (2016) argue that "effective policy and support programs aimed at relieving Indigenous homelessness must be rooted in Indigenous conceptions of home, land, and kinship, and cannot ignore the context of systemic inequality, institutionalization, landlessness, among other things". Nonetheless, while there is a wide range of work on homelessness among Indigenous peoples, much less is known about housing transitions for Indigenous peoples in the homeless community in particular and the broader population in general.

Indigenous peoples are increasingly transitioning from reserves to urban areas, driven by the lack of housing, jobs, and educational opportunities on reserves (Tran, 2022). These transitions can be temporary or permanent, and usually represent a simultaneous geographical and housing-type transition, since reserve-to-city migrants tend to move from band housing to some form of housing represented on the housing continuum. The largest populations of urban Indigenous peoples in Canada are found in Winnipeg, Edmonton, Vancouver, Calgary, and Toronto. While some have lived in cities for generations, others continue to make the transition anew (Wilson, 2018). The connection between on-reserve and off-reserve housing conditions is still not well understood; Peters and Rollibard (2009) note that there is "very little work that explores whether First Nations' ability to access housing on reserve affects rates of homelessness in urban areas." Better understanding of access may help understand why transitions may occur.

The number of First Nations, Métis, and Inuit peoples living in cities has been growing for decades and their experiences differ from those of other migrants (Anderson, 2019). For example, compared to non-Indigenous populations, Indigenous peoples were less likely to enter homeownership, were more likely to live in substandard housing that needed repairs, and were more likely to live in a low-income household. About 50% of Indigenous peoples in urban areas were renters compared with 29% of non-Indigenous populations (Anderson, 2019). Between 2016 to 2021, the Indigenous population in Ottawa-Gatineau has increased by 22 percent (Tran, 2022). As more Indigenous individuals move to urban centres, some Indigenous leaders are pushing for the creation of urban reserves to connect people with social and cultural supports.

2.3.10. Veterans: high risk of homelessness in the United States

In the United States, veterans have been identified as a population at high risk of homelessness. Veterans tend to be overrepresented in homelessness compared to the general population (Weber et al., 2017). The mechanism for why veterans are overrepresented in unhoused populations is not completely understood; in the United States veterans tend to be better educated and more likely to have adequate healthcare coverage than the population as a whole, but research suggests that veterans who have mental health and substance abuse problems, lack familial support, and served in active war zones as being at higher risk of homelessness (Tsai and Rosenheck, 2015). This demonstrates the need to consider housing and healthcare services together for vulnerable populations whose housing needs go unmet.

Canadian studies of veterans' housing outcomes also tend to focus on those who are homeless. (Although veterans are a much smaller proportion of the Canadian population than the American population.) In contrast to US studies, research in the Canadian context has found that Canadian veterans are no more likely than the general population to become unhoused (Marsella et al., 2020). Despite not being unhoused at higher rates, unhoused veterans may still benefit from

tailored programming and housing resources due to greater likelihood of post-traumatic stress disorder and other mental health issues as well as substance abuse issues (Marsella et al., 2020; Forchuk et al., 2022). Similarly to other populations, veterans can benefit from support for housing transitions which are not well represented on the housing continuum.

2.4. Alternative models of housing transitions

Early attempts to capture people's movements through the housing system scrutinized the connection between housing and the life cycle (Pickvance, 1974; Kendig, 1984; Beer and Faulkner, 2011). In academic circles the concepts of "housing careers" and "housing pathways" are common models for charting journeys through the housing system over time. In policy circles meanwhile, the competing "continuum of care" and "housing first" frameworks for housing unsheltered individuals represent powerful implicit models of hierarchical housing transitions. Despite the widely adopted use of the housing continuum model across Canada, more recent alternatives have been explored such as the City of Kelowna's Wheelhouse model, and the Social Research and Development Corporation's suggestion of a queer-centred continuum. Many of these alternative models sustain some of the notions in the housing continuum model, as they too have limited housing options, often promoting linear, progressive paths, or implying a normative life cycle. Aside from the prototyped queer-centred continuum, which is focused on one population, the following models continue to have difficulty representing populations who challenge the current housing continuum model.

2.4.1. The housing career model

The concept of a 'housing career' can be used to describe the sequential dwellings an individual or household occupies throughout their life (Pickles and Davies, 1991). The career model is not a hierarchical development model (like the continuum), but one that in its simplest form recognizes that an individual will likely occupy a number of dwellings throughout their life course, and attempts to characterize the main forms of housing mobility which this implies. This model takes a longitudinal approach rather than examining specific points in housing mobility. It is argued that mobility behavior and transitions are not independent from time periods before and after, and that examining the entire life cycle of moves offers a better understanding of housing mobility (Pickles and Davies, 1991). Linking the housing career model to the life course creates room for more diversions and digressions related to life events such as divorce, or other changes to family composition, education, or employment (Kendig, 1984; Özüekren and van Kempan, 2002). The housing career implies that normative life cycle changes will coincide with housing moves, but there is little information on individuals moving or not moving in ways that do not coincide with the life cycle.

The career model implies upwards movement, constantly working towards an ideal (Pickles and Davies, 1991). Additionally, within the career model there are economic connotations, such as the idea that you can have a 'profit-maximizing' household, and real gains throughout the course of a housing career (Pickles and Davies, 1991). Housing and employment careers are seen to advance simultaneously, as "a series of moves into progressively more expensive housing is generally accompanied by occupational success" (Beer and Faulkner, 2011, p. 20). While this model may

allow more room for alternate pathways, it still implies a linear progression much like the housing continuum.

Individualism complicates models that depict housing transitions, as greater divergence can weaken the use of the model in the first place. Individualism "suggests that both life course and housing careers will come to encompass a greater range of outcomes as the differences between individuals become more pronounced" (Beer and Faulkner, 2011, p. 16).

2.4.2. The housing pathways model

The concept of housing pathways was developed by Clapham (2002, 2005) as a framework for thinking about household experiences in housing through time to identify common pathways. The pathways model builds off the housing career model, by adding additional elements to analyze such as social meaning and relationships connected to housing consumption (Clapham, 2005). Clapham's framework identifies household composition change, employment, and opportunity as the key contributors to the housing pathway of a given household (2005). One of Clapham's arguments is that by examining relationships, it is evident how housing can change substantially not through a transition to a new space, but with a social change, such as a new building manager being hired and improving one's housing conditions (2005). This framework of analysis is not evident in the housing continuum model, as a common critique of the continuum is its focus only on transitions between housing types, obscuring the transitions that may occur through relationships changes, or changes to housing conditions.

The pathway approach draws attention to the structural and exogenous conditions that influence how certain groups of the population move within housing markets (Aigner, 2019). Aigner (2019) produced graphics that represent typical housing pathways taken by refugees in Vienna, differentiated between pathways where support was present and not present, showing how housing pathways with more assistance from networks of civil society organizations, and social networks were more successful in enabling newcomers in transitioning from initial accommodation to either temporary or permanent private accommodation.

Ford et al. (2002) argue there are multiple continuums within the housing pathways model. In studies of the transition to adulthood, continuums of control, constraints, and family supports lead to different pathways, such as a chaotic pathway or an unplanned pathway (Ford et al., 2002). Natalier and Johnson (2012) argue that the addition of continuums within the pathways model provides a better analysis of how a household's resources and structural position or constraints will influence their housing transitions. The pathways framework begins to consider broader systemic factors that influence transitions, which is a missing element in the housing continuum. However, the pathways approach continues to imply progressive transitions, and does not outline differential housing types but rather is a framework to analyze households' pathways.

2.4.3. The implicit models in the continuum of care and housing first policy approaches

Within homelessness policy circles, the last thirty years have witnessed a vigorous debate between the "continuum of care" and the "housing first" approaches to housing unsheltered individuals. While these two approaches are not explicitly theorized models of housing transitions per se, they

represent arguably the most influential implicit models of housing transitions in contemporary housing policy.

The continuum of care approach is premised on the idea that helping people exit homelessness is best accomplished by matching them with the specific care that their stage on the journey into stable housing requires (US Department of Housing and Urban Development, 1997; Gulcur et al., 2003). For currently unsheltered individuals, this typically means outreach, followed by access to services such as drop-in centres or emergency shelters, followed by increasingly permanent and independent housing options. The implicit model of housing transitions underlying the continuum of care approach is that people with challenges which prevent them from accessing market housing will have different capacities to be housed at different points in their lives, that policy should provide them with accordingly different supports, and that the housing system is an appropriate place to locate treatment and care (Kraus et al., 2005). This model consequently expects people to make frequent moves through the housing system as their care needs evolve. The types of living situations and housing types are not well represented along the housing continuum, as diverse sets of needs need a diversity of housing types.

The housing first approach to housing unsheltered individuals, by contrast, approaches housing as shelter as opposed to a site of treatment (Kraus et al., 2005). This approach has shown positive impacts for transitioning people experiencing homelessness into housing, with respect to improving housing quality and stability, including those with mental illness and substance use issues, and integration to the wider community (Chen et al., 2022; Aubry et al., 2015). It emphasizes the fundamental importance of getting people into housing, regardless of whether they would be considered "housing ready" according to the continuum of care approach—particularly the sobriety requirements which are common among the latter. The evidence that housing first produces better housing outcomes than continuum of care has steadily mounted (Woodhall-Melnik and Dunn, 2016; Chen et al., 2022; Aubry et al., 2015; Carnemolla & Skinner, 2021).

As a model of housing transitions, housing first effectively simplifies the housing continuum into "unhoused" and "housed" and locates the key transition as the movement from one of these categories to the other. The simplification in this model raises the questions, however, of whether the unhoused/housed dichotomy adequately acknowledges the increasing complexity of homelessness—for example hidden homelessness—and whether this dichotomy is polarizing, as it isolates homeless people from the broader population's housing transitions.

The housing first approach has been criticized for its explicit rejection of value-based policymaking. Stanhope and Dunn (2011) note that an important ingredient to the initial policy success of housing first even in the politically conservative climate of the Bush-era United States was the way its proponents successfully portrayed homelessness as a financial cost to the city, to shift focus away from the moral questions of homelessness. Stanhope and Dunn argue that it is problematic to need to reduce "aspects of the human conditions to manageable measurable constructs" for policies to be implemented (2011).

In summary, the implicit transitions model at the heart of the continuum of care approach is that transitions through the housing system should reflect changing care needs and that individuals exiting homelessness should occupy several positions in the housing system in their journey to stable housing. By contrast, the implicit transitions model at the heart of the housing first approach

is that the key transition through the housing system for unsheltered people is the transition into formal housing, and that this transition should be prioritized even where it is not accompanied by targeted care.

2.4.4. The Wheelhouse model

The housing continuum model is widely used in Canadian housing policy. More recently, the City of Kelowna, British Columbia proposed an alternative circular model: the Wheelhouse (Figure 2). This circular model grew from critiques of the housing continuum's linear nature (City of Kelowna, 2019). The Wheelhouse model is a pie chart divided into three categories: "market housing", which includes ownership and rental housing; "housing with supports", which includes subsidized rental housing and long-term supportive housing; and a "safety net" category, which includes short-term supportive housing and emergency shelter. The circular model displaces market housing from its position as the end goal of the traditional housing continuum, suggesting instead that the goal of housing policy should not be market housing, but rather housing stock which meets the diverse needs of the population (City of Kelowna, 2019).

Figure 2. The Wheelhouse model of housing (City of Kelowna, 2019)

While emphasizing the need for a diverse housing stock, the Wheelhouse includes the same general housing types as the housing continuum (although it does not include homelessness). Like the traditional housing continuum, the Wheelhouse also includes relatively little acknowledgment of the broader landscape of health and social services which structure housing options and housing transitions.

2.4.5. The queer-centred continuum

The Social Research and Development Corporation (SRDC) has recently proposed a housing model specifically focused on the housing transitions of 2SLGBTQIA+ youth's transitions (Hackett et al., 2022). The authors note that 2SLGBTQIA+ youth transitions are nonlinear and difficult to predict, which challenges the utility of the housing continuum in representing this population. They also emphasize the trade-offs households and individuals make in their housing transitions, such as sacrificing safety for affordability, or concealing parts of their identity for comfort and security (Hackett et al., 2022). The queer-centred continuum that the SRDC have developed in response to these issues shifts focus away from housing types, and instead towards housing quality, characteristics, and acceptability (Hackett et al., 2022). These attributes help centre changes to safety and adequacy between transitions, even when those transitions occur within a single housing type.

These different housing models have different strengths and weaknesses in representing specific housing transitions and specific populations. The housing continuum and housing career models are well suited for the progressive housing transitions of the middle- and upper-class populations interested in homeownership, while the continuum of care and housing first approaches focus on people experiencing homelessness. The Wheelhouse model shifts away from a hierarchy of housing types, while the queer-centered continuum shifts away from housing types entirely and instead focuses on housing adequacy and drivers of transitions. The housing pathways approach, meanwhile, is a broad framework which allows for more complexity in transitions, and therefore can potentially encompass a diversity of different populations.

2.5. Gaps in research

Not all transitions within the Canadian housing system are well documented. Between the housing types identified along the continuum, research typically tends to favour specific transition periods rather than longitudinal transitional studies. Research has been slow to explore the diversity of housing typologies—such as institutional housing, multigenerational living, tiny homes, and hotel living—that would strengthen our understanding and representations of housing transitions. There are also population groups, geographies, specific tenure transitions, and emerging tenure types where additional research is warranted.

2.5.1. Tenure and housing type gaps

Hotels as a more frequent transitional housing strategy: Extended stays in hotels for low-income families have been an ad hoc housing affordability strategy for decades (Wingate-Lewinson et al., 2010), but have recently emerged as a government strategy to counter the lack of affordable housing for newcomers and refugees. The use of hotels as temporary refugee shelters became

more popular in Canada during the Covid-19 pandemic, and in the wake of a refugee surge prompted by the war in Ukraine (Bulman, 2022). This strategy has been seen as timely in a moment where hotel bookings were plummeting due to international travel restrictions, but has also faced criticism on the grounds of high costs (Wolf, 2023) and a lack of basic supplies and amenities (Alhmidi, 2021).

The use of hotels as a pandemic-era transitional housing resource has only been the topic of a single study in Canada, focused on intimate partner violence (IPV) and homeless shelters (Mantler et al., 2021). In light of government restrictions during the pandemic, congregate living spaces such as IPV and homeless shelters had to adhere to orders reducing occupancy, adding spatial pressures to an already taxed sector. Hotel stays did not come without a price for IPV shelters, as the off-site location made it difficult for women to access support, as well as increased equity, safety, and adequacy concerns. Housing immigrants in hotels may likely come with tradeoffs, as one of the issues for women experiencing domestic violence was being placed in a hotel on the outskirts of a city with limited mobility access (Mantler et al., 2021).

There is a gap in research that places hotel living within the housing continuum, as those living in hotels are seen as somewhere "between having a home and being homeless" (Wingate-Lewinson et al., 2010, p. 14). Yet, a benefit of hotel living is that it has relatively low barriers compared to market rentals. There are no eligibility requirements, which may provide those who face challenges in acquiring housing a temporary place to stay (Wingate-Lewinson et al., 2010). However, this type of "liminal living" can inflict an emotional struggle of being "caught in the middle" of precarity and stability (Wingate-Lewinson et al., 2010, p.15). Further research is warranted to understand transitions into and out of hotels as accommodation for refugee populations in Canada.

Intentional transitions from market housing into co-ops and community land trusts: The housing continuum model—along with many alternative models—generally assume the desirability of moving from non-market to market housing. However, many people have a more diverse set of housing preferences that evolve in a non-linear fashion. For instance, research into the co-operative housing sector has shown that inhabitants value not only the affordability of this type of housing but also the autonomy, control, and sense of community that it offers (for an overview, see Sørvoll and Bengtsson, 2020). Recent CMHC research on evictions demonstrated that households who transitioned from market rental to non-market housing in the aftermath of their forced move had better relative housing outcomes than both households who remained in private rental and those who transitioned to home ownership (Wachsmuth et al., 2023). These results challenge the idea that homeownership is preferred tenure. Moving from market housing to a co-operative is a "backwards" movement on the existing housing continuum, but can nonetheless be a beneficial movement for many people. While there is a rich literature on co-operative housing itself, there are no studies on transitions from market housing to co-op housing in Canada. Likewise, while there is research on community land trusts in the Canadian context (Hawley and Roussopoulos, 2019), there is a gap regarding the specific transitions into this form of housing.

Transitions into and out of homeless encampments: There is a key gap in research studying transitions into or out of encampments in a Canadian context. Particularly following the pandemic, Canadian urban centres saw a rise in visible homelessness such as encampments (Olsen and Pauly, 2021), and recently there have been large encampments sweeps in the news (Mason, 2023; Shen, 2023). Gordon and Byron describe the sweeping of these encampments as a struggle over

infrastructure in cities, in which the "maintenance of city infrastructure becomes a means through which recurring violence is enacted" (2021, p. 856). It is more common in research regarding encampments to focus on their forced removal, rather than examine purposeful moves into an encampment, or out of one and into other housing types.

Heben (2011) discusses tent cities as either organized or unorganized regarding their governance, and either sanctioned or unsanctioned regarding their legal status. Both organized and sanctioned encampments such as Dignity Village in Portland, and less formal encampments, offer a transition from one housing type, such as homelessness, into another housing type, an encampment, that the current housing continuum does not consider. Encampment living can offer a sense of community, solidarity and security, therefore encampment residents are often looking to stay in the encampment until they have another reasonable living alternative (Leblanc et al., 2022). Living in encampments can be a purposeful choice as an alternative to homeless shelters, regardless of shelter bed availability; however, these transitions and choices are not well studied in academic research (Heben, 2011). There are several critiques of the organization of encampments and tent cities, one being that sanctioned encampments can be akin to "wards" featuring increased surveillance and discipline, furthering state regulation of poverty (Speer 2018). On the other hand, scholars argue encampments allow an opportunity for security and claim to space that are not typically available for unhoused populations (Przybylinski, 2022). By researching experiences and transitions into and out of encampments it would provide opportunity to explore housing types that may better fit this population's needs.

Deliberate adult cohabitation: There is significant research describing the 'failure to launch' generation of young adults living at home longer than previous generations, as well as living in private market rentals rather than making the next step on the continuum into homeownership. Studied far less often are middle aged and older adults living in shared rental accommodations. Most research on cohabitation focusses on college and university aged young adults, who are often considered to be in a more transitional period of their lives than most older adults. However, periods of mobility are not limited to young adults, as there are significant life cycle events as well as constraints to find affordable housing for older adults as well that may lead to increased transitions and increased cohabitation.

Multigenerational living: Multigenerational living is increasing in Canada (Choi and Ramaj, 2023) but little academic research examines the transitions into and out of multigenerational living, or the motivations behind this living arrangement. Literature on home ownership rates among racialized groups has suggested that certain groups' higher ownership rates may be attributed to multigenerational living (Yu and Haan, 2012), which suggests that multigenerational living arrangements may become increasingly popular to combat affordability challenges across Canada's difficult housing market.

Employer provided housing: Employer provided housing exists in agriculture, resource extraction and hospitality industries across Canada. Increasingly, there have been examples of temporary foreign workers and migrant workers housed in unsuitable and dangerous employer provided accommodation (CBC News, 2021). Despite its ongoing prevalence in these industries and increasing pressure on housing in the communities where it tends to be co-located, very little is known about transitions between other categories of housing and employer provided housing, nor what the experience of living in employer provided housing is like. Given the additional power that

employer-provided housing gives employers over their employees, as well as its importance to labour markets and local economies, more research here is needed.

Single room occupancy hotels: In the city of Vancouver, single room occupancy (SRO) hotels and accommodations are an important housing typology. Originally used to house transient workers, SRO accommodations today are what the city of Vancouver considers last resort affordable housing, often the last stop before homelessness (City of Vancouver, 2017). These rentals, both privately and non-profit owned, are part of the city's ever declining affordable housing stock. The SRO's in Vancouver's Downtown Eastside have notoriously poor living conditions and are serving vulnerable populations who often have a number of chronic health concerns (Barbic et al., 2018). Despite their importance as affordable housing in Canada, SRO's are not considered on the housing continuum, nor is there significant research that examines transitions into and out of them.

2.5.2. Population gaps

Aging out of foster care: It is well understood that youths aging out of foster care may face a difficult transition to independent living, yet in Canada, impact studies for programs regarding this transition are lacking, especially when compared to the U.S. (Doucet et al., 2022). Doucet and colleagues argue this is likely because Canada lacks a national legislative framework that requires our Provinces and Territories to collect data on their Independent Living Programs and services (2022). A limitation in research on youth transitions is the lack of long-term studies. Some of the research only follows youth for up to one year after leaving care (Shah et al., 2016; Skobba et al., 2022), while others are point-in-time studies (Natalier and Johnson, 2012), which are unable to measure whether a transition leads to long term stability. Racial differences are another limitation; for example, African American youth are less likely than white youth to classify couch surfing as homeless, which may lead to under-representations in data regarding racialized groups experiencing homelessness upon aging out of care (Shah et al., 2016).

2SLGBTQIA+ past youth: In contrast to the growing body of literature and acknowledgment of homelessness among 2SLGBTQIA+ youth, there is a gap regarding homelessness among 2SLGBTQIA+ adults (Ecker et al., 2019). Ecker et al. (2019), argue this is particularly problematic because the literature that does exist suggests 2SLGBTQIA+ unhoused people have higher rates of HIV/AIDS and substance abuse than the general unhoused population.

Trans*, Two Spirit and gender nonconforming people: Literature on 2SLGBTQIA+ tends to focus on LGB individuals excluding trans*, two spirit and gender non-conforming people (Ecker, 2016; Romero et al., 2020). This might be in part due to the difficulty in accessing this population for researchers or because of its comparatively lower historical visibility. Existing studies suggest that trans* people likely face higher housing and employment discrimination (all other factors remaining equal) and likely have worse housing outcomes (Romero et al., 2020).

2.5.3. Geographic gaps

Tenure transition paired with geographic move: Housing transitions are mostly understood as local phenomena—transitions playing out within individual housing markets. How these transitions interact with geographical mobility is not well understood. Several news articles point to the trend in migration from Ontario to Atlantic Canada since the start of the Covid-19 pandemic (Davis,

2021; Yu, 2023; Wong, 2022; Monteiro, 2022), yet academic literature is yet to discuss this transition in greater detail. The impacts of such migrations are also not well researched, but news articles mention a rise in property sales and values in Maritime provinces, leading to New Brunswick not being considered Canada's most affordable province (Jones, 2022; Fortnum, 2022).

Rural homelessness: Rural homelessness is presented by Pijl and Bélanger (2021) as an understudied phenomenon in Canada, with lack of local subsidized housing highlighted as a housing risk by participants having experienced homelessness. The same authors show how people experiencing homelessness in rural areas are more likely to be disabled, have mental health problems, live in housing of poor quality, be rent indebted, not actively seeking paid employment, having recently been discharged from the hospital, a mental health or addiction facility, have moved frequently in the past year, and having had experienced homelessness previously (pp. 131-132). The lack of "housing destinations" in rural areas (e.g., there is little affordable and accessible housing in rural areas generally) makes addressing individuals or households on the verge of homelessness challenging, to which authors suggest strategies that would address or prevent situation of housing vulnerability that occur prior to situations of homelessness, such as landlord-tenant conflict mitigations and by-laws that protect rental housing stock. There are however limited studies on rural homelessness in Canada (e.g. Waegemakers Schiff and Turner, 2014), and more research would be required to get an accurate portrait of this transition. Considering housing transitions between dwelling types in rural locations would provide a better understanding of rural housing needs, and offer a unique comparison to transitions in urban settings.

3. Methodology

3.1. Introduction

This chapter summarizes the methodology employed in the study. The study's research methodology was approved on July 10, 2023 by McGill University's Research Ethics Board (file # 23-04-068). The primary research method was structured interviews, 50 of which were conducted across three categories of respondents (discussed below), corresponding to our three case studies: hotels serving as refugee shelters, homeless encampments, and co-operative housing. The interviews were approximately one hour long, conducted in either English or French depending on the preference of the participant, and focused on transitions into and out of the particular housing type being examined. (See Appendix 1 for the interview scripts.) Interviews were conducted remotely from Montréal via Microsoft Teams. With the consent of participants, interviews were recorded and automatically transcribed by Teams. These transcriptions were then anonymized, cleaned, coded, and analyzed by the research team. Below we describe the participation criteria, recruitment strategy, consent process, fraud screening, and interview coding employed in the study.

3.2. Participation criteria

The participant population was staff at housing service providers and people with a recent lived experience of a transition into or out of cooperative housing. There were three specific inclusion criteria, corresponding to the three case studies of the project:

- Staff at housing service providers involved in the use of hotels as temporary refugee shelters (n = 17) in Southern Ontario.
- Staff at service providers involved in homeless encampments in the Montréal region (n = 17).
- People with a recent lived experience of a transition into or out of cooperative housing in the Vancouver region (n = 16). These participants must have experienced their transition within the last five years from the date of their interview. This threshold ensured that the participant's recollections of their transition would be relatively fresh.

The three case studies were chosen because they offered access to housing transitions which seemed difficult to reconcile with the housing continuum model, either because they concern gaps in the model itself or because they concern subpopulations whose movement through the continuum is unconventional. The cases also offered good geographical coverage of the Canadian housing system—the three regions contain roughly half of the Canadian population.

If individuals who identify as Indigenous wished to participate in the research, they were able to. However, we did not target Indigenous participants in this project or single out Indigenous identity as an analytical category, in line with CMHC's policy of having projects that involve Indigenous participants be undertaken by Indigenous firms, organizations, academics, or representatives where possible. This project was of interest internally to CMHC, and had not been previously identified

as a research priority of Indigenous groups. If it were to become a priority, Indigenous-led research on the topic could follow.

3.3. Recruitment procedure

Recruiting study participants from the housing service provider category was relatively straightforward. Our research team has strong working relationships with housing organizations in Ontario and Quebec, and we used these relationships to identify partner organizations who directed us to a set of service providers working most directly on the specific focus topics of this part of the research: hotels which have been (perhaps temporarily) repurposed to serve as refugee settlement housing, and homeless encampments.

Recruiting study participants with a recent lived experience of transition from owner-occupied to rental housing, by contrast, presented a challenge to conventional recruitment strategies based around either broad advertisement or random sampling. Instead, our recruitment strategy for this participant group was to rely on partner organizations with frontline exposure to this population. We worked with community partners, including cooperative housing associations and associated non-profits, to generate a list of potential study participants. We then worked iteratively through this list, confirming eligibility and interest, to establish a final set of participants. We further engaged in limited snowball sampling from our participants.

We approached potential participants and partner organizations in whichever official language was most spoken in the area.

3.4. Consent process and study compensation

By email, potential interview subjects were told about the objectives of the study and the role of the interviews in meeting those objectives, and were provided with an informed consent form, in either English or French per their preference. (See Appendix 2 for the informed consent form.) At the beginning of the interview the participant was asked if they had understood the form and if they had any questions about it, and the interview would not begin until a signed copy of the form had been returned to the interviewer by email or verbal consent was explicitly given. Subjects chosen because of their recent lived experience of a transition into cooperative housing received $25 cash for their participation.

3.5. Fraud screening process

Our interviews with people with a lived experience of a recent transition into co-op housing included a $25 honorarium. We were thus prepared for the possibility that people who did not meet the study participation criteria would nevertheless pretend that they did, to receive $25. To mitigate this possibility, we conducted a screening process with potential participants which was aimed at establishing the validity of their participation criteria. Despite these efforts, during the interview coding process we discovered that the same individual had participated in two separate interviews, under different names, in an attempt to collect the cash payment several times. In-depth

scrutiny of the interviews led us to conclude that this individual was unlikely to be a co-op resident. We subsequently deleted both interviews and recruited two more participants in their place.

3.6. Interview coding

Interviews were machine-transcribed using Microsoft Teams, and the resulting transcripts were anonymized, uploaded into the Delve qualitative research tool, and hand-coded by members of the research team. For lived-experience participants, demographic information about each participant (gender, race/ethnicity, country of origin, age, household size, need for a disability-related housing accommodation) was added to each anonymous transcript.

Coding was accomplished in four steps. First, for each of the three case studies, one member of the research team read through three transcripts and applied a tentative set of codes, motivated by the study's research questions and topics covered in the interview guide. Second, the entire research team reviewed this exercise and developed a codebook containing a set of codes organized by topic and with clear guidelines for application. (Appendix 3 shows the final codebook.) Third, all 50 transcripts were coded by members of the research team, following the guidelines established by the codebook. Fourth, five transcripts were randomly selected and re-coded by a different member of the research team from the one who originally coded it. The results of this validation round of coding were compared to the original coding, and no meaningful differences were identified, which allowed us to conclude that our coding exercise was rigorous and non-arbitrary.

Once the coding was complete, results were exported from Delve and then processed through a cleaning, validation and analysis pipeline written in the R programming language. All the code used to clean, validate, and analyze the interview results is available online under an MIT license at https://github.com/UPGo-McGill/cmhc-transitions-2024. This code is not sufficient to reproduce the quantitative aspects of the report, since it requires the processed transcripts, but it allows scrutiny of our methods and possible re-use of these methods for future research.

4. Hotels converted to refugee shelters in Southern Ontario

Hotels and motels have long been a part of the emergency shelter system. According to one participant they "played a role in traditionally supporting families and have expanded and contracted accordingly based on the demand in the family sector" (Participant 10). The use of hotels as temporary accommodations for refugees and refugee claimants is a more recent phenomenon, however, and corresponds with an increase in the number of arrivals into Canada.

In this chapter we present the results of a case study examining refugee and refugee claimant transitions into and out of hotels operating as emergency shelters in Southern Ontario. We begin by providing context on the Canadian refugee system and on the demographics served by Southern Ontario shelter hotels. We then describe two distinct policy pathways for transitions into the hotels, based on the distinction between government-assisted refugees and refugee claimants. Government-assisted refugees, privately sponsored refugees, and those under the blended visa office-referred program have a clear pathway to housing stability and settlement support. But refugee claimants have no such pathway, and are increasingly entering the shelter system, settling in encampments, or living on the streets. We then discuss transitions out of shelter hotels, describing increasingly delayed exits and problematic transitions driven by the unavailability of supportive housing and the difficulty of placing refugee households into private rental housing. We proceed to identify several additional characteristics of the shelter hotel system, including the positives and negatives of shelter hotels from refugees' perspective, a lack of inter-governmental coordination, ballooning costs, political pressure, and the challenges of the Covid pandemic. And we conclude by summarizing participant recommendations for improving refugee transitions into and out of shelter hotels.

4.1. Context: The Canadian refugee system

Canada's refugee system offers protection to people who are forced to leave their home due to serious human rights abuses. Asylum from persecution is an international human right, guaranteed by the 1951 Convention relating to the Status of Refugees. Under Canadian law, convention refugees are people who meet the definition outlined in the 1951 convention. To meet this criterion, a refugee must be a person "who is outside their country of origin and have a well-founded fear of being persecuted for reasons of race, religion, nationality, membership of a particular social group or political opinion" (Canadian Council for Refugees, n.d.). In 2018, Canada joined 181 other countries to endorse the United Nations (UN) *Global Compact on Refugees* (GCR), which put forward a framework for international cooperation to share the responsibility for resettling refugees in a predictable and equitable way (Coleman, 2020).

Furthermore, Canada has an international obligation to assist people who come into the country on their own to claim refugee status. Also known as asylum seekers, these are people who have left their country of origin to ask for protection in another country. Refugee status in Canada is not granted to claimants until their case has been decided. People who do not qualify for asylum include those who have been convicted of a serious criminal offense and those who have had a previous claim denied by Canada (Government of Canada, n.d.-c).

Canada's refugee system has two main components. First, the Refugee and Humanitarian Resettlement Program was created to resettle people outside of Canada who need protection. Second, the in-Canada asylum program assists people making claims for refugee status from within the borders of Canada. Under the Refugee and Humanitarian Resettlement Program, refugees are identified for resettlement by the United Nations Refugee Agency (UNHCR), other settlement organizations, and private sponsors. Refugees cannot directly apply to Canada for resettlement but there are Citizenship and Immigration Canada (CIC) visa officers who work abroad to determine eligibility for resettlement in Canada (Elgersma, 2015).

Convention Refugee Abroad Class refugees (referring to the United Nations Convention relating to the Status of Refugees), as well as Country of Asylum Class refugees can be sponsored for resettlement by the Government of Canada as government-assisted refugees, by a group of people or organization as privately sponsored refugees or a mix of both under the Blended Visa Office-Referred (BVOR) Program. This blended program matches UNHCR identified refugees with private sponsors in Canada. Convention refugees with the funds to support themselves and their families can also be referred for resettlement by the UNHCR, a referral organization, or a private sponsorship group (Government of Canada, n.d.-c).

Those making asylum claims from within the borders of Canada must affirm they are fleeing torture, risk to their life, or risk of cruel and unusual treatment or punishment. Claims are processed by the Immigration and Refugee Board of Canada (IRB) and there are several exclusions that can invalidate claims. For example, if claimants arrived in Canada via the Canada–United States border, their claim may not be eligible to be referred to the IRB. When reviewing clams, the IRB determines whether claimants should be classified as (1) a convention refugee or (2) a person in need of protection (Government of Canada n.d.-b).

4.1.1. Hotels and motels as temporary refugee shelter

Hotels and motels have been used in recent years to shelter both government-assisted refugees and refugee claimants arriving in Canada. Government-assisted refugees are identified for resettlement by the UNHCR and sponsored by the Government of Canada. They undergo health and security screenings abroad, prior to their arrival to Canada. Upon arrival, they are considered permanent residents (Government of Canada, 2017).

Government-assisted refugees are placed in Resettlement Assistance Programs (RAP) run by service provider organizations (SPOs) and funded by Immigration, Refugees and Citizenship Canada (IRCC). They receive resettlement support for up to one year as well as temporary accommodations until permanent housing can be secured. This support is outlined in agreements between the IRCC and service provider organizations. Temporary accommodations must follow either a) the reception house model, or b) the commercial model. A reception house is operated by a service provider organization and offers clients meals or the facilities necessary to prepare meals. The commercial model allows RAP clients (refugees) to "be housed in local motels, hotels or rented apartments" (IRCC, 2019, p. 37).

Refugee claimants arrive in Canada on their own and file a claim for refugee status at a Port of Entry or inland office. Following the filing of this claim, the Canada Border Services Agency (CBSA) or IRCC officials will decide whether an individual is eligible to be referred for a hearing

by the Immigration and Refugee Board. Claimants also undergo a security screening upon arrival to the country and receive an immigration medical exam. Refugee claimants have little access to resettlement services until their claim is decided, but they are eligible for the Interim Federal Health Program (IFHP). According to the Immigration and Refugee Board of Canada, “wait times are approximately 24 months for refugee claims” (IRB n.d.-b). They can apply for a work or study permit as they await a decision on their claim (Government of Canada n.d.-d).

Temporary accommodations for refugee claimants are not directly arranged by the federal government. In June 2023, the federal government released a statement reaffirming “housing and supports for asylum claimants are the responsibility of provinces and municipalities” Government of Canada, 2023b). During this time, the IRCC also announced $212 million for the Interim Housing Assistance Program (IHAP), a federal grant that provides funding to provinces and municipal governments in order “to address extraordinary interim housing pressures resulting from increased volumes of asylum claimants entering Canada” (Government of Canada, 2020). In January 2024 the federal government committed a further $362 million for IHAP. In addition to IHAP, the IRCC has been working with the most affected provinces and municipalities to provide temporary accommodations for refugee claimants. As of the end of 2023, the IRCC was providing funding for approximately 4,000 hotel rooms across six provinces (Canadian Press, 2024). As a point of reference (Table 1), the Refugee Protection Division (RPD) of the Immigration and Refugee Board of Canada reported that it had 57,812 refugee claims referred to it in 2023 (IRB, 2023), while 144,035 asylum claimants were processed by the CBSA and IRCC (Government of Canada, n.d.-a).

Refugee claims referred to RPD (2023)	**Asylum claims processed by CBSA and IRCC (2023)**	**Hotel beds funded by IRCC (end of 2023)**
57,812	144,035	4,000

Table 1. Refugee claims and federally funded hotel beds in Canada

4.1.2. The Safe Third Country Agreement

In order to manage the flow of refugee claimants, Canada and the United States signed onto the Safe Third Country Agreement, which came into effect on December 29, 2004. Under the Agreement, refugee claimants must request refugee protection in the first safe country they enter, either the United States or Canada, unless they qualify for an exception (Government of Canada, 2023a).

The Safe Third Country Agreement was expanded in March 2023 as an attempt to address the rise in the number of asylum seekers entering Canada through unofficial entry points. The original agreement only applied to crossings at Ports of Entry and not between, creating a loophole (Chishti and Gelatt, 2023). The expansion, which now covers the entire 5,525-mile border, has ended the influx of people traveling through unauthorized border crossings, such as Roxham Road in Quebec, to claim asylum.

Under the expanded agreement, refugee claimants who enter Canada through an unofficial entry point from the US do not have the right to apply for asylum. They also forfeit the chance to do so in the future. In addition, they are detained and sent back to the United States. While the number

of refugee claimants entering through unauthorized border crossings has dramatically dropped, people are finding new routes. There is now an increase in refugee claimants arriving with tourist visas at airports and filing claims for asylum upon their arrival. In addition, the Agreement has a stipulation which follows that if a refugee claimant is in the country for more than 14 days, they can file a claim for asylum. This is resulting in more people finding routes into the country that are undetected, and potentially dangerous (Steiner, 2023).

According to Ketty Nivyabandi of Amnesty International:

> "Closing Roxham Road by extending the Safe Third Country Agreement is an affront to the rights of refugee claimants seeking safety in Canada. People fleeing their home countries, and then risking their lives by crossing irregularly into Canada, would not take such drastic steps if the United States' immigration and refugee-protection system could be counted on to respect migrants' rights" (Amnesty International, 2023).

4.2. Demographics: People staying in shelter hotels

Populations served by service provider organizations vary according to whether the organization supports government-assisted refugees, refugee claimants, or both. Refugees and refugee claimants are coming to Canada from regions as diverse as South and Central America, the Caribbean, East and West Africa, the Middle East, and Central Asia. According to Participant 6, their organization was supporting people from countries such as "Ethiopia, Kenya, Uganda and Nigeria, Bolivia, Ecuador and other countries, including Ukrainians". Some organizations can accommodate a large influx of refugees which also can impact demographics served. For example, Participant 25 revealed that their organization accommodated "145 Afghans right at once from a charter, and that was a big operation". Many organizations serving government-assisted refugees work with particular demographics such as Syrian or Afghan refugees connected to government initiatives. For example, Participant 9 revealed:

> "In terms of working with refugees, we have a RAP program and we work with government-assisted refugees. That started in 2015 with the Syrian crisis and has continued since then."

Many of the SPOs interviewed mentioned that clients often have large families, with some clients even arriving with nieces and nephews, leading to larger household sizes for which locating both short-term and permanent accommodations is more difficult. Participant 43, for example, explained:

> "Some people brought other people's kids.... So you have one set of parents, but they've brought their nieces and nephews because those [parents] have passed away or something's happened.... A couple of families have, like 10 or 11 kids."

Participant 9 shared the difficulty of locating housing for large families:

> "We generally get two weeks' notice when someone comes. So it's kind of like OK, now you know a family of 10 is coming. Where do we house them?"

4.3. Transitions into shelter hotels: Two distinct policy pathways and increasing local pressures

Government-assisted refugees and refugee claimants face two distinct pathways for resettlement in Canada. Participant 17 revealed: “It's two very different routes and two very different ways people are coming through.” These pathways differ according to levels of support provided for settlement as well as housing outcomes. Government-assisted refugees receive resettlement support from service provider organizations for up to one year. This support includes shelter, meals, and help finding permanent housing. Conversely, refugee claimants have very few options to access support and services as they await their claim decision.

Populations served by settlement organizations are closely linked to funding they receive. For example, if the IRCC provides funding to a settlement organization to support government-assisted refugees, they cannot use this funding to also provide services to refugee claimants. Service providers noted the discrepancy in funding and material circumstances between government-assisted refugees and refugee claimants as inherently unfair. Participant 19 observed: “There’s a lot of inequity between the [government-assisted refugees] and the asylum seekers.... We are very, very strictly restricted in the amount of support that we’re able to offer to a refugee claimant.” In this section we discuss these two pathways from the perspective of transitions into shelter hotels; in the following section we discuss transitions out of hotels.

4.3.1. Government-assisted refugees have a clear pathway to housing stability and settlement support.

Government-assisted refugees have a clearly defined path to resettlement due to access to a wide range of settlement services as well as temporary accommodations. At least 10 days prior to the arrival of a refugee or refugee household, the IRCC sends a Notification of Arrival Transmission (NAT) to the Resettlement Assistance Program (RAP) centre they will be getting support from. This notification provides the RAP centre with details of the refugee or refugee household so that the RAP staff can begin to find housing and make other important preparations for their arrival. According to Participant 30, the notification allows employees to “start looking while the family is not even in Canada” and provides an idea of their financial circumstance, health, and other needs. They go on to reveal:

> “We know everything about the family. We receive a detailed report, so the housing worker will try their best within two or three weeks to look for something so when the family comes, we already have something.”

In addition to pre-arrival preparations, government-assisted refugees are welcomed at the Port of Entry by organizations contracted by the IRCC. Participant 30 explained this process: “The [organizations] help the family, guide them, provide interpretation, and take them to the Canada Border Services Agency. They process all their paperwork and they are granted permanent resident status in the airport.” Government-assisted refugees are then placed in temporary accommodations such as a hotel or RAP centre until permanent housing can be secured.

While hotels and motels have long been used as temporary and emergency shelter, the leasing of rooms to accommodate government-sponsored refugees has grown in recent years, especially since the influx of Syrian refugees in 2015. Participant 10 elaborated:

> "The federal government has used hotels to bring government-assisted refugees into the country and support them. So think about the Syrian resettlement, those were government-supported folks that came into the country. They were housed in hotel programs leased by the federal government and supported" (Participant 10).

4.3.2. Refugee claimants have no clear pathway to housing stability.

In sharp contrast with the clear pathway which government-assisted refugees have into the support system, refugee claimants have an undefined pathway to housing stability and few options to seek support services while they await their claim decision. Because they are ineligible to receive settlement services through IRCC-funded RAP centres, refugee claimants often seek out municipal services or community-based organizations for help. Participant 4 explained:

> "Asylum seeking refugees arrive and are entitled to nothing other than the interim Federal Health Plan, which is very limited....We work with them to [provide] access to other kind of language training programs and things that are funded through the Toronto School boards because they're not eligible for any of the link programs or settlement programs funded by the federal government until they go through the process of being determined to be a legitimate refugee."

Because refugee claimants cannot access federally funded settlement programs and accommodation, the resettlement pathway for claimants is largely "undefined" and managed on a "case by case" basis (Participant 17). Participant 28 explained:

> "There's no plan for what to do when a refugee claimant arrives. We have plans for sponsored refugees and for every other stream of immigrants that arise.... Right now [for refugee claimants] the answer is, we have no idea and that's why they end up in the shelter system."

Without an established pathway, refugee claimants must find their way to a municipal intake system or local settlement agency to find shelter and other support. For example, in the City of Toronto, one possible entry point is through the central intake phone line, "which is a 24-hour phone service" that "connects people to available shelter spaces in the city" (Participant 10). If claimants do not call central intake, they may still "travel directly to a shelter and see if there are beds...at one of the more than 100 shelters that we have in the city" or even travel to the "intake centre in downtown Toronto as well" (Participant 10).

According to Participant 10, entry into Toronto's shelter system for singles is "first come first serve". Families are put on a placement list and provided temporary accommodations in hotel rooms. Participant 10 revealed:

> "We're serving...800 people that are made up of families, some 300 plus families. They're in hotel rooms, but just booked hotel rooms waiting to get into the shelter system. So no supports, just accommodation. And that list continues to grow."

The lack of a clearly defined path can put refugee claimants in dire circumstances such as remaining in the airport for days, entering the shelter system, and sleeping on the streets.

Participant 24 shared that some refugee claimants "are actually staying in the airport" for up to one month.

4.3.3. Refugee claimants are increasingly entering the shelter system, settling in encampments, or living on the streets.

An increase in people claiming refugee status from within Canada has stretched existing support systems beyond capacity. Before numbers began to rise, Participant 28 explained:

> "There were enough grassroots organizations like ours that kind of picked up those pieces just at a community level—work with homeless refugee claimants. But the numbers are such that last year I think it was over 92,000. This year we're expecting 120,000 refugee claimants to arrive.[2] Once you get into that sort of scale, it completely overwhelms all those community organizations and even the shelter system itself."

Participant 17 explained that their organization has started relying on volunteers to provide services to refugee claimants since those services, for the most part, are not being adequately funded by the federal government:

> "With the refugee claimants at hotels…we're working with community service organizations. So a lot of volunteers for things that would have been paid for by the federal government in the government-assisted stream. There are a lot of volunteer services, from mentoring to working on resumes. We do have staff, but we also depend a lot on volunteers."

Local shelters are seeing an influx of refugee claimants, a relatively new situation for the municipal homelessness sector. Refugee claimants are regularly "seeking services throughout our municipal homeless service system in the shelter system" (Participant 10). However, shelter systems across Toronto and much of southern Ontario are operating at above capacity. In general, service providers noted a lack of financial support for getting refugee claimants sheltered and stably housed. Participant 4 noted:

> "There are refugee youth living in Allen Gardens [a downtown public space] in tents, and they're going to Covenant House [a nearby service provider] for their services."

Participant 6 explained that some claimants have spent "weeks, if not months, on the streets, mainly in the Toronto area. They didn't have the basics of getting food, sanitation, or clothing." Other participants offered similar information, with Participant 24 sharing that many claimants "end up sleeping on the street for many nights".

Participant 10 noted that the Toronto shelter system reserves about 500 spaces for refugee claimants, "and they're always full". Moreover, Participant 10 added that there are "200 or 300 people that call [Toronto] central intake in a day that don't get matched to a shelter bed". As a result, people are forced to find whatever shelter they can.

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[2] Participant 28 was likely referring to the number of Total Asylum Claimants processed by the CBSA and IRCC. In 2022, that figure was 91,735. In 2023, it rose to 144,035. These figures are distinct from the number of Refugee Protection Claims referred to the Refugee Protection Division of the Immigration and Refugee Board of Canada.

One of the major factors that pushes refugee claimants toward homelessness is the lack of assistance upon arrival. Participant 28 explained:

> "If you don't have someone helping a claimant when they're newly arrived in the country, there is a very high risk of homelessness and just getting stuck in limbo."

Participant 10 commented:

> "[In Toronto], the base shelter system is packed...and with hundreds of people arriving daily looking for shelter space who are refugee claimants...it's a very challenging situation."

4.3.4. As more refugee claimants enter the shelter system, differences between the refugee population and chronic homeless population are highlighted.

Refugee claimants and people experiencing chronic homelessness are two very different groups with very different needs. One service provider, Participant 10, expressed a desire for "a separate system for refugee claimants because their needs are specific with respect to their claim". In their experience, refugee claimants are "a highly motivated group of people, sometimes highly educated and they want to start their new life in Canada" (Participant 10). The supports claimants require can include help with paperwork, securing work permits, and finding permanent housing. Conversely, individuals experiencing chronic homelessness require a range of supports that differ from refugee claimants. Some people "may have significant mental health issues, substance use issues, and need a whole range of different kinds of supports" (Participant 10).

In addition, some service providers have reported increasing conflicts between the two groups stemming from a perception that refugees are siphoning off limited resources from people who are homeless. Participant 4 said the general homeless population "has started to notice that refugees are taking up spaces in the shelters...creating an 'us and them' atmosphere". Some organizations have started sending employees into shelters or hotels "to find all the claimants that are not housed and get them started in their processes" in hopes of preventing further entrenchment in the local homelessness services sector (Participant 28).

4.3.5. Hotel location matters, and government-assisted refugees have more control than refugee claimants over where they go.

Many respondents acknowledged that the location of the hotel has an impact on residents' quality of life, mobility, and access to employment, education, or services. Organizations in charge of locating and leasing hotel rooms for refugees attempt to balance hotel cost and availability with access to amenities and services, proximity to transit, and safety considerations.

Participant 6 stated:

> "[Regarding] the location of the hotels, you have very limited options. Ideally it would have been close to [public transit].... Some are in a decent walking distance from the [regional transit] station, but some are not because when you look for a hotel, you have a lot of criteria to meet including the cost."

According to Participant 27 location also "[depends] on hotel operators who are willing to work with us."

Participant 17's organization works to find hotels in "neighbourhood settings so people can begin to imagine what life in Canada will be like." They went on to reveal:

> "We're near bus routes, transit centers, we're near mosques, we're near churches, we're near the malls, we're near the grocery stores. So place [and location] definitely [have] a big impact on life inside the hotel." (Participant 17)

Likewise, Participant 24 explains how proximity to amenities and services are considered when their organization is finding hotels to shelter refugees. For example:

> "If there is...public transit close by, that's very important. The other thing is the distance from our office.... If it's close by, it's easier for them to come by if they have any issues." (Participant 24)

Finally, Participant 4 revealed that their organization decided not to lease a hotel that was far from services and supports:

> "We went to look at it and the location. There was nothing. There was no library near it. There were no recreation facilities.... It was right below [highway] 401 and it was a very weird area. You had to walk down... I told them I would never put refugee women there."

Although settlement agencies and the federal government decide on the location of shelter hotels by entering into agreements with the hotels themselves, both government-assisted refugees and refugee claimants have some ability to influence where they are settled. Upon arrival at a Port of Entry hotel, government-assisted refugees are provided with options to stay in different parts of the country, and funding to allow them to reach their preferred destination. However, if the location does not work out for some reason, refugees are not provided with any assistance to cover relocation costs. Participant 19 explained:

> At the Port of Entry hotels, families decide where else they want to stay in Canada. If they decide that for some reason the location doesn't work out...they have to finance their own way of moving somewhere else. So [government-assisted refugees] are given a first choice, but they don't have a right of refusal afterwards without payment.

For refugee claimants who do not have a defined path to settlement, there is less choice in location. Participant 8 explained:

> "My understanding is that in Quebec, when a lot of people were arriving across Roxham Road, they were told if you want a place to sleep, get on this bus...so then people were shipped to St. John's, Halifax, Fredericton, Moncton. And then, in Ontario, Niagara Falls, Windsor, Kingston, Cornwall. So my understanding is [there is] not a lot of choice."

According to Participant 27:

> "It depends on where the space is available, but they always have a choice. Let's say, for example, if Immigration says we can take 50 individuals and if someone is residing in a shelter, we always give them the choice. Do you want to move? If not, you can stay where you are."

4.4. Transitions out of shelter hotels: Delayed exits, and few options outside of market housing

The two distinct policy pathways for government-assisted refugees and refugee claimants are not only present as these populations move into shelter hotels. The circumstances under which people can transition out of shelter hotels into more permanent housing also vary according to refugee category. However, participants described a series of constraints which were consistent across categories, notably with respect to a lack of non-market housing options for people transitioning out of shelter hotels and related challenges placing families into the private rental market.

4.4.1. Most government-assisted refugees and refugee claimants go directly from emergency shelter (hotels and/or shelter system) to market rental housing.

Most participants said that the refugee populations they work with move directly into market-rate rental housing when they leave temporary accommodations. For the most part, the type of housing they move into depends on their household composition. Singles, for example, would be more likely to live with roommates in a shared apartment. Participant 30 indicated that "single clients tend to go to shared accommodation".

In most cases, individuals leave temporary accommodations voluntarily upon securing stable housing. Participant 29 explained that their clients leave hotels "once they have rented an apartment or a house, depending on the size of their family". For their organization, that happens after an average of 47 days staying in the hotel. Levels of assistance for finding stable housing depends on whether someone is a government-assisted refugee or a refugee claimant. For government-assisted refugees, service providers are contracted to find them stable housing which can also involve arranging viewings of potential units and assisting with other logistical components. For refugee claimants, assistance for finding stable housing depends on the service organization and if they have capacity or funding to help.

When asked if their clients typically move from temporary accommodations into social housing, most participants mentioned lengthy waitlists as a barrier and indicated plainly that "they don't get social housing" (Participant 4). In some areas, participants reported waiting lists for social housing of between 8 and 20 years. As a result, government-assisted refugees and refugee claimants are nearly always moving "into the private market" (Participant 10).

4.4.2. There is an acute lack of suitable and affordable housing for refugee populations to transition into after leaving temporary accommodations.

Most participants reported a lack of affordable housing options for their clients to transition to after leaving temporary accommodations. This is largely because supportive housing, social housing, transitional, and non-market housing is unavailable. Participant 4 said plainly: "There's no housing to move them to, and the housing that is available is unaffordable to someone who's going to be starting out on social assistance."

Likewise, Participant 30 revealed: "The average of whatever they are given [to spend on] rent and the average [price] of the market doesn't match up." Echoing this sentiment, Participant 10 noted the mismatch between government support and market realities:

> "There's just no $400/month apartment around, and that's what you're getting on a welfare check from the Ontario government for a single [person]…. [There is a] lack of built housing stock that people can afford."

Competition in local rental markets among tenants also puts low-income refugees at a disadvantage. According to Participant 7: "Now people are even overbidding for the rental of the houses…people are starting an auction…and providing incentives for the landlord including one year of advance rent payment."

4.4.3. The length of stay in temporary accommodation is increasing.

Participants indicated that overall, the length of stay in temporary accommodations for government-assisted refugees and refugee claimants has been increasing. While the IRCC sets a target of one to three weeks for stays in temporary accommodations, participants indicated that in some cases clients have stayed as long as six months to a year. Participant 17 noted:

> "The desired stay for government official refugees of 21 days has not been enforced for a very long time," adding that "supportive housing, affordable housing, it just doesn't exist."

At the program where Participant 28 works, they said: "It used to be a three-month average stay…and then in the last few years that's increased." When the length of stay in temporary accommodations can be several months, there is less capacity for newly arrived refugees and claimants.

Participant 10 relayed that their clients are "staying longer now because it's taking a longer time to find the appropriate housing to move into, but once they move through and they're into that housing, we don't see them again". Participant 6 made a direct link between the available supply of rental units in their locality and the average length of hotel stay of their clients, and added that even if apartments are available, "they are very expensive compared to what [refugees] get from Ontario Works as a rental supplement".

4.4.4. Affordable housing and housing subsidies support successful transitions.

Participants reported that the Canada-Ontario Housing Benefit (COHB), has been used widely to secure stable housing for their clients. COHB is a housing subsidy that pays the difference between 30 percent of a household's income and the actual market rent of the rental unit. Households eligible to be on the Centralized Waiting List for social housing in Ontario can apply for COHB, and they must be referred by one of about 120 partner organizations.

Service providers revealed the importance of COHB for getting their clients stably housed. Participant 4 explained they "were lucky that we had access to the Canada-Ontario Housing Benefit. In fact, 90% of those funds were used by refugees coming out of shelters". Participant 10 said most clients are "reliant on housing benefits or a housing supplement of some kind".

In addition, Participant 10 mentioned the need for the federal government to contribute more funding. They suggested the Canada-Ontario Housing Benefit should be called "the 'Ontario-Toronto Housing Benefit' because the federal government has not chipped in the way that both

the city and the province have in the most recent investments in this space". These recent investments include a $13.4 million to-up to COHB funded by the City of Toronto and the Ontario government to "prioritize asylum seekers in addition to other people experiencing homelessness" (Rocca, 2023).

4.4.5. Landlord barriers and discrimination can make securing stable housing difficult.

In addition to housing unaffordability, government-assisted refugees and refugee claimants can face additional obstacles in securing housing on the private rental market. Several participants mentioned a reluctance by landlords to rent to refugees. Sometimes this reluctance was overt, while other times it was in the form of additional requirements. For example, Participant 3 noted that when contacting landlords about placing clients in their property, the landlord was "asking for $2,000,000 or more in liability insurance for the house".

In other cases, landlords request more than one month of rent upfront, suggesting that to house this population group is inherently risky. These experiences demonstrate the power dynamic between landlords and tenants—especially newcomers—as they try to settle in Canada. Participant 30 shared that "a lot of landlords want a guarantee to get their rent paid, so they will request a credit score and reference check". Participant 7, also facing difficulty housing their clients, said:

> "There are no policies to prevent landlords from asking for six months' rent…they're coming to us and asking us to co-sign for [clients]…which we cannot do as an organization."

Some service provider organizations rely on a "good pool of willing landlords" who will work with them to rent to refugees. According to one participant, their organization:

> "[seeks to build] as many relationships as we can with landlords and property managers that are willing to…work with homeless refugees, which is not usually an easy selling point…. We're not asking for a discount on the units…we just need people willing to rent to our residents and it's hard."

Some practitioners have succeeded in identifying willing landlords and now have positive relationships that ensure clients have a place to stay. For example, Participant 30's organization works with a landlord who "respects our clients" and "appreciates that they do pay rent on time [and] take care of their units". Similarly, Participant 25's organization has "developed relationships with landlords—corporate landlords but also individual private landlords".

4.4.6. Refugee claimants are moving through regions as well as through housing types.

Participants reported movement of refugee populations between regions when shelter systems and support services are overcapacity. Specifically, practitioners mentioned the relocation of refugee claimants from Quebec to cities in Ontario such as Cornwall, Kingston, and Peterborough. Participant 29 explained: "[Durham] region has taken on a lot of people. [There is a] second migration from Toronto because everywhere is full."

Likewise, Participant 9 noted:

> "They were sending Ukrainians to these different motels, hotels for the two week period. They just got off the plane. They put them on a bus and sent them to [our smaller municipality]. It didn't work that well, because I mean...[our municipality is] a small city. We don't have a lot of services like you do in the GTA. So most of the Ukrainians turned around and went right back to Toronto."

Figure 3 diagrammatically summarizes the transitions in and out of shelter hotels described by our participants.

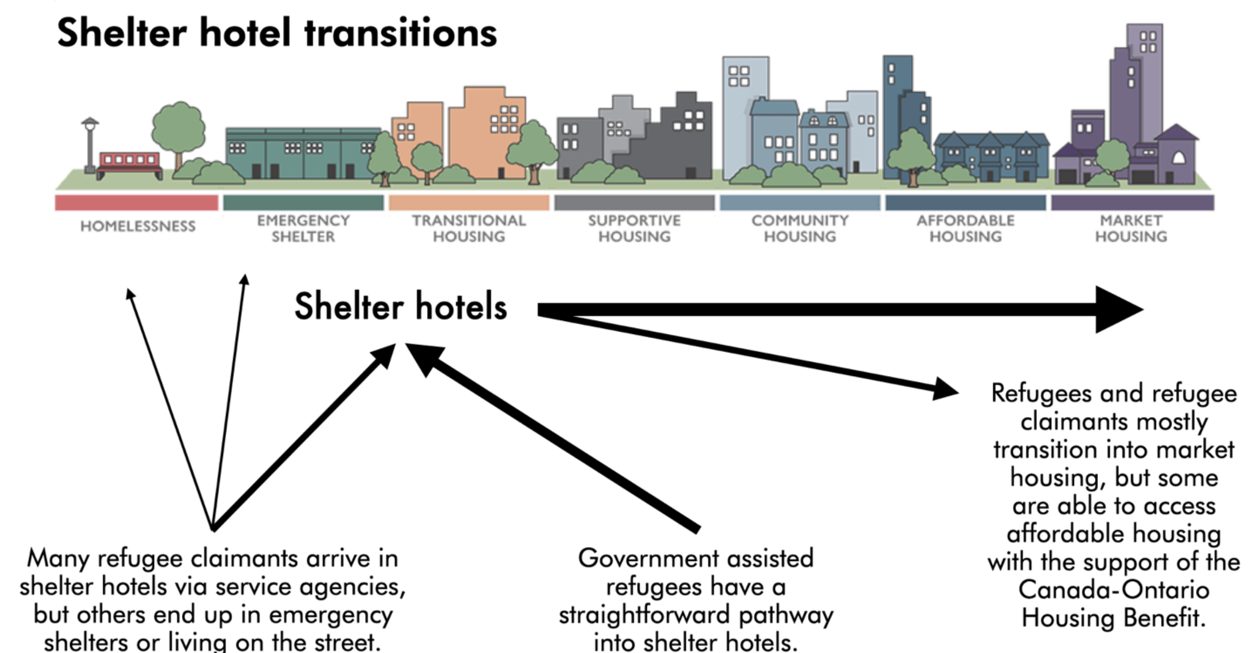


Figure 3. Transitions into and out of shelter hotels in Southern Ontario. (Thicker lines indicate more frequent transition types.)

4.5. Other themes

4.5.1. Residents prefer shelter hotels over the alternatives, but there are unresolved challenges.

Respondents generally reported that both government-assisted refugees and refugee claimants prefer staying in a hotel over the most likely alternatives, such as an emergency shelter or a tent in a refugee camp. The most mentioned reasons were the connection, safety, and dignity which the shelter hotels provide, in comparison to the alternatives.

According to Participant 10, "people like the refugee-specific programs and...some like the shelter hotels because they provide more space and a dignified setting." Similarly, Participant 17 noted that hotel and motel stays are "an upgrade from being in a tent or a refugee camp." Respondents

revealed that refugees enjoyed having more privacy, their own washroom, and access to other amenities such as cooking space. Participant 6 explained:

> "Some hotels have kitchen aids or a possibility to cook or prepare your meal within the room. That gives even more opportunity for [refugees] to support their family in terms of food access."

Furthermore, hotel and motel rooms were generally described as a safe and clean place to stay. Participant 25 reported that refugees "like the fact that they're in a place where they feel safe and [feel like] they arrived at their destination." Participant 9 added, "there are positives and negatives [for] hotels that we find for our families—the positive is it's clean and it is cleaned regularly."

Participants revealed that hotel stays also provided a setting for connection. Participant 43 disclosed, "There's no isolation, right?" They went on to explain that refugees encounter people in similar circumstances who have left their country of origin so "they don't have that feeling that it's only me". The same respondent added, "[refugees] formed some friendships—they learn from each other, and they make friends."

While many respondents reported that hotel and motel stays were preferred over emergency shelters or living in refugee camps, they also mentioned that levels of services and supports provided at the hotels vary. While some organizations provide both temporary hotel accommodations and settlement services, others bring in partner organizations to deliver services or rely on volunteers. According to Participant 7, "it's just accommodation for motels and they don't provide any food for the family, so we rely on our volunteers to take foods for them, and we are operating food banks twice per week, and we don't have enough to support those."

There are also concerns that the lack of support in hotels can lead to both government-assisted refugees and refugee claimants being isolated or left behind. Participant 18 explained:

> "I know when the Syrian refugees came to Toronto and there were a bunch of them in a hotel out by the airport and I encountered a few of them who ended up coming to Waterloo. They were there for months and months. They thought they would never be able to leave the hotel, partly because of the bureaucracy as refugees.... There was not a lot of communication. People felt stranded. [They were] grateful that they were somewhere with the roof, but there were a lot of parts missing in terms of support and plans as to where they were going to end up."

Participant 8 stated that "the Council for Refugees has raised many times with the IRCC their concerns that claimants are isolated in hotels without adequate support". Participant 4, whose organization provides accommodations at their settlement centre as well as wrap-around supports, questioned how well services are delivered under larger hotel programs. They noted:

> "These hotels are huge, like one of the hotel programs [one organization runs] has I think 250 rooms. How do you serve 250 people? You can't. You have only so many staff and these are staff who weren't experienced with working with asylum-seeking refugees. I think [the organization] learned as they went along. What we heard was [refugees] would only see their counselor if they were lucky.... So you're not going to get the services that you would get, say, if you're staying at [our settlement organization], where you have a case-assigned counselor you meet with weekly and who knows to work with you on your case management plan.... You know all these things have to take place within a certain period of time, or you're going to fall through the cracks and miss deadlines." (Participant 4)

While participants generally felt that hotel and motel accommodations were appropriate for short-term stays for government-assisted refugees and refugee claimants, they also felt that hotels were not suitable for longer-term stays. Participants specifically raised concerns related to the lack of space and amenities available to families with children. Participant 7 explained, "although it sounds really good living in hotel…having yourself and children confined to one room without all the facilities, it's a challenge." Similarly Participant 43 revealed:

> "It is congested living in one room…week after week…. There's nowhere for the kids to play either, right? The kids are usually in the parking lots. They're playing in the parking lots or on the sidewalks and stuff."

Participant 19 added, "one of the things that is most difficult for families with children to stay in a hotel is the lack of access to recreational activities and the lack of access to kind of some sort of normalcy."

Participants also identified the lack of kitchen space to prepare and store food and the lack of culturally appropriate food options as aspects of shelter hotels which refugees disliked. Participant 4 disclosed:

> "Food was an issue in the hotels. We heard that the hotels would be contracted to provide the food [and] they're not familiar with integrating cultural-diet-type foods into the menu planning. So initially that was a nightmare."

Participant 28 pointed out:

> "There are no kitchens, right? So just a hotel room. I think…people who work with claimants [were concerned that] there was very little support from anyone who actually knew what refugee claimants need."

In addition, Participant 7 mentioned that refugees in hotels "don't have a place to warm up their food; even if we give them produce, they're not able to cook."

Finally, participants noted that several of the challenges associated with appropriate facilities and services in hotels are exacerbated by the long wait times refugees face in securing affordable and stable housing and thus transitioning out of the shelter hotels. Participant 25 observed:

> "They're confined to one room, and they lack a lot of facilities that they require on a daily basis. Because of the housing issues, they've been stuck in hotels six months to one year because they've not been able to find housing."

These delays in finding housing can keep people from connecting to community and building a life in Canada. Participant 30 noted that refugees "want to get connected to the community and all that might be delayed because they're staying at a hotel." Likewise, Participant 19 added that, for many refugees, a hotel "doesn't feel like a home."

4.5.2. Practitioners report a lack of coordination among levels of government, leaving municipalities on the hook.

Participants reported a lack of both funding and coordination between the federal government and provinces and municipalities. A number of respondents pointed to a lack of coordination around services to assist refugee claimants with housing and settlement.

Overall, comments referred to the complex nature of programs that involve federal, provincial, and municipal funding streams mixed with programs that are independently funded. Reflecting on this level of complexity, Participant 10 remarked:

> "It's hard to understand exactly what the federal government is doing across the country. And it's different in Quebec than it is in Ontario."

An additional component to consider is what Participant 8 termed as a "jurisdictional dispute over who's responsible for refugee claimants". While many programs that support refugee claimants may be funded by multiple sources and levels of government, refugee claimants rely on local settlement and emergency shelter services, often funded by municipalities. Participant 4 expressed: "The City [of Toronto] is struggling with the fact that they're paying for all of this, and the city's broke." Many participants mentioned that immigration is primarily a federal issue. It is the federal government that is responsible for funding services and providing supports for new arrivals. As many municipalities are already dealing with pressures of housing affordability and chronic homelessness, the financial burden of housing international migrants is an additional challenge.

In addition, several respondents recommended support for refugee claimants to move to different regions across the country to alleviate some of the pressures facing large cities. Participant 10 mentioned: "People should be supported to move to communities across the country where housing is more affordable."

While coordination between levels of government could be improved, some participants reported that service provider organizations are working together to support refugee claimants. Participant 28 explained: "We have a very well-connected group of community service providers and non-profits that work together to provide a lot of these wrap-around supports."

4.5.3. Hotels are an expensive form of temporary accommodation.

A number of participants reported the high cost of using hotels and motels as temporary accommodations for both government-assisted refugees and refugee claimants. While the cost of hotel rooms and hotel vacancies shifted considerably during the Covid-19 pandemic, prices and demand for lodging has mostly returned to pre-pandemic levels. Participant 4 explained: "The hotels were desperate for money, and here's an opportunity for the hotels to partner with the city and trust me, they charged a lot of money." Similarly, Participant 17 disclosed: "During Covid, hotels were desperate, and we got great deals…now we're paying twice as much." In addition, costs for hotels are not limited to nightly room rates. Participant 10 revealed: "You pay a daily fee, from like $40 to $50 per person, and then the support services around that…it's very expensive."

In addition, service providers reported that working with hotels or motels to provide temporary accommodations can at times be difficult. For example, some places may only offer a portion of their rooms to shelter refugees and refugee claimants. Participant 30 explained that after reaching out to many hotels, "none of them were willing to commit to 21 rooms at [a fixed] price".

Not all settlement organizations exclusively use hotels and motels as temporary accommodations for their clients. Some organizations lease houses and even rooms in houses because it is less expensive and offers a more conducive living environment for refugee populations, especially families. Participant 28 explained: "The cost of a hotel room is over $400.00 a night...so we just do what we can do with rentals that we can get on the market." Participant 24's organization has created relationships with landlords who have previously listed their units on short-term rental platforms like Airbnb. In their area, "[renting Airbnbs to house refugee claimants is a] little bit cheaper" (Participant 24). For their clients, having access to a full kitchen in an Airbnb is also a significant benefit when compared to daily life in a hotel or motel room.

4.5.4. Community response to temporary accommodations varies by demographic group.

While pressure on the refugee settlement system has blurred the lines between refugee settlement services and emergency shelters, participants reported different community reactions over the use of hotels or motels as temporary accommodations, depending on the population served. According to Participant 17:

> "NIMBYism is alive and well wherever it can be. As soon as neighborhoods find out about it, sure they complain. Especially with the refugee claimants, once neighborhoods find out about them...Our RAP hotels are not broadcast."

Respondents reported overall it is easier to find temporary accommodations for refugee claimants than people experiencing homelessness, because there is less community opposition. Participant 10 expressed: "It's a lot easier to say you're going to be sheltering refugee claimants than it is to say single men who are homeless. People have a very different response." Similarly Participant 17 revealed that community opposition was more severe when hotels and motels were used to shelter unhoused community members.

Several respondents specifically noted that Ukrainian refugees were easier to shelter than other government-assisted refugee and refugee claimant nationalities, due perhaps to a combination of public support for Ukraine in the face of invasion by Russia and the fact that Ukrainian refugees—unlike most others entering Canada as refugees or refugee claimants—are generally white. For example, Participant 9 said: "We found that the community was very interested [in providing] Ukrainians with temporary housing, sharing rooms." Likewise, Participant 4 noted: "...The other sort of issue that has arisen out of this is how the federal government has supported white refugees coming out of the Ukraine..."

4.5.5. Some organizations have shifted their advocacy to request funding for homelessness diversion programs rather than housing for refugee populations.

Some service providers acknowledge difficulties in securing funding to assist refugee claimants with temporary accommodations and settlement services. One way service providers have advocated for funding is by reframing assistance for refugee claimants as "homelessness diversion programs". Diversion programs accomplish the same goal of keeping refugee claimants out of the municipal shelter system, but are framed as a way to relieve pressure on city services rather than to provide housing stability to claimants. After years of seeking funding for refugee housing directly, one provider's strategy is:

> "Don't talk about newcomers, don't talk about refugees...That's how we've seen success, partnering with the city on homelessness prevention...not newcomer settlement funding...We're trying to essentially partner with the city to reduce the number of claimants in the shelter system." (Participant 28)

4.5.5.1. The Covid pandemic limited shelter space and complicated service provision, but post-Covid hotels are less available and more expensive.

The Covid pandemic dramatically decreased the demand for tourist accommodation. The result, according to participants, was that service agencies were able to secure hotel beds for refugees at low prices. As Participant 17 described, "during Covid hotels were desperate and so we got great deals because we're the only people in the hotels".

However, the pandemic also introduced challenges with respect to shelter space and service provision. Public health restrictions made the provisioning of shelter beds more complicated both in traditional emergency shelters and in shelter hotels. Participant 8 recalled: "I think it became more difficult for claimants to access emergency shelter as a result of Covid." And Participant 4 noted that, "[now] they're letting us put bunk beds back in, whereas during Covid there were no bunk beds and the beds all had to be spaced 2 meters apart."

Participants described a range of service provision challenges that the pandemic imposed, from exacerbated backlogs at the IRB, to the need to move many of their services online, to the difficulty viewing apartments for resident placements. Participant 43 described the way their organization changed its service provision during Covid:

> "As an organization, we were not allowed to have closed workshops. They had to be only outdoors during Covid, and then it got too cold. So that did definitely hinder [our operations].... We did a lot of group sessions through Zoom and stuff like that, and used big spaces when possible."

Likewise, Participant 9 said:

> "We had to go under public health guidelines for the hotels. We did have people in hotels at the time who contracted Covid, so we had to do isolation procedures in the hotels. And then finding housing was difficult because nobody wanted to interact with anybody. So it was more about looking at things, or just looking at a place from outside and not going inside."

Participant 17 said that the experience of doing service delivery during the pandemic has had durable impacts on the way that their organization operates:

> "Covid" radically changed how we interacted with our clients.... In some ways it moved us from being hospitality based—which we still are—to being more clinically based.... All of our services and interviewing our clients...for settlement, for job placement, everything became more clinical.

As the pandemic has receded, one consequence has been a return to non-local travel and hence demand for hotel accommodations. As a result, service agencies and governments are now facing higher costs and less availability when they attempt to negotiate contracts for shelter hotels. Participant 17 described the situation as follows: "We had to go out to other places and fight to find more rooms and more spaces, and [compared to Covid], now we're paying twice as much [for the same rooms]."

4.6. Participant recommendations

Participants were asked for recommendations regarding how the government and support organization could better serve people transitioning in and out of shelter hotels. Most respondents identified the need for more affordable and supportive housing options to facilitate easier placement of families upon leaving hotels. The importance of housing subsidies was highlighted for helping people transition to permanent housing. In addition, participants made recommendations regarding continued and increased funding for housing benefits and subsidies, the creation of a reception centre to welcome refugee claimants in the Greater Toronto Area (GTA), and alternatives to the hotel model for temporary accommodations.

4.6.1. To facilitate easier transitions out of shelter hotels, build more affordable and supportive housing, and increase housing benefits and subsidies.

Most respondents emphasized that affordable housing was essential for transitioning government-assisted refugees and refugee claimants into permanent housing. Participant 25 stated:

> "It would be easier to transition if there are more affordable housing [options], in particular not-for-profit [options]...and some dedicated affordable housing for newcomers in our community."

Similarly, Participant 43 added that transitions out of shelter hotels would be more successful "if we could somehow transition them to be able to live in housing where they're able to actually work and afford it, rather than going to pay rent and not eat".

A number of participants identified the need for the government to invest in and build affordable housing. Participant 4 recommended the government create "strategies for affordable housing and to start building affordable housing again". Participant 6 pointed out the "need for huge investment in affordable housing that fits the different demographics of our society or community". Furthermore, Participant 17 noted:

> "Supportive housing, affordable housing - it just doesn't exist. And it's something we need to get back in the market of building and creating."

Participant 19 added that affordable housing doesn't just help government-assisted refugees and refugee claimants. They said:

> "[Even] if you don't care about the social side of things, it's a no brainer that affordable housing is the key to solving our homelessness issue."

Many participants explained that while affordability is necessary, affordability alone does not ensure successful transitions. Additional services and supports are needed. When asked for recommendations, Participant 18 revealed: "I would have housing to put them into and services to support them and help them." Likewise, Participant 19 reported on the need for "the funding of affordable housing, fully funded with wrap-around supports".

Supports can be in the form of the creation of more transitional and supportive housing options, but it can also mean having access to essential services close to one's home. Participant 17 explained:

> "It's a community itself and making sure that there's affordable daycare, there's affordable after-school and before-school [programs]. That the schools are actually accessible, that public transport is accessible, places of worship, the shopping...It's wrap-around full supports. That means also having peers."

Relatedly, a number of participants recommended continued and increased funding for housing benefits and subsidies as a way to transition people into permanent housing. This includes subsidies such as the Canada Ontario Housing Benefit (COHB) and rent top up programs. Participant 29 explained:

> "Right now, the provincial government has this housing benefit to give people a break [where the] government is paying 70% towards the housing... But this is a good thing...[for people who don't have a] job yet and then have difficulty to move into a place."

Participant 43 also noted that subsidies can be especially helpful for refugees and refugee claimants who are still trying to secure employment.

> "If they're hard working and if they're looking for jobs...subsidize the housing so they don't have to go through the 10-year waiting list.... [For example] if you're working, you get this house. You get this apartment, and you pay half of it. We pay half of it or something like that. That would be ideal."

Finally, housing benefits and subsidies have been effective in helping people transition into permanent housing and even stay in their communities. Participant 10 stated, "with the right kind of supports, these housing benefits that we're providing are very effective". Participant 4 added: "The rent top up program was the right direction because that's the only way people are going to be able to live in the GTA area because of the high cost."

4.6.2. To prevent stalled transitions, increase (flexible) funding and coordination between levels of government.

A number of participants recommended more funding for settlement services such as Participant 8 who mentioned the need for "funding for settlement support". Participant 27 also suggested the

need for increased funding and for this funding to be "not as stringent and reviewed often to be fluid". This flexibility can allow service providers to offer services and infrastructure that is "customized to the to the needs of the individuals in coming through [settlement programs] that can [be] scaled up or scaled down in ways to literally address concerns, fears, traumas, and life experiences" (Participant 17).

Participant 43 recommended expanding government support for refugees beyond a year. They explained:

> "I know with the Syrians, I don't know if you remember, they [provided support for] one year...Everybody was supported for 12 months and at month 13 everybody was let go, 'like go take care of yourself'. And that was when everything plummeted... they've got either no food, or no rent, or they're not able to pay for anything. So you need to build this infrastructure for them to be able to continue the way that they're living."

Increased funding could also support settlement staff in doing outreach in the emergency shelter system to identify refugees and refugee claimants in need of support. Participant 18 revealed: "It would be a much more cohesive service system [if] settlement agencies and agencies that work with the homeless and marginalized, actually work together." Moreover, Participant 28 disclosed:

> "I feel like there should be lots of work within the shelter system in terms of how they are helping the clients who are currently in the shelter and how they can move [to permanent housing]."

Finally, Participant 28 mentioned the need for increased coordination between different levels of government and to develop a long-term strategy:

> "I think hotels, and all the stuff we've seen last year...we haven't been able to do long-term thinking or strategy for all the needs that we have politically. We're not set up for that right now...But that will take the municipalities, province, and the feds actually sitting down together and deciding that this is something we have to sort out and right until now. I haven't seen that in place.

4.6.3. To improve transitions into refugee shelters, create reception centres at major Ports of Entry.

Another popular recommendation included the creation of a reception or welcome centre at major Ports of Entry. Currently, there is no such centre at Pearson International Airport in the GTA. Participant 24 explained:

> "They don't have one spot where [service organizations] can receive [refugee claimants]...and given all the tools, all the information, where they can go. We don't have any reception centre."

Participant 10 also disclosed:

> "The recommendation around a reception centre is something that a lot of people are talking about in the settlement communities and in all of the regions that I talked to. A formal place where people can go when they first arrive to get linked to the services they need and to take the burden off of municipal shelter systems that weren't built for this."

4.6.4. To improve refugee housing outcomes, explore alternatives to hotels and motels.

A number of respondents recommended alternatives to using hotels and motels as temporary accommodations as a way to reduce operation costs and offer better support. Participant 10 suggested the federal government purchase or construct buildings to accommodate the influx of refugees and refugee claimants:

> "So we've been saying, we are here, we're here to work with you. Let's look at some longer-term sustainable programs too that we can operate that are much cheaper. We could purchase some buildings. We could build some buildings. They'd run at about half the cost of what we're paying to have people just in hotels. We think we could provide a better service that way to people."

Similarly, Participant 24 recommended: "The CMHC can buy some of this property and convert it into emergency shelter." Participant 4 noted how their settlement organization was able to build their own building to temporarily shelter refugees and refugee claimants. They explained: "[We were able to] build our building in the late 90s, early 2000s…[through] the Supporting Community Partnership initiative."

Participant 6 also had the idea of working with hotels and motels and converting them into housing:

> "Some hotel companies [can] partner with the government or the public sector to transform their hotels [into] proper housing stock that could work. It could be a joint venture between private and public."

Participant 28 works for an organization that rents rooms for refugee claimants in the private market. They explained:

> "I always stayed pretty positive because I think once you can show results like our program right now, it costs $800 to $1000 per month for a bed in our program. It's cheaper than anything out there and there's no reason we can't have enough of those type of beds in every city to be able to divert all the refugee claimants from homelessness. Once that happens, then you reduce the strain on the current shelters and even reduce the need for these hotels."

5. Homeless encampments on the Island of Montreal

This case examines housing transitions in and out of homeless encampments in Montreal. We begin by providing context on the recent growth in encampments across the country. We then describe the demographics of encampment residents in Montreal, discussing groups which participants believe to be overrepresented. We proceed to analyze transitions into encampments, which mostly were described by participants as transitions from one form of homelessness to another. Some residents had recently become homeless after an eviction, and for many residents, encampments were an alternative to the emergency shelter system. We discuss what is known about transitions out of encampments, although participants generally believe that residents who leave are simply moving into another encampment or situation of homelessness. Participants were highly skeptical of encampment dismantlements. We then discuss the question of whether encampments should be formalized and conclude by summarizing participant recommendations for improving transitions out of encampments and into stable housing. Since all but one interview was conducted in French, most quotations are translated from French.

5.1. Context: the growth in encampments in Canada and Montreal

Over the last several years, there has been a visible rise in homeless encampments in parks and public spaces across Canada—a situation the Office of the Federal Housing Advocate has described as a human rights crisis (Office of the Federal Housing Advocate, 2022). For many unhoused people, sheltering in place during the Covid-19 pandemic was not an option, as shelter spaces decreased and indoor congregate settings were increasingly unsafe (Flynn et al., 2022). As a result, unhoused individuals across the country turned to living outside in tents and informal shelters to meet their needs for shelter and safety. The subsequent governmental response to encampments has been largely punitive, with residents denied essential services such as water and sanitation, and subjected to forced removals, displacement, and destruction of property.

In Montreal, there was an overall agreement among our respondents that encampments—especially the organized ones with two or more tents—have become more common in the past five years. Some participants directly linked the rise of encampments to the pandemic; for example, Participant 14 said that encampments have become more present and visible since Covid-19. They singled out the high-profile Notre-Dame encampment, whose roughly sixty residents were evicted in December 2020, continuing: "for example the Notre-Dame encampment, to me, opened our eyes to the reality of encampments". Many participants agreed that the decline in shelter capacity, the increased fear of sleeping in shelters, job losses and increasing cost of living, and other hardships attributable to the pandemic have contributed to the rise of encampments in the city.

Other participants cautioned against putting the blame for encampments on the pandemic, mentioning that the homelessness and housing crises in Montreal had begun intensifying in 2018 and 2019, as expressed through the rise in homeless counts, the decrease in vacancy rates and the increases in rents. Participant 1 said:

> "While it's evident that things have become more visible with the pandemic, I think that we are currently in a housing crisis. It's not news to any of us, so seeing an increase [in the number of people living in encampments] is normal."

In terms of size, participants generally argued that, while they believe there are now more people living in encampments compared to the recent past, encampments now tend to be of smaller size and less visible, especially following several large, high-profile dismantlements that occurred in the city. Some organizations mentioned that there was more tolerance for encampments at the beginning of the pandemic, but that the tolerance was short-lived. Participant 16 stated: “Before, homelessness was more hidden, less visible. But the more we see homelessness, the less we have empathy for it.” Likewise, Participant 23 shared: “After the Ville-Marie Expressway dismantlement, there were smaller encampments here and there in alleyways, in the surrounding parks or in other boroughs, but it was more hidden.”

5.2. Demographics: Patterns among encampment residents

Many organizations mentioned that they have noticed that the ‘face of homelessness’ is changing, meaning that the type of individuals who are homeless is becoming more diverse. A common explanation for this fact is the housing crisis: people who recently left their housing because they were evicted or suffered a serious change in life circumstances such as a breakup or loss of employment ended up in encampments because they failed to find new permanent housing which they could afford. The result is that there is no “one roadmap to homelessness” (Participant 2) and that “people who are living in encampments come from all paths of life and are not a homogenous group” (Participant 12). Likewise, Participant 11 said that they are noticing a “multiplication of the life paths” with the encampment population they work with.

5.2.1. Overrepresented demographics in encampments

Notwithstanding this noted increase in the diversity of the encampment population, there was widespread agreement among participants that certain populations are overrepresented in encampments. Some of the most cited demographics were men, “couples, heavy [drug] users, people with mental health challenges” (Participant 20), and people with pets. (The latter is consistent with previous research about systemic barriers to housing access [Sistering, 2021]).

People living in encampments tend to be predominantly men, as organizations highlight that the life in encampments as a woman (not in a couple) can come with security challenges, and that the single women living in encampments usually “organize to have people they trust around them; if not they won’t sleep at night” (Participant 3). At the same time, couples are amongst the most mentioned demographics for people living in encampments, especially “heterosexual couples” (Participant 12) because “emergency housing tends not to accept couples” (Participant 2). Encampments then become an option for couples to stay together. Encampments are also viewed as working better for people with a lot of belongings. Participant 15 shared: “For example, if you're a hoarder, you can’t bring all your stuff in with you [into a homeless shelter]. You know that when you try to, there are going to be limitations at the door, so you’re just not going to try.”

People with pets were also mentioned as being overrepresented in encampments. Most shelters do not accept pets, which is an issue according to Participant 16. Likewise, Participant 1 shared:

> “People who live in the streets are experiencing a social disaffiliation, so the relationship you develop with your pet becomes primordial. I have had people being presented with opportunities

> of long-term housing or even their own rental unit that chose to stay on the street because the dog could not tag along. And the dog is all they have in life."

Participants also nearly unanimously mentioned that people with mental health challenges are overrepresented in encampments. Participant 26 shared that: "we know that people with care challenges, with mental health or behavioural challenges will [resort to encampments], because they are incapable of living with others or living with extremely strict frameworks", like the ones that are found in shelters. Participant 3 highlights that a lot of individuals lose their psychiatric support when they become homeless, further contributing to their social disconnection. Participant 15 recalled:

> "I find among the homeless population, The more common denominator, the common narrative is often early childhood trauma that ends up in some kind of self medication through addiction."

People who inhale or inject drugs (PWIID) were also one of the most common demographics mentioned when participants were prompted. Participant 13 shared: "There are some people, because of their mental health, their addiction, not necessarily but things will happen that will increase their chances of ending up in the streets."

Indigenous peoples—particularly Inuit peoples—were also mentioned as overrepresented in the homeless population in general but also in encampments. The two participants who mentioned Indigenous peoples worked in central areas of the city. Participant 15, working in an organization downtown, mentioned that a lot of Inuit people come to Montreal to visit health care specialists, but experience hardships and end up "stuck" here, and therefore resort to living in the streets or in encampments. They shared:

> "The problem is, in this process, frequently things go wrong, people end up staying in Montreal for extended periods of time, often without a place to be, and they end up on the street. And so one of the most common challenges that we deal with is how to effectively, reconnect, Inuit with their home community. And so one of the most frequent interventions that we do is, reconnecting Inuit with family in the North and doing everything involved with relocating them back home."

Some organizations mentioned that immigrants and refugees were a new demographic found in encampments and homelessness more generally. This was described primarily in central areas of Montreal, in the Ville-Marie borough. To this effect, Participant 13 said: "The newest population I am seeing on the streets are immigrants and refugees. Twenty years ago, it did not really exist." Participant 15 shared:

> "It increases racism among the homeless population and causes a lot of unnecessary tension. Because the homeless population already has a sense that the government isn't looking out for them. And then you bring in a group of people who, on the surface, look better and this new group is getting some of the stuff that is already so limited."

5.2.2. Fear, refusal or ineligibility to enter shelters

Many participants noted that encampments residents frequently were reluctant or outright unable to enter the shelter system. One part of this is that shelters frequently impose rules related to entering and exiting the shelter, using drugs, and bringing in personal belongings. A related theme is that encampments permit more independence for people. Compared to shelters, there are no

schedules to follow in encampments and the living arrangement is more independent. Participant 11 shared:

> "Younger people living in encampments told me it was a question of managing themselves, being in your bubble. In emergency housing everyone has the same schedule, the same routine. Encampments become a way to reclaim a space for yourself."

Participant 15 also stressed that a lot of people resort to encampments because they do not 'fit' in shelters:

> "A lot of the people under the [Ville-Marie] bridge would be people who would not easily fit into shelters. [For example], a number of them had pets. A number were couples, and the local shelters being what they are not suitable for couples. So, typically in the encampments in this area that you're seeing, there are people who don't easily fit in the system as it is."

Participants said that some encampment residents are outright terrified by shelters. Participant 20 said that some older people "just have had enough of shelters". Participant 26 shared:

> "[Shelters] are hard places to be. There is violence, you get your stuff stolen, you see traumatizing things. There is a form of protection in your tent. It's your universe."

Participant 20 also shared the parallel between shelters and prisons for homeless people: "Some people are traumatized by shelters; to them it's really similar to the prison environment." For others, there is a general stigma associated with shelters. Participant 13 recounted: "For some, going to shelters, it's almost unacceptable. They are working people, independent people, they associate some stigma with living in shelters." Another added:

> "A lot of marginalized people simply do not want to go to shelters. There are some of them, you can tell them 'hey, come we'll bring you to the shelter' and they will look at you and tell you, forget it, I don't see myself there. I'll find another way to shower, it's not a life, I don't want to live there. For some—prison or shelter, [it's the] same battle." (Participant 3)

Finally, the use of drugs was one of the most mentioned limiting factors for people not wanting to stay in shelters, because it is simply impossible for most PWIID to stay sober for extended periods of time.

5.3. Transitions into encampments: Movements within homelessness, and alternatives to the shelter system

Participants expressed a general agreement that it is extremely difficult for them to know where encampment residents come from, and where they go once they leave an encampment site. However, participants consistently identified several patterns regarding transitions into encampments: most notably, that many encampment residents were already homeless prior to their arrival, and that many residents see encampments as a preferable alternative to the emergency shelter system.

5.3.1. The most common 'transition' is from homelessness to homelessness.

Almost all participants considered encampments to be a form of homelessness. In this sense, most transitions into encampments are actually transitions from homelessness into another form of homelessness. When asked, the most common answer participants gave for where encampment residents were coming from was "another encampment" or "from a situation of homelessness, but somewhere else". Participant 12 said that the residents of one encampment arrived when their previous encampment was dismantled. People in that case were "stuck" in a state of homelessness. Participant 1 said that most people just migrate from one encampment to another. There were some mentions of moving from shelters to encampments. Participant 11 said: "I think that some come from shelter or other emergency housing services that did not address their needs." Participant 15 recounted:

> "We would see, you know, people who were kicked out of [name of shelter], you know? Or they were kicked out of another local shelter, so they came here [in the encampments]. That's a frequent story."

Some participants argued that encampments can be both viewed as homelessness and emergency shelters, because some individuals will decide to sleep in a tent rather than in a shelter for various reasons.[3] Participant 14 said that "for some people living in encampments, encampments are a type of emergency housing". They highlight that, whether you are sleeping on the streets or in an emergency shelter, you are homeless in both cases.

The idea of community was another reason mentioned for why some encampment residents prefer encampments to other types of homelessness, such as staying in an emergency shelter. You get to 'choose' the people you live with, to a certain extent, as Participant 21 described: "They have their own space, they have relationships, and this provides safety". You get to build a community with others, with some encampments setting rules for themselves (such as using drugs outside tents for better surveillance of each other in case something goes wrong, and no loud noises or fights to reduce the risk of dismantlement). Participant 2 attested:

> "The survival mode of being homeless is really hard. It's taxing. We talk about basic needs, well relationships are basic needs. We need community. There is a saying 'it takes a village to raise a child', well it's almost the same thing in encampments."

5.3.2. Eviction is a growing cause of transitions out of private rental housing into encampments.

Another source of people transitioning into encampments is the private rental market—specifically, people who have recently been evicted. Participant 23 noticed that there were a lot of "first timers" in the encampments on their territory. Participants 5 and 11 mentioned that they saw more people who were ending up homeless because they just could not pay their rent anymore. Participant 1

[3] The distinction between homelessness and emergency shelters is not one that is recognized in the Government of Canada's definition of homelessness, which identifies both living on the street and living in emergency shelters as "absolute homelessness", the most extreme form of homelessness recognized on the definitional spectrum (Echenberg and Munn-Rivard, 2020: 2). However, we use it here because the housing continuum model makes the distinction between homelessness and emergency shelters as two housing types.

shared seeing more situations where couples separated and could not pay rent on their own, and resorted to living in a tent temporarily. Participant 15 said: "We would see people who were coming through renovictions." Participant 16 related:

> "The biggest contrast with before, it's that now, people living in encampments can be anyone. Before, it was mostly people living in chronic homelessness. They have been in the streets for a long time. Cyclical homelessness. But now, I would say [people living in encampments] can be anyone who lost their housing... Now it's as much a family that will sleep in a tent, or a couple that have jobs but that does not permit them to pay their rent. It's so sad. With all the renovictions happening, it's also contributing to this dynamic."

Participant 26 said they "see a lot of people who lost their rental unit", and so did Participants 14 and 23. Participant 5 echoed this idea, and added:

> "Some people develop addictions following a work accident, they can't go back to work, and their addiction issue causes them to struggle with paying rent, and then they get evicted. Some people also, because they are marginalized—and we are not all equals when the time comes to find housing—struggle with finding a rental unit with the help of a financial aid of last resort, but it's not easy. And oftentimes they get a unit that is a little gross, with bed bugs or cockroaches. At some point they are tired and desperate and they'd rather live in the streets than get bitten by bed bugs."

5.3.3. Some people transition into encampments after being forced to leave public housing.

While most respondents who discussed people arriving at encampments from stable housing situations described evictions from private rental housing, several respondents mentioned that some encampment residents had arrived at the encampment following a forced departure from a public institution, either social housing or the foster care system. For example, Participant 26 related seeing more people in encampments because they were evicted from public housing by the *Office municipal d'habitation de Montréal* (OMHM), because of various reasons such as non-payment or insalubrity. They said:

> "The OMHM is a big producer of 'campers'. They lost their subsidized housing, they can't afford to go in the private rental market and don't have access to any other type of social housing. So the OMHM produces lifelong homelessness."

The same participant described public housing as the "last net" for marginalized populations. When someone is evicted from public housing, there is little chance that they will be able to afford renting in the private market, and they are furthermore prohibited from reapplying to public housing for several years. Many people in this situation become homeless.

Two organizations mentioned that people 'aging out' of foster homes also end up in encampments. Participant 15 shared:

> "There's one guy who was living under the [Ville-Marie] bridge. Grew up in foster home after foster home. When he aged out of the system, he just went right from that to homelessness at age 18. In his late 30s, he's never lived in his own apartment."

5.3.4. Some geographic transitions occur between and within cities.

One theme that emerged among participants' discussion of transitions into homeless encampments was a migratory component to these flows. Participant 26 described a migration among encampment residents from one Montreal region to another. Participants 5 and 14, both working in areas on the outskirts of the Island of Montreal, mentioned that encampment residents sometimes move from an encampment downtown to an encampment at the outskirts "to get some rest" (Participant 5). Participant 15, working in central areas of the city, discussed a more macro-geographical migration among some of the encampment residents they work with:

> "A lot of immigrants who were maybe promised certain things when they came here—things didn't go well.... [And] people who were living in another part of Canada thought they'd try and make it in Montreal, so now they're here [in the encampment]."

5.4. Transitions out of encampments: Few simple pathways

Most participants were unable to say the average length of time people resided in encampments. Participant 15 shared:

> "There are some people who were under the [Ville-Marie] bridge for 10 years, moving from one spot to another spot under the bridge. There are others who were there for just a few months, and everything in between."

The most common answer to the question of how long people reside in encampments was "until the encampments get dismantled". Some organizations mentioned that there is a level of seasonality to encampments, with residents living in their tents up until the extreme colds, when they pack up and go live in shelters until the spring. Others also mentioned that some people will live in their tents no matter what. Participant 5, who works in boroughs that are not located centrally, said they have seen a large increase in the number of homeless people they described as "hyper-crystallized"—which corresponds to "chronic homelessness" in the Government of Canada's definitional framework (Echenberg and Munn-Rivard, 2020): homeless for a long period of time with little prospect of transitioning back into stable housing. This participant said that, several years ago, they used to host six such people in their day centre, but that that number has now increased to roughly 25.

Participants likewise struggled to provide a definite answer as to where encampment residents move to following either a willing or unwilling move. But relatively few encampment residents are managing to transition into stable housing; the most common answer from participants was that most transitions out of encampments were into another encampment, usually further away and less visible.

5.4.1. The most common transition out of encampments is into another form of homelessness, usually more hidden.

The most common answer participants provided to the question of where encampment residents transition into was "to another situation of homelessness". Participant 23 mentioned that departing residents usually "transition to another area, still waiting to access a housing unit". Participant 14

said people “just move their tent”, while Participant 13 insisted that they “did not believe [living in encampments] was a temporary situation for most”. Following the Notre-Dame dismantlement, Participant 16 said: “The Notre-Dame people simply ended up in [encampments in] other neighbourhoods.” This statement was echoed by Participant 2, who said: “They just disperse in the city.” Participant 12 noted that these transitions are problematic because people end up being more hidden, so that they would not raise any eyebrows, and this makes it more challenging for service providers to find people to give them the resources they need. Participant 1 shared:

> “More often than not, when there are dismantlements, you won’t convince me that suddenly all these people that never had access to any resource or form of housing suddenly do. They just end up settling somewhere else.”

The result is that participants were in widespread agreement that dismantling encampments does not lead to much rehousing of people, but rather to increased marginalization of people living in encampments. Most encampments ‘end’ involuntarily because of a forced dismantlement, with some people also being evicted ‘involuntarily’ from an encampment by the group because of conflicts or noise (but this happens very sparingly, with most encampments establishing rules designed to allow people to stay as long as possible and optimize cohabitation and peace with the surroundings). People evicted from encampments feel like they need to hide better, or to move farther away, which then leads them to cut ties with the resources that were crucial to them. Participant 15 shared:

> “When they scatter encampments, what happens sadly is that people learn the need to disappear. This becomes entrenched. And so, they think to themselves, okay, What was the problem with my spot before? Well, it was too visible and therefore, what I need to do next time is hide better… Where? I don't know. They won't tell me. Why won't they tell me because they've learned that if I know I'm probably going to come and visit them and maybe a few others are going to come visit them too.”

This leads the encampment residents to not want to be found by fear of getting evicted again. Living successfully in encampments for them means that “they need to hide really, really well” (Participant 15).

A few organizations mentioned that dismantlements should happen only if a stable housing arrangement was found for all existing residents. In the case of the dismantlements in Montreal, organizations agreed that rehousing efforts usually have not led to most residents getting stably housed. As many organizations recalled, rehousing tended to be at best a small minority. They stressed that there needs to be more housing solutions. Participant 11 said:

> “We need to offer better alternatives. We need to invest more in the infrastructure and in smaller efforts supporting people in homelessness and/or precarity situations…[and] small-scale resources such as more flexibility in housing access criteria. More social housing and more small-scale resources.”

To this effect, Participant 13 recounted:

> “I noticed that the City of Montreal attempted multiple times to tear [the large encampments] apart, but what happens is that people just end up resettling somewhere else. It is not a situation that if you

> remove them, they will just not exist or that you will reduce the number of people living in encampments. It just gets rebuilt somewhere else. There is too much need for housing."

5.4.2. A minority accesses transitional housing or rent-subsidized housing.

Some organizations recalled that they knew some people who managed to find a unit in transitional housing or a unit with the help of a rent supplement, but said that "it's not the majority" (Participant 23). Participant 1, whose organization has a housing program, said that a quarter of the people in their program came directly from encampments. When prompted to discuss transitions out of encampments, Participant 15 said that "some [encampment residents] did move into subsidized apartments". Participant 5 said:

> "Yes there were a few people who were placed in rental units, but these are the people that are extremely motivated and respect the rhythm. When people are motivated to do the steps to secure a subsidized room, it's a lot of steps, a lot of paperwork. You have to have your taxes up to date. But yes we have had a lot of people move into subsidized rooms. People that have more capacity to do all the steps."

Participant 1 said:

> "Some people by way of living in an encampment were capable of networking and making friends and leave encampments to go live in a roommate-type living situation. A few of them were capable of doing that."

Some organizations mentioned that some people living in encampments have been rehoused, generally with the help of a rent supplement (the Quebec provincial government's *Programme de supplément de loyer*) and a deal with a private landlord. The success of rehousing varies enormously, depending on people's capacity to live independently and access to addiction, mental health, and physical health support.

While no respondents mentioned death as a pathway out of encampments when prompted, two respondents recalled deaths occurring in encampments. Out of our 17 interviews, there were no mentions of people leaving encampments successfully securing a housing unit in public housing. To this effect, Participant 20 said:

> "[The encampment population] is not going into public housing. I mean at this moment we don't have space for anybody in public housing."

5.4.3. Dismantling encampments comes with harmful consequences to residents.

Numerous transitions out of encampments are involuntary; they occur because an encampment is dismantled. In the past years, there were numerous encampment dismantlements in Montreal. The most often mentioned were the Ville-Marie Highway dismantlement, the Notre-Dame dismantlement, and the Bellerive dismantlement. All organizations agreed that the large dismantlements that occurred in Montreal represented a bad approach to addressing homelessness. When asked about the lessons we could learn from the big dismantlements, Participant 26 outright retorted: "Uh…that we are not using the right intervention approach at all?"

Participant 16 said: “I’ve been saying this for a long time, it’s absolutely useless unless you have viable solutions for what comes next.” Participant 13 replied: “I don’t know if it was a lesson for me; it was just a bad approach.” Participant 12 shared:

> “We have to sit and accept that, okay, encampments exist. And how do we work with them? It takes work. You need to sit with them, create a connection with the person, work the steps with them, find what works. At their rhythm towards a goal of life quality improvement. The lesson is that when we dismantle [encampments] we put people in even bigger situations of precarity. And this is unacceptable.”

Respondents stressed that dismantlements are extremely stressful for encampment residents. Participant 15 said: “It’s not terribly responsible to continually dislocate [residents] from place after place after place. Like, they don't need more drama and unnecessary stress in their lives.” Participant 3 shared: “I found it savage, it was unnecessary.” Participant 1 said:

> “I was particularly shaken up by the [Notre-Dame dismantlement]. The violence with which it was done. I have never seen this since I started working. Seeing that many police agents geared from head to toe show up, take people’s stuff, throw it away, throw it in trucks without giving the information as to where it was going to end up.... Everything was done so violently, hypocritically. Seeing politicians, elected people go to the encampment site, shake hands and tell them ‘don’t worry, we’ll find you a spot somewhere’. Seriously, bulls**t—it’s disgusting. It shouldn’t be done.”

On top of dismantlements being an approach condemned by our participants, some participants additionally noted that the dismantlements they observed tended to be poorly organized and coordinated. Participant 16 said: “We need to work together to find solutions for people living in the streets.” For example, some participants suggested that, if dismantlements were going to occur, residents should at minimum be given more notice so that they can prepare to leave.

5.4.4. Part of the difficulty of tracing transitions comes from the paucity of data, but collecting data could do more harm than good.

When asked about whether their organizations collected data on encampments, most participants quickly replied “No”. Most mentioned collecting some form of data on who uses their services, especially their day centres, but they generally stated they do not know whether their clients are living in encampments or not. Participant 5 said:

> “We collect data on whether the person using our services is a man or a woman, their age bracket. We collect data on the types of interventions they receive, in an optic of prevention.... And we determine whether the people that use our services are currently in a homelessness situation. But we don’t write where they are located. It’s the same for us whether they live in a tent or if they are experiencing residential instability, or if they are squatting on someone’s couch.”

Most believe that collecting data on encampments increases the risks of these encampments being dismantled more than anything else. Participant 2 shared:

> “I can tell you that in most community organizations, we are united in the idea that the city is throwing homeless people out from outside. Whether you live in the streets or you’re in a shelter you have the same rights. You deserve the same attention, the same respect. We treat people not like statistics but like humans, humans that are living different life trajectories from one another.”

Some said they collect data but cautioned that “there is no way you’re ever going to be able to come up with beautiful numbers” (Participant 15) or that “the situation changes ultra rapidly” (Participant 12), making it hard to keep data up to date. Participants from service providers that do collect data on encampments said that their organizations do not share that data with anyone else, both to avoid contributing to the possibility of encampment dismantlements, but also because they view data sharing as a breach of confidence between them and the residents. Participant 12, the representative of an organization that tallies the number of encampments on their territory but does not share them outside the organization, stated:

> “I would say very few organizations collect data.... [Data on encampments] is the type of data that scares us. Once again, where will this data end up? How will it be used?”

Figure 4 diagrammatically summarizes the transitions in and out of encampments described by our participants.

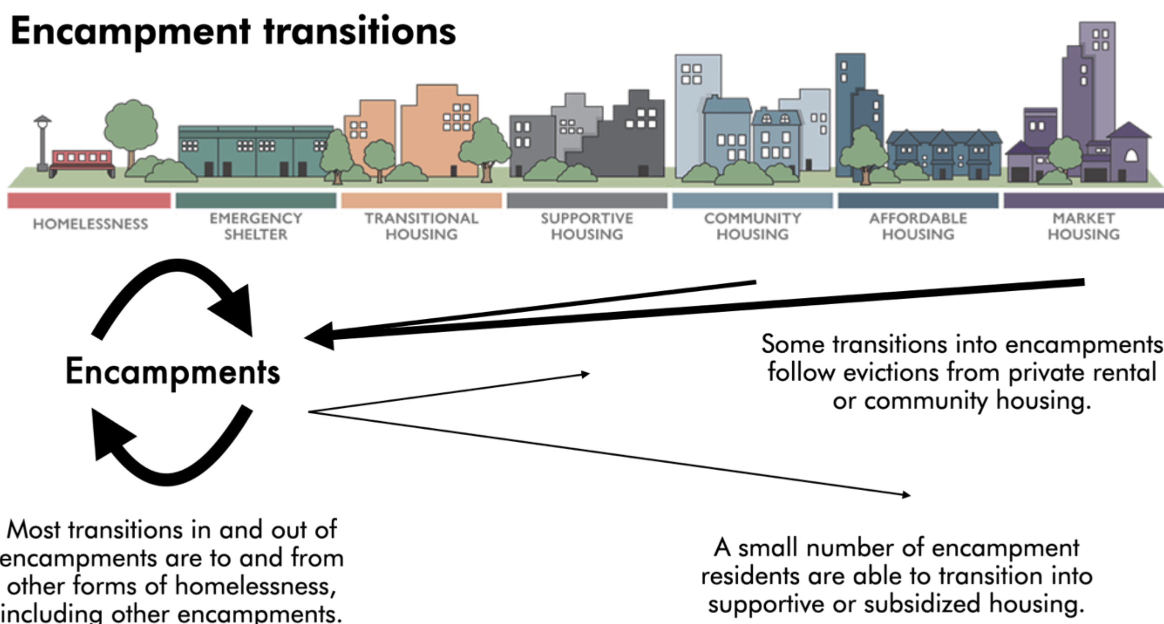


Figure 4. Transitions into and out of homeless encampments in Montreal. (Thicker lines indicate more frequent transition types.)

5.5. Other themes: Skepticism about formalizing encampments

During our interviews with participants, we asked the following question:

> “Do you think that there is or there should be space for encampments as a formally recognized form of housing provision in Canada? If so, what could be improved to make this happen? If not, why not?”

Overall, responses were mixed and generally described the formalization of encampments as a double-edged sword. Participants oscillated between wanting more rights for people in encampments and feeling that formalizing encampments would be an “admission of defeat” in the face of the housing crisis.

5.5.1. Formally recognizing encampments is a ‘double-edged sword’.

Many participants, when asked the question about whether encampments should be formalized, insisted that encampments were not a housing solution. Participant 1 said it was a “double-edged sword”, and added:

> “Is it my ideal scenario seeing tent cities everywhere? Absolutely not. It’s that everyone gets housed.... This brings me to the approach we have used to talk about encampments. They are often spoken about in terms of ‘collective empowerment’. I think it brings us into a values debate. Should we recognize this as empowerment? Should it be a right to be able to settle in public spaces?... But before all of that, I’ve said it before, it comes from a need for shelter. So before asking ourselves if we are socially open to tent cities, we cannot bypass the fact that it is a need for shelter. People need housing. Focusing the questions on organization or empowerment, it’s putting aside the impact it can have on people that are just trying to survive daily.”

Participant 13 said it was a “trick question”. They continued:

> “I refuse to view encampments like our new reality. I refuse to accept that as a society, we tell ourselves this is an acceptable solution. Most people don’t find it acceptable for themselves... But considering we know it’s not going away... Then there needs to be investment, support, new policies and structures to help people living in encampments.”

Participant 11 said that encampments were “an absence of solution”. Participant 23 said: “In a perfect world, no one would camp outside.” Participant 26 said:

> “Encampments are not a dignified solution. The day where everyone has access to housing and there are enough available units, then maybe we could consider encampments a lifestyle choice, but today I would disagree because no, it’s not a choice.”

Participant 21 shared:

> “It’s sad because I am not for encampments. I mean, I believe we deserve better, but at the same time... It’s people that decide to live together, oftentimes for years, doing their own thing, wanting peace and quiet... Our attempt at organizing homeless people, it’s a bit like infantilizing them, eh?”

5.5.2. Formally recognizing encampments is an admission of defeat, and a lowering of housing standards.

Other participants equated formally recognizing encampments as a type of housing as an admission of defeat, meaning that such recognition would signal that, as a society, we do not want to find proper housing and we are accepting that they people will remain in encampments indefinitely. Participant 23 said:

> "People, because of our housing situation, continue diminishing, diminishing, and diminishing their living quality. And you live in a tent because right now there is a societal problem. And formally recognizing encampments is like putting a band-aid on a longstanding problem."

Participant 13 argued that formally recognizing encampments would be an acceptance of lower housing standards. Participant 2 said:

> "It's sad, no one should sleep outside. No one should not have access to showers or toilets. No one should not be able to eat. But unfortunately, currently, there is a housing crisis and gentrification. I mean, even someone working full time with a good salary is struggling to remain housed. Right now there is no room in [affordable and social housing]. Some rent supplements don't even work because the rent is too high… It leaves us in a place where we have to tolerate encampments for the simple reason that we don't have room for them. They deserve dignity in the street without being harassed by the authorities."

Some others were fearful of formally recognizing encampments leading to oppressive management processes. Some people outright said no, for example Participant 3:

> "No, it's not housing, it's survival. Someone who likes camping can return home after the weekend. Encampments are not the same. If someone came up to me and told me 'here is your funding for people living in tents', I would flip. Jesus Christ, come on! Our goal is to get them out of there. No, no, no. It's survival."

5.5.3. There could be experiments with sites for encampments, with support from organizations.

On the 'yes' side, participants argued that formally recognizing encampments could mean that individuals living in them would have more rights and less fear of constantly being dismantled. These participants were cognizant of the fact that transitions out of homelessness are not happening—at least not fast enough—and therefore that encampment residents need more security. Formalizing encampments could give residents a sense of stability that would enable them to have more time, resources, and availability to dedicate to a transition out of homelessness. It could also give them the liberty to organize amongst themselves, which some organizations mentioned could be done by dedicated places in the city where encampments would be allowed and some infrastructure (sanitation and fire safety) provided without constant policing and supervision. This could allow encampment residents to be free to organize how they want, as Participant 5 described:

> "It could be cool to think about a space dedicated to people who decide to live the 'camping' mode of life…. It could be a space that is partnering with an organization to make sure that there is prevention and waste management of needles and other equipment. And making sure these people get the support they need but also respect the person's choices and individual liberties."

5.6. Participant recommendations

Participants were asked what recommendations they would give to better serve people living in encampments and making their transitions out of the encampments. The most common answer was more funding, specifically more funding for transitional and social housing with a focus on a diversity of offerings. Outside of more funds dedicated to transitional and social housing,

participants recommended more support for mental health and addiction services. In terms of recommendations that could help serve people living in encampments, additional services such as water and fire safety were often mentioned.

5.6.1. To support successful transitions out of encampments, more funding is needed for transitional and social housing.

Participants mentioned several successful transition pathways out of encampments that they had witnessed. Some participants mentioned the Quebec provincial government's *Programme de supplément de loyer* as a successful program for helping encampment residents secure housing, while others highlighted transitional housing with various levels of supervision as better suited for successful transitions out of homelessness. The common thread among organizations was the importance of receiving more funding, and specifically more funding for various types of transitional and social housing. Given the multiplicity of pathways into and out of homelessness, organizations highlighted the need for housing offerings to be flexible. Participant 20 said that there needs to be "different solutions, and different types of solutions". Expressing the same sentiment, Participant 33 said:

> "What we see is, depending on people's profiles, not everyone is capable of being in [private rental housing] with dignity and happiness. There is a lack of diversity [in housing offerings]. We need to diversify our formulas."

From another perspective, Participant 31 shared their own perspective:

> "In general some [encampment residents] don't want anything to do with supervised housing. There are people that we manage to house in transitional housing, but in general I would opt for a housing first perspective. In an ideal world, we would also have a building dedicated to a clientele with complex needs, too."

Participant 14 stressed that people experiencing homelessness have said for many years that they want housing, whether it be "supervised housing, rooming houses". There was also mention from organizations of the need to innovate housing practices for helping people transition out of homelessness. Some mentioned the possibility of looking to other geographies to see which models have been successful, especially in municipalities where encampments have been present for more time than Montreal.

5.6.2. To support successful transitions out of encampments, more support is needed for mental health and addiction services.

Almost all participants mentioned the intertwining of homelessness with mental health challenges and/or addiction, and consequently many participants identified a need for more resources dedicated to health, mental health, and addiction services. Participant 15 said that there is a "real spectrum of services that is necessary in homelessness". Participant 3 argued that "we need to take mental health, the housing crisis, and the overdose crisis seriously". Most participants suggested that a successful transition out of homelessness generally would require mental health follow-up and support with addiction. Participant 23 mentioned:

> "In the Western part of the country, they talk a lot about the Housing First concept, which is a great idea, but you cannot take a person in a situation of homelessness and put them in a housing unit without the support that they need. We need to make sure that the health care system and the social care system is able to keep up."

Participant 5 included mental health and addiction services in their holistic view of how we could better serve people transitioning out of homelessness:

> "We need to invest more money in community organizations, and also in the institutional sector… We need prevention, sensibilization, we need psycho-social follow ups. [Homeless people] have numerous psycho-social challenges, socio-sanitary challenges. Often, the government thinks about housing people, but for that you need stability. And you get stability by answering people's basic needs."

5.6.3. To ameliorate the reality of stalled transitions out of encampments, additional services could be provided on site.

Given the reality that transitions out of encampments are currently both rare and difficult to achieve, organizations enumerated some resources that could be provided to encampment residents to improve their living conditions. Access to hygiene facilities, fire safety tools, and more resources to exit homelessness were the most common services that participants said should be added to better serve the population in encampments. A particularly important impediment to living in dignity is the lack of public hygiene facilities for people living in the streets. Nearly unanimously, organizations mentioned the need for water, toilets, and showers for people living in encampments. Participant 12 shared:

> "What is needed, I think, is everything that has to do with basic needs. Toilets, showers. You know, now they make plastic showers like the toilets. It's an easy solution. A water fountain. It's settled. If we are looking for something quick to do, this could be done quite easily."

Participant 11 said: "People in encampments are capable of organizing themselves, but I would add way more water access points and public toilets." Fire safety tools and education were also mentioned for making the encampments safer. Participant 1 shared:

> "One of the most common arguments we use for not tolerating encampments, there are two: one is security. We talk about fire safety, but let's provide fire extinguishers…. Let's make sure they know how to use them, let's provide a collective heating element so that it's not in tents, so that it's safely installed. There are some solution pathways in that area, but those are not the choices we make socially at this moment."

However, most organizations agreed that simply regularizing encampments is not a solution. To this effect, Participant 13 commented:

> "The reality is, the fact that we arrived at the point where we need to find solutions for people living in temporary tent accommodations, it's unbelievable that we are speaking in those terms."

For Participant 16, one important need was making sure there are resources provided to encampment residents regarding getting their papers up to date, since without them it is extremely difficult to move out from homelessness. Participant 20 said there is a need for more emergency

housing. Many participants highlighted the need for more housing solutions to exit homelessness. Participant 21 said:

> "It demonstrates the importance of having way more types of transition housing adapted to people's needs and people's timelines. Of having more support for them."

6. Cooperative housing in Metro Vancouver

In this chapter we present the results of a case study examining people who have recently transitioned into or out of cooperative housing in the Vancouver region. Unlike our other two case studies, participants for this case study were not service providers, but rather people with a lived experience of entering co-op housing. We begin by providing context on the Canadian cooperative housing system and on the demographics of our Metro-Vancouver-based participants. We then describe participants' experiences transitioning into cooperative housing, highlighting the three main factors pulling people into co-ops: tenure security, affordability, and sense of community. We proceed to describe the circumstances under which people transition out of co-op housing, noting that most of our participants intend to remain in their co-op permanently, and that cooperative housing should be understood as a final housing destination in many or most cases. We discuss the problematic issue of governance opacity in co-ops, which was identified as a major factor hindering effective transitions into co-ops. And then we conclude by summarizing participant recommendations for improving transitions into cooperative housing.

6.1. Context: The evolving state of cooperative housing in Canada

The history of cooperative housing in Canada can be traced to the Antigonish movement in Nova Scotia where local co-op members built housing for one another (CHF Canada, 2024). Founded in 1968, the Co-operative Housing Federation of Canada (CHF Canada) is a voluntary membership organization with 916 member co-ops that provides education, resources, and training to their members across the country. Cooperative housing grew slowly in Canada over the course of the 20th century via student movements and various small-scale projects primarily led by labour groups. The first major wave of cooperative housing construction began in 1973 when the federal government began providing funding for family co-op projects through the Section 61 Program, which lasted until 1978 (Agency for Co-operative Housing, n.d.). Two subsequent programs, the Index-Linked Mortgage Program and Deep-Need Programs, also provided funding for the construction of co-ops through the 1980s. Because most co-op housing was built in the 1970s and 1980s, many structures are beginning to enter a new phase in which significant maintenance and repairs are necessary. In 2005, the Agency for Co-operative Housing began a service agreement with CMHC to manage the legacy co-op housing programs and support two ongoing programs: (1) Rent Supplement Program in Ontario and PEI and (2) Rental Assistance Program (FCHI-2) across the nation. Though new funding support for co–ops ended in 1992, renewed focus was put on co-op housing in the 2017 National Housing Strategy (Agency for Co-operative Housing, n.d.).

Management of co-op housing is entirely handled by the cooperative board. As an independent organization, a cooperative is responsible for all aspects of building maintenance, internal affairs, accounting and fiscal responsibilities, application and membership procedures, and financial management. Some co-ops may choose to hire outside companies to perform services, such as ground maintenance, while others traditionally rely on member service contributions. The degree to which cooperatives make use of member skills to address routine or even unexpected maintenance issues varies greatly. Regardless, co-ops are intended to be self-managed, collaborative housing experiences based on a self-selected membership pool that understands the responsibilities and expectations of collective maintenance of structures and grounds.

6.2. Demographics: Co-op residents

In our interviews, we asked our co-op resident participants basic demographic questions so we could understand the demographic profile of our research sample. It has been several decades since the last systematic measurement of the demographics of co-op residents in Canada (CMHC, 2003), so it is not possible to compare the profile of our sample with known characteristics of the co-op population specifically. However, we can compare our participants to the Canadian population at large; the results of this exercise are shown in Table 2. As the table indicates, participant demographics match Canadian population demographics reasonably well. The exceptions are that, compared to the population at large, our participants are somewhat older, are somewhat more likely to be living in a one- or two-person household, and are much more likely to be an immigrant.

Demographic information	Number of interviews (% of total)	Prevalence in 2021 Census
Age		
18-29	1 (6.2%)	18.2%
30-49	4 (25.0%)	32.7%
50-64	3 18.8%)	25.5%
65+	7 (43.8%)	23.6%
Household size		
1	6 (37.5%)	12.4%
2	5 (31.2%)	28.8%
3	3 (18.8%)	18.5%
4+	2 (12.5%)	40.3%
Gender		
Woman	7 (43.8%)	50.7%
Man	8 (50.0%)	49.3%
Non-binary	1 (6.2%)	0.1%
Immigrant	10 (62.5%)	23.0%
Race/ethnicity		
Asian/Middle Eastern	2 (2.3%)	20.0%
Black	4 (4.5%)	4.4%
Hispanic	4 (4.5%)	1.7%
Indigenous	7 (8.0%)	1.5%
Other racialized	2 (2.3%)	*(Not included in Census)*
White	69 (78.4%)	72.4%
Requires housing accommodation due to a disability	3 (18.7%)	*(Not included in Census)*

Table 2. Participant demographics for co-op case study.

6.3. Transitions into cooperative housing: Tenure security, affordability, and sense of community

Most participants moved from the private rental market into a cooperative, with a few having been homeowners at one point in their life. The latter group generally left homeownership for financial

reasons. None of the participants grew up in cooperative housing. Participant 40 characterized their housing trajectory as follows:

> "I rented for a bit and then I built my first house when I was 30 years old. Went through owning homes up until I was in my mid 50s, got divorced...so I went from market housing eventually, back to community housing".

Despite living in many different housing circumstances, respondents were uniformly emphatic that getting into their co-op unit felt like they had finally "made it" with regard to housing.

When asked about their transition into cooperative housing, participants spoke of both the process itself and their motivations for wanting to live in a cooperative housing. Participants generally described a lengthy process, and talked about how lucky and fortunate they were in getting into a co-op. The main motivations regarding cooperative living can be summarized as tenure security, affordability, and sense of community.

6.3.1. The process of getting into a cooperative is idiosyncratic, lengthy, and competitive.

Given the limited supply of co-operative housing and widespread affordability challenges in the private housing market, it is unsurprising that there are many more people seeking co-op units than there are units available. Co-op boards are responsible for recruiting applicants, receiving application materials, maintaining waiting lists, and evaluating applicants. As a result, access to co-op housing is directly influenced by the procedures that individual co-ops choose to implement. Participant 40 described the difficulty of deciding who gets in, given that there is a high need yet limited space:

> "When they open up the [application] window, last time they opened it for about a week.... They [had] maybe 1,000 applicants and out of that they interviewed four families. I happened to know one of them that was applying. It was a single mom [with an] 18-year-old and a 13-year-old daughter being renovicted. It's like a horror story out there...she didn't get it but it was really hard on the membership committee to say who wins."

Transitions into co-op housing differ in each co-op. Some operate waitlists where prospective members can apply, and others do not accept applicants outside of short windows. Some applicants stay on waitlists for an extended period, while others consider themselves 'lucky' to get in so quickly. And other applicants are added to multiple waiting lists for co-ops in the Vancouver region. Participant 39, whose application was approved within six months, describes this process:

> "We applied to join this co-op, and that was probably in the fall of 2019. We heard there were years-long waiting lists. And thank goodness our application was accepted. We were just extremely fortunate."

Another respondent revealed:

> "We honestly thought that we would get in years later because our friend who's been trying to get into a co-op...[has] been on the waitlist for 10 years" (Participant 38).

As Participant 40 described, volunteer board members at each co-op have the burden, responsibility, and privilege of determining the housing futures of many individuals and families. Compared to homeownership and private rental, money is not always the primary determining mechanism of housing access. Boards often look for skills that could be useful to the cooperative—either professional skills such as finances and record-keeping, or previous volunteer experience. Because ability to pay is just one of many factors co-op boards use to evaluate applicants, access to co-op housing is likely regulated in a more ambiguous and elastic way than more common tenure types.

6.3.2. Security of tenure

Participants mentioned security of tenure, affordability, and sense of community as three main motivators for accessing and remaining in a housing cooperative. Participants drew sharp contrasts between their experiences in their cooperatives and their previous experiences in the private rental market, which they considered less stable and less certain. Participant 38 disclosed:

> "The main reason...for getting into a co-op is secur[ing] housing in a very insecure market. And for people who can't afford to buy their own home."

Participant 35 experienced evictions in the past and was worried it would happen again. Additionally, Participant 39 revealed they were evicted from their previous housing three times before they secured co-op housing. When discussing the types of housing they considered while moving out of a market apartment, Participant 46 said: "I didn't want to go into some place that I'd be evicted from, especially at this point in my life."

Knowing that co-op housing is not vulnerable to landlord-initiated evictions was a comforting thought in a housing market where renovations and property transfers often push tenants from their long-time homes through no fault of their own. Participant 45 considered cooperative housing to be a much more stable arrangement given that they wouldn't be at "the mercy of some sort of landlord". They equated getting into a cooperative as a housing milestone, or as winning the housing lottery. They mention now having "the energy to look at the next steps in other areas of [their] life". For Participant 38, the move into co-op housing had important impact on their family's long-term life planning:

> "[Co-op housing has] made a big difference. It's allowed us to really think further into the future about staying in Canada and what that actually looks like. Does that mean we get citizenship now? You know, instead of thinking about where our next move is gonna be and can we afford it?"

For many participants, housing precarity under conventional tenancy agreements on the private rental market was a source of stress and anxiety that they sought to alleviate by shifting into a more secure housing tenure in cooperative housing. The knowledge that the only cause for eviction and displacement from a cooperative housing unit would be on the part of the participant rather than a controlling interest over their home provided peace of mind for many respondents. In fact, Participant 46 was willing to move into a co-op unit to gain housing security, despite her monthly housing costs increasing by $400 after the transition, since she had been living in her previous apartment since 1990. She said:

> "[My previous apartment] was way below market rate because I lived there for so long.... My housing fee [now] is actually more than my rent was. So it wasn't for money".

Similarly, Participant 50 insisted that the lower cost of cooperative housing was not the main attraction. When asked what attracted them to co-op living, they said:

> "I don't think it was primarily financial.... If it had cost the same as a private rental unit, we would still prefer to live in a cooperative. If I had to boil it down to one factor, it would be the security of tenure—the longevity of the arrangement where we could move in and stay and unless we are really horrible members, we can just stay forever and arrange our lives in a way that we decide."

6.3.3. Affordability

Most respondents revealed that affordability was a primary motivation for their desire to enter co-op housing. Prior to discovering and applying for co-op housing, many participants revealed their negative experiences with the rental market. The high cost of market rentals was the major concern. One participant explained that their market rent "was more than double what [they paid] for housing costs now [in their co-op] and [their] heating bill was triple if not more" (Participant 38). Participant 38 revealed:

> "We were looking for a new place to live, but it was so expensive. We really didn't think we would find a place unless it was in a co-op."

For many older adults, co-op living is an affordable option that allows people to live comfortably in community. On why they chose to live in co-op housing, Participant 37 said:

> "Because it's affordable for us. The thing is, we are retired in Brazil. So we live with our pension from Brazil...In terms of the dollar, to live in Canada, we don't have a lot of money. So for us it was a very [big] blessing to have this opportunity to live in a co-op because it's a beautiful place." (Participant 37)

Several participants reported that co-op housing was the only affordable option that allowed them to stay in their communities. Participant 39 mentioned that their "only viable" option for remaining in Vancouver was getting into a co-op. Another participant had difficulty coming to grips with the fact that they now had a "permanent home"—one that allowed them to stay in Vancouver. Even in the case where participants' monthly housing costs increased upon transitioning into a co-op, their new unit was often still far more affordable than private market rate rentals in the Vancouver region.

Because only new residents of Vancouver co-ops were interviewed for this work, the experiences of those who did not get into co-op housing are not represented in the study. From the experiences of participants, it is likely that there are other former Vancouver residents who tried but failed to receive a unit in co-op housing, and consequently were forced to move away from Vancouver.

6.3.4. Sense of community

While security of tenure and affordability were the two most common reasons leading people to apply for co-op housing, the sense of community provided from living in a cooperative was also

frequently mentioned by participants. Participants noted that community ties developed from the shared responsibilities and collective spirit fostered by co-op living, creating deep support networks that they were able to activate during times of crisis. Participant 39 explained: "We definitely moved here for economic reasons, but we also moved here because we saw the benefits of living in a cooperative community and we have from day one been very involved cooperatively in the life of our community."

For many participants, their connection with neighbours and having a sense of community were integral components of co-op living. Participant 40 shared how, when they were in the hospital, neighbours helped with taking care of their son by cooking meals and babysitting. Participants 37 and 38 also recounted the times when their neighbours stepped up in situations of distress. Participant 42 shared that they sought cooperative living as it was reminiscent of their childhood:

> "I like that concept because...the way we grew up was a more cooperative life. You know, everything's communal." (Participant 42)

Furthermore, many older adults and people without family nearby chose to live in a co-op for the community connection and support in case of medical emergencies. Participant 37 described their decision to live in a co-op:

> "We arrived there with our minds set in terms of living together, to have and to create relationships because we are old people. I cannot depend only on our family...we need to have a relationship network in case we have a health problem or something else, we need to have someone to help us."

Shared responsibility can provide a sense of ownership or stewardship that can be lacking in other housing arrangements. Participant 37 highlighted how there is a sense of care and shared responsibilities amongst co-op residents. Similarly, Participant 40 explained:

> "I think when you're paying a landlord, you don't have the same feeling of ownership as you do in a co-op. In a co-op, you feel like you're an owner, even though you can't sell the unit. You know that it's in your best interest to keep it up...to make recommendations and to help out others.... The only thing that holds a strata condo together is parking or elevators or common hallways. Whereas [in a co-op], we all look out for each other."

In hindsight, Participant 40 believed that condo ownership would not have provided the same sense of community that co-op housing offers.

In addition to the micro-level benefits of community and interpersonal networks within individual co-ops, living in cooperative housing made Participant 50 feel like they were "contributing to a public good". This potential for residents to feel like they are part of a beneficial movement and expressing their personal values via their housing tenure type was a subtle undercurrent throughout many interviews.

6.3.5. There are barriers to transitioning into cooperative housing.

Even though this study focuses on the transitions of people who were successful in securing a place in cooperative housing, participants often mentioned some barriers that could potentially prevent

households from getting into cooperative housing. The most common barriers included income, household composition, and pets.

While co-ops are an affordable housing option for many, some cooperative boards maintain regulations regarding the income mix of co-op members. Co-ops can enforce both income minimums and maximums for their members, which can create barriers for some people to enter co-op housing. Participant 40 explained that when the government doesn't provide housing subsidies, co-op applicants must earn "at least $50,000 per year to qualify, because otherwise [they] become a financial risk". Participant 46 relayed that her friend "was told that she made too much money" when she applied to one co-op.

It's difficult for single people to get into some co-ops due to a few factors. Given the policy focus of building family-size co-op units in the past, one issue is a lack of one-bedroom or studio units. One reason can be the propensity of a co-op board to offer units to couples rather than singles because the board rationalizes the unit as serving twice as many people in a time of widespread housing pressure. Participant 38 revealed: "I had noticed that people who are single, who don't have a partner, it's very hard for them to get into a co-op." Participant 38 suspects one reason for this could be because:

> "When somebody who is single is applying, they're applying for themselves versus someone who's a couple who both have skill sets…who are both willing to contribute to the co-op versus one person…. The single person usually is left out."

In addition, one participant noticed her co-op was becoming less generationally diverse:

> "At one time they were filling all the duplexes with…couples. Even though they were older and would never have a child. At one point I wrote about that to the co-op, drawing their attention [to the fact that] they were turning it into a senior complex…. Now that I think about it, they didn't want noisy children." (Participant 36)

Pets present another barrier to access for some co-ops. While some co-ops allow pets of a certain size, others do not. Finding a co-op that would accept dogs was difficult for Participant 38. Participant 36 had to negotiate with their co-op to allow them to bring their pets:

> "We were interviewed and accepted for a year before moving into this co-op. We had participated in the member training that was available and probably the most contentious issue at that time was the pet policy, given the fact that we had four animals. [It was] a very tense meeting, but all went well at the end of the day."

6.4. Transitions out of cooperative housing: Infrequent and sometimes involuntary

Most of our participants were co-op residents who had recently (i.e. within the last five years) transitioned into their co-op unit. So they did not have experience with leaving co-op housing. But we asked them questions related to their intentions with respect to leaving, and about the experiences of others with whom they were familiar. The results were clear: cooperative housing can be viewed as an end point in the housing lifecycle. Most participants did not want to transition out of their co-op, primarily because of the affordability and tenure security mentioned above.

Co-op housing provides a stronger security of tenure, a unique feature among housing types that do not involve homeownership. Most residents we interviewed plan to stay in their co-op units for as long as possible. Participant 40 stated: "I hope to be able to live my life out here." When asked if they will stay in their co-op, Participant 37 indicated they planned to stay, adding, "I understand that nobody can take the unit from us unless you make a big mistake or something completely wrong, or we don't want to live there anymore." This was echoed by Participant 40 who stated, "The only thing that would [get me to] move is if things got bad or I couldn't afford it anymore."

6.4.1. Involuntary transitions out of cooperatives

Involuntary transitions out of co-ops occur, for the most part, because co-op members are evicted by the board or because of membership transfer issues. Typical reasons for member eviction (also called membership terminations) include unpaid housing charges, a breach of the occupancy agreement, or engaging in conduct detrimental to the co-op (CHFBC 2024). According to CMHC (2018) guidelines, evicting a co-op member is a two-step process: "First, the member is notified that their co-op membership is being ended," then the co-op must regain control of the housing unit. If a co-op member refuses to leave, "the co-op can take legal steps to have them removed". Some co-ops may have more specific procedures set out in their bylaws.

Describing a situation in which someone might lose their job, Participant 40 explained that, when possible, their co-op board could provide funds for members unable to make payments if government assistance was unavailable. If there is no funding in the co-op budget for this type of arrangement, members could be forced to leave. They explained:

> "If you happen to lose your job, you'll be subsidized.... Even in the past, when subsidies were up and down under the Conservative government we self-subsidized.... We had some surplus funds that we were able to carry for a term until we knew that we had more federal funding. Once the Liberal government got back in, we were able to carry.... So we didn't have to toss out members who have been here for 20 years just because they couldn't afford to stay." (Participant 40)

Regarding membership transfer issues, one participant described a situation where the formal member passed away and the co-op board would not transfer the membership to their spouse, requiring them to move. In another case, a member was expelled due to conflicts with a neighbor regarding her cat: "One member was accusing another member of letting her cat out because they [allowed] indoor cats only...so they expelled her" (Participant 36).

6.4.2. Internal transitions between units

Another transition within or out of cooperatives mentioned by participants was related to aging and mobility. Participant 36 shared that she moved from a multi-level unit in her co-op into a ground floor unit when she could no longer use stairs.

> "Here we are, 40 years later...My husband has passed away and I have medical issues, particularly with breathing and with mobility. As a result of that, I transferred from my original unit [to my current one]."

When possible, co-op boards allow members (i.e. residents) to relocate to more accessible units. This may be a move from larger, family sized units to smaller units appropriate for couples or single people. This transition is described by Participant 38:

> "Part of the life cycle of this co-op…is that the elderly people who can no longer cope with the stairs, they do have units that are more accessible and you'd be encouraged to move to one of those. The thing is that one of those needs to be freed up."

This tendency for older co-op residents to downsize to smaller units as they age could mean that smaller units may not be open to public applicants if they are offered first to existing co-op residents. This type of transition demonstrates the importance of having a diverse unit mix within the co-op. If co-ops consist of only two-bedroom townhomes, for example, there would be no possibility of allowing residents to transition into more appropriate units as they progress through their life cycle. The flexibility of remaining within the community when undergoing significant change was appreciated by some respondents.

Other transitions out of co-op housing discussed by participants include members who moved into homeownership and members who passed away while living in their units. Figure 5 diagrammatically summarizes the transitions in and out of cooperative housing described by our participants.

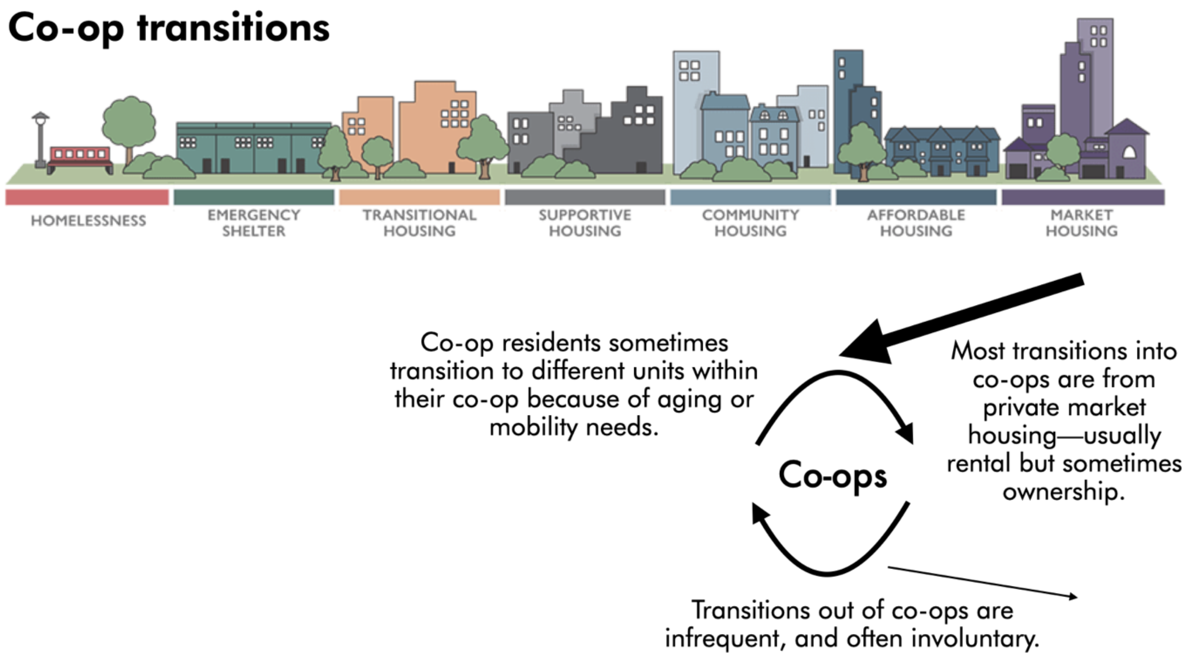


Figure 5. Transitions into and out of co-op housing in Vancouver. (Thicker lines indicate more frequent transition types.)

6.5. Other themes: Governance opacity hindering effective transitions into co-ops

6.5.1. Recruitment and unit allocation processes are sometimes viewed as not transparent.

Without characterizing co-op boards as bad actors, the participants in our study were forthright that boards were able to exercise strong influence over the disposition of available co-op units. Participants talked about a lack of transparency in co-op governance relating to the following components: application screening, application content, and unit allocation.

A number of participants identified a lack of transparency in the application process, waitlist composition, and how membership decisions were made at their co-ops. Participant 32 noted it was "not really something very transparent" and Participant 38 revealed that they felt that their applications to get into other co-ops "went into a black hole". After applying to more than 20 co-ops, Participant 50 noted: "There doesn't seem to be a commonly followed [application] process between the different cooperatives, and that is at the very least frustrating."

Given the lack of standard practices and the high level of discretion boards exercise, the lack of transparency means that there is a possibility of discrimination and a likelihood of insider access. In some circumstances, co-op membership committees may feel more comfortable bringing in new residents who are part of the social networks of existing residents rather than a new resident without any connection to co-op residents. These dynamics of residents selecting future residents are a unique component of co-op housing with direct effects on the flows into cooperative communities. Participant 32 acknowledged the potential for discrimination and revealed "it's [not] necessarily racism, but there is some kind of affinity bias". Participant 42 stated:

> "The membership committee allowed relatives to take vacant units and...many people were over housed, which means too many bedrooms for the number of occupants.... We've been told by friends [in our old co-op] that the only people allowed to move in are wealthy people who are friends of the membership committee and their parking lot is full of Jaguars and Mercedes.... It's not the right way to fill a co-op."

Furthermore, many participants noted that 'insider' friends helped them secure a place in their co-op. Participants were often forthright that the process of filling a newly vacant unit could be fraught with issues. While it is a relatively standard practice to offer newly vacant units to existing co-op members first, the process of advertising availability units and seeking applicants varies widely by co-op. Participant 38 explained: "One of my best friends was very instrumental in getting me in, partially because she knew when somebody was going to move out."

This experience highlights the importance of interpersonal referrals to accessing highly competitive co-op housing. Consequently, the potential applicant pool for co-op housing, in practice, is often smaller than that of private rental housing or owner-occupied home sales. Participant 41 echoed these sentiments and reported:

> "Sometimes, co-op boards just go with friends and family. 'Do you know anyone?' They don't have a formal process, and if they do, it's often not followed.... It's just volunteers that do it."

This participant emphasized that the intake and evaluation process for applicants is entirely volunteer-led by residents and executed as part of those co-op members' service commitments to the operation of the cooperative. The task of selecting one's own future neighbors is a complex one, and without regulatory oversight that process varies widely based on individual philosophies.

Some participants suspected that their 'luck' getting in so quickly was tied to skills and lived experience they possessed which their co-op was seeking. At the same time, co-op boards are often straightforward about the skills they need to round out the skillsets of the cooperative community. Nearly all co-op applications ask what skills prospective members will be able to contribute to the cooperative. Participant 38 described the decision-making process for new members in their co-op:

> "This co-op has a membership committee where they consider their needs and the skillset they're looking for. And so people are put on a list, but more along the lines of, well, what else do we need in the co-op right now?"

Similarly, Participant 40 described some skills that are sought out in applicants:

> "A lot of times people demonstrate that they have experience, like they've either worked in search and rescue or [as a] Boy Scout or a Girl Guide leader. You know that they've done volunteer work in the past and so that they understand this isn't a free ride"

In relation to this, participants highlighted the numerous and various questions that were asked during the application process. We also scanned the application documentation of 10 co-ops in Vancouver to compile some of the questions asked of applicants. The questions ranged from asking about their source of income, current rent paid, citizenship status, and references. Others asked whether the applicants had bicycles and/or cars, their long-term goals, and their intended lengths of stay. Some questionnaires also asked about the applicants' diet and what they would bring to a potluck meal. Some questions felt irregular and invasive to Participant 44, who said, "There were a few that had questions that just seemed so outrageous to me that I thought, 'No, I don't think I want to live there'."

Additionally, some co-op boards do not maintain applicant materials for very long, with some even requiring applicants to re-apply every six months to keep their applications active. Examples of stringent application processing regulations include:

- Applicants must re-apply every six months.
- Spouses and couples are entitled to one bedroom only.
- A new application form must be submitted every 12 months.
- The co-op does not provide status updates on applications.
- The co-op only accepts mailed paper applications.

Such policies, while presumably designed to make the intake and assessment process easier for co-op membership committee volunteers, may have unintended (or intended) effects of significantly diminishing applicant pools. Undoubtedly, the idiosyncratic requirements of individual co-ops application present barriers to households looking to access affordable and stable housing. This makes the possibility of transitioning into co-op housing more elusive for many.

6.5.2. *Dysfunctional board dynamics can affect co-op governance.*

Some participants flagged concerns with the power of board members and reported dysfunctional governance in their co-op. Participant 40 described issues with board governance:

> "If somebody hasn't been trained or [is not] experienced in governing at a director level, sometimes it can go to their heads and they can become very autocratic. If they're chairing a meeting and they're trying to dominate 40 other members that can be unpleasant."

Another participant commented on the governance of their co-op board:

> "I think that [co-op] members should have the right to see the minutes of the board meetings. I think they should have an ability to sit in on [meetings] even though they may not be able to...contribute their thoughts on any particular issue" (Participant 36).

Participant 41 mentioned both "groupthink" and a "culture of gossip" among their co-op board members. From their perspective, board members "don't trust other organizations like the Co-operative Housing Federation of British Columbia". When dealing with internal matters, the same participant also identified "issues of privacy" due to the small size of their co-op. A lack of privacy on the part of the board when resolving conflicts among co-op members could discourage some members from reporting problems for a fear of being stigmatized.

6.5.3. *Collective governance participation is uneven among co-op residents.*

Considering the wide range of engagement by members in the life of the co-op, it was clear among our participant sample that the enhanced community aspects of co-op living were not upheld equally or appreciated by all members. Participant 32 found it challenging that in their cooperative, "most people are not cooperating". Likewise, Participant 45 explained that there is a wide variation in the amount of commitment demonstrated by co-op members:

> "We just can't be sure that every single person here is looking to build a community. I imagine, with any co-op, a lot of people are trying to get in to spend less money on their housing. And the fact that we don't have mandatory service amounts...there is a little bit of dismissal and some people just not doing their share." (Participant 45)

The participant continued, saying that, because members are co-owners of the building, "we should treat this better than an apartment building". This sentiment demonstrates that some participants understand the ownership aspect of cooperative housing to be a source of pride that should translate to individual member actions that support the aesthetic and investment values of the collective.

This points to the fact that many people seek out cooperative housing primarily if not entirely for financial reasons, and might not be willing to participate in community life. As Participant 39 explained:

> "There are very positive aspects about living in co-ops and there are negatives about living in co-ops...There are some people who are very engaged in the responsibilities of living and serving in co-operative living. And there are others who have moved here almost primarily or exclusively for economic reasons." (Participant 39)

Likewise, Participant 40 revealed:

> "You have some lay people that just don't care, or they're there just for the ride or the cheap housing expenses, and they don't have the same willingness to participate and commit—what can you do?"

While many people value the community aspect of co-op housing, participants recognized that conflict still occurs and not everyone always gets along. One participant divulged: "I know that when you put people together, you can have good relations and bad." (Participant 37) Similarly, another participant explained that some conflict is "typical, and even in the co-op there's some people that rub me the wrong way, but hey, that's part of the deal" (Participant 40).

6.6. Participant recommendations

Participant recommendations tended to be concentrated into two main areas, with most participants recommending more affordable housing, including more co-ops, and improved oversight and training of co-op board members. The first set of recommendations relates to affordable housing deficits in Canada generally and in Vancouver in particular, as well as the ability to access affordable, adequate, and stable housing. The second has to do with the lack of transparency regarding how cooperatives function and the issues that can arise from what participants perceive as mismanagement.

6.6.1. To make it easier for more people to transition into co-ops, provide more affordable housing options.

The recommendation to create more cooperative housing speaks to a general satisfaction most participants felt with their living situation. As noted, cooperative housing tended to have financial and social benefits for members, most notably regarding improved affordability and tenure stability compared to market rate housing and the value of strong community ties. It also speaks to how most cooperative members saw themselves as 'lucky' to have obtained cooperative housing, especially in a high-cost area like the Vancouver region.

Participant 38 directly recommended that "there needs to be more co-op housing". Participant 42 said, "building more co-ops would be good, so there's not a five or 10-year wait list." More pointedly, Participant 41 recommended that zoning be used to classify certain areas as reserved for the construction of cooperative housing instead of conventional market-rate housing: "If land can be protected in some way or dedicated to co-op housing, then I think that would be helpful and keep the developers away." Participant 44 offered the suggestion to "buy up older apartment buildings and turn them into co-ops" rather than focusing on new construction.

Some participants offered recommendations oriented to macro-level housing struggle, with Participant 39 highlighting the "need to build affordable housing in this country". Participant 37 called the "solution of affordable housing...very important for Canadian society". More plainly, Participant 48 expressed a general need "to build more rental housing". From specific recommendations to build more co-ops to general support for increasing the housing supply, participants connect the struggle to find suitable housing to concepts of housing scarcity as well as the growing use of housing as a financial investment.

6.6.2. Improve cooperative governance to make the application process fairer and the management procedures clearer.

The recommendation to improve board governance and application procedures is likely related to the characteristics of our sample population, which has moved into their co-op unit within the past five years. As such, the process of locating co-op housing is both more recent and occurred during a historical period of increased housing scarcity. Participant 36 encouraged “more training for the people who are going to be on the boards” as well as the creation of a higher authority “to oversee and override the coops if need be”. While the organization promotes good governance practices by offering training and education, co-ops are in no way required to participate in any form of continuing education or oversight. A few participants mentioned that board members at their co-op are actively distrusting of CHF Canada.

Participant 41 expressed goals of board professionalization, wanting to support the development of “high-performing boards” through “some sort of oversight and support”. Overall, participants conceptualize a tension between their occasionally empathetic recognition that co-op boards are composed of lay volunteers on one hand, and their frustration with idiosyncratic practices, opaque unit allocation procedures, and other situations of perceived mismanagement on the other. Participant 36 suggested the need for more oversight and expressed:

> “I have come to the conclusion that co-ops need a housing ombudsman. So [they] can dictate what's right and wrong.”

7. Discussion

7.1. Introduction

In this discussion we reflect across the three case studies to draw out points of commonality or contrast which suggest broader conclusions about transitions in the Canadian housing system. We begin by discussing the way in which a lack of affordable market housing constrains effective housing transitions in all three of our case studies. We then discuss the related issue of the sharp contrast between the *theoretical* importance of supportive and subsidized housing in the housing continuum model and the near-total *practical* absence of such housing in our participants' account of housing transitions. Next, we describe how the presence or absence of collective community was an important dimension of the housing situations and transitions we observed in the encampment and co-op case studies. We then synthesize participants' perspectives on the housing continuum model itself. While participants offered different opinions about how best to characterize the housing transitions they were discussing, they commonly identified the one-dimensional linear nature of the continuum model as inadequate. Building on these observations, we conclude by identifying two common themes that emerged across the case studies—stability and autonomy as distinct measures of housing progress—that collectively point to an alternative way of conceptualizing movements through the housing system.

7.2. The lack of affordable housing is a common constraint on effective housing policy.

Although the three case studies concern different points along the housing continuum, they all demonstrate a similar conclusion regarding the importance of plentiful affordable housing options. This conclusion is that the lack of sufficient affordable housing in the Canadian housing system—above all in the private rental sector—operates as a constraint preventing housing policy from operating effectively. Importantly, this is the case even though none of the three case studies directly concerns private rental housing. Housing affordability deficits instead "leak" out of the private market and negatively affect other parts of the housing system.

In the case of hotels serving as temporary accommodation for refugees and refugee claimants, the major blockage that we identified in people's successful transition out of hotel shelters was the difficulty service providers had in placing families into private rental housing. Repeatedly, the high cost of rental housing was the explanation offered by our participants for this difficulty. In a counterfactual scenario where there were adequate housing options for families exiting hotel shelters, those families would be exiting more quickly, and this would have three major positive impacts. First, it would mitigate some of the problems we documented concerning overly long stays in hotel shelters (such as the difficulty for families to live without a kitchen). Second, it would relieve pressure on other aspects of the temporary and emergency housing system. We found that refugee claimants are increasingly being placed into the emergency shelter system (and in some cases ending up homeless) because of a lack of capacity in dedicated housing facilities, and that this is increasing tensions within the shelter system. Easier transitions out of shelters hotels would free up resources for the governments and service agencies operating the hotels, allowing the latter to place a larger portion of refugee claimants into hotels. These refugee claimants would thereby be

diverted from emergency shelters, thus benefiting the shelter system. Third, more affordable housing options for families exiting hotel shelters would reduce financial pressure on governments and service providers by shortening the length of time that government-assisted refugees and refugee claimants spend in the relatively expensive hotel shelters, and correspondingly reducing the necessary per-family financial outlays.

In the case of homeless encampments, we found that very few encampment residents who transition out of an encampment can transition into stable housing. Mostly, they transition into another form of homelessness. Here, as in the case of hotel shelters, the lack of downstream affordable housing exacerbates negative upstream outcomes. Policies aimed at minimizing the extent of homeless encampments will necessarily struggle to have meaningful positive impacts if encampment residents are unable to exit homelessness upon leaving an encampment. In many cases, encampment residents would realistically require supportive housing with wraparound services to successfully transition. However, participants often mentioned encampment residents' desire to live independently in a non-supportive rental unit and said that many encampment residents expressed a preference for remaining in encampments rather than living in non-autonomous housing situations with supervision and rules. Meanwhile, a growing proportion of encampment residents have become homeless due to a recent eviction or a rent increase they were not able to afford; for these residents, a more adequate supply of affordable private rental housing would offer a plausible exit from encampment living, or perhaps mean that they never would have arrived in an encampment in the first place.

In the case of co-ops, we found that lack of affordable housing options in the private rental market was one of the single most important factors pushing people into co-op housing. While this fact reflects perfectly reasonable individual decision-making processes, it arguably produces a socially suboptimal outcome. The distinctive fact about co-op housing is in its name: its cooperative governance structure. For people who prefer to have a more direct say in their living arrangements but who do not want to live in a single-family home, co-ops offer a unique and valuable opportunity. However, the lack of affordable private rental housing means that this opportunity is being at least partially overshadowed by people's more existential need for affordable housing. For each person who is indifferent to the unique governance opportunities of co-op housing but transitions into co-op housing because it was their only opportunity to find affordable housing, there is one fewer opportunity for someone who desires participating in collective housing governance to realize that desire. The result is that the collective social benefits of co-op housing are weakened by the lack of affordable options in the private rental market.

7.3. Subsidized housing is the housing continuum's "missing middle".

In housing policy circles, the term "missing middle" is frequently used to describe the lack of medium-density housing in contemporary North American cities. Across the residential density spectrum, single-family homes are plentiful and high-rise condominiums or rental buildings are common as well, but low-rise and mid-rise multi-family homes are generally quite rare. (Montreal is the major exception to this pattern in North America, since its housing stock is predominantly low-rise apartments.) In our case studies we have identified a different "missing middle": the middle portion of the housing continuum, which in theory should be occupied by subsidized housing, but in practice was largely absent, according to our participants.

The previous section described the importance of abundant affordable market housing for ensuring the proper functioning of other aspects of the housing system, and ensuring smooth transitions between dwelling types. Our three case studies also identified a second major related affordable housing deficit: subsidized below-market housing. In theory, subsidized housing represents most options along the housing continuum. In practice, however, our participants consistently indicated that these options were at best insignificant factors in the actual housing transitions they work to facilitate (for housing providers) or experience (for people with lived experience). At worst, in the words of Participant 17: "Supportive housing and affordable housing, it just doesn't exist.... And it's something we need to get back in the market of building and creating." Our participants were either drawn from housing service providers (who engage with or provide subsidized housing) or co-op residents (who live in subsidized housing), so it is possible that they placed more emphasis on the role of subsidized housing than is warranted. However, it is clear that the conspicuous absence of subsidized housing was responsible for suboptimal outcomes in all three of our case studies. As a result, we suggest that subsidized housing could be thought of as the housing continuum's "missing middle".

In the case of hotels operating as temporary accommodations, the lack of supportive and community housing compounded the challenges housing providers described with placing families into private rental housing. Refugees and refugee claimants are disproportionately people with a recent history of trauma and hardship, which means they are likely to need more support establishing secure and autonomous housing careers. An ideal transition out of hotel shelters would thus often be a transition into some form of supportive housing—in fact this is precisely the housing movement pictured by the housing continuum model, from transitional housing to supportive housing. But in practice our participants reported that this type of transition rarely ever occurs, because there is effectively no available supportive or subsidized housing for refugees and refugee claimants to move into.

The situation is similar in the homeless encampment case. Participants were clear that many encampment residents have personal circumstances which make it challenging or impossible for them to transition directly from encampment living into private market housing, even if they were in a position to afford such housing. But we were told of very few cases where service providers were able to match encampment residents with supportive housing. Participants consistently characterized encampment clearances as counterproductive in large part because the lack of supportive housing options guaranteed that a large proportion of displaced encampment residents would simply be transitioning into another form of homelessness.

Finally, the co-op housing case reveals some of the social costs associated with a lack of subsidized housing options. Because many housing co-operatives have managed to retain funding subsidies allowing them to offer below-market housing but exist outside centralized social housing waiting lists, they are one of the few viable options for households struggling to afford market rents. As discussed in the previous section, this fact implies that a potentially large portion of the scarce opportunities for cooperative living are not accruing to people who have a strong preference for that type of living, but rather to people who are struggling with housing affordability. A more effective housing system would offer plentiful opportunities for cooperative living *and* plentiful opportunities for deeply affordable housing.

In each of these cases, the conclusion we reach is that, whatever the theoretical strengths or weaknesses of the housing continuum model (which we explore below), in practical terms the model fails to accurately describe the Canadian housing system. People undertaking transitions within the continuum are mostly forced into one end of the continuum or the other—either homelessness and temporary shelters on one hand, or private market housing on the other. The middle of the continuum is missing, and this fact places more pressure on the two ends of the continuum than they are capable of accommodating.

7.4. Housing community is central to supporting successful housing transitions.

The populations in our three case studies exist at different levels of vulnerability within the housing system. On the far end, encampment residents completely lack housing and exist at the margins of survivability. Refugee and refugee claimants in temporary hotel shelters are somewhat less vulnerable, but they nevertheless live in precarious situations where their final housing outcomes are uncertain. At the other end of the vulnerability spectrum, co-op residents enjoy stable housing situations with low (usually below market) housing costs and high security of tenure. Our previous discussion has addressed transitions into and out of these locations within the housing system mainly from the perspective of affordability, but another shared conclusion that arises from the encampment and co-op cases (although not the hotel case) is the importance of community in supporting successful housing transitions.

In the case of encampments, a finding that emerged clearly was that, while participants generally considered encampments to be a form of homelessness, they also recognized that encampment residents benefited from the presence of a shared community which was generally not available in more individualized forms of homelessness. Shared community in fact explains why many encampment residents transition into encampments in the first place. Some participants identified women and other vulnerable populations as particular beneficiaries from the community and collective governance of encampments, since these populations are otherwise at higher risk of violence in non-communitarian homelessness settings. Shared community also explains why encampment dismantling which does not offer some viable replacement produces negative housing outcomes: it does not offer viable non-homelessness housing options for residents, while it simultaneously damages or destroys the shared community that encampment residents had established.

In the case of co-ops, the shared community of cooperative housing governance was frequently identified as an important factor (albeit sometimes secondary to affordability) attracting people to co-op living. And even for respondents who said community was not a major inducement for their move into a co-op, many still identified community as a key advantage of their housing situation.

7.5. Rethinking the housing continuum

At the end of each of our interviews, participants were asked to reflect on the housing continuum model. They were shown the CMHC diagram of the housing continuum (Figure 1 above), and were asked if this image “worked” in their opinion, and how they would rethink it if they had to draw it. Participants offered a wide variety of responses, but on the whole took exception with the one-dimensional, linear nature of the continuum model, and suggested less linear alternatives

which they argued better fit their professional or lived experience of transitions in the Canadian housing system.

7.5.1. The housing types in the case studies do not fit neatly into the continuum.

To begin with, participants generally had quite a bit of difficulty precisely locating the housing type which was the focus of the interview on the housing continuum model. This was least often true among participants in the encampments case, who overwhelmingly agreed that encampments are a form of homelessness. (This perspective, it should be noted, matches the Government of Canada's definition of "absolute homelessness" as encompassing sleeping on the street as well as in emergency shelters [Echenberg and Munn-Rivard, 2020], and which therefore does not make the distinction between "homelessness" and "emergency shelters" which the housing continuum model makes.) Participant 13 said that encampments are "one hundred percent homelessness". Participant 5 shared:

> "On the continuum image, homelessness is represented by a park bench. For me, I visualize homelessness like a big pool with many types of homelessness, such as hidden homelessness. When we speak of homelessness, it's quite large, it's not only a bench park. There are encampments, tents, couchsurfing.... Homelessness has many faces."

In the co-op and hotel cases, however, there was considerable disagreement. Participants' "median" placement of co-ops on the continuum was "affordable housing", but participants placed co-ops in various positions along the middle and right portions of the continuum, and frequently placed them in several positions at once. For example, Participant 41 described cooperative housing as "a little bit of the transitional supportive community and affordable and even market housing". Likewise Participant 42 argued:

> "It sort of fits into affordable housing and market housing.... Having said that, it fits into market housing for the most part because they don't subsidize very many people anymore. It's not the price of market housing, but it is market housing."

Participants describing hotel refugee shelters expressed a similar diversity of perspectives, and many expressed reluctance to place hotels on the continuum at all. A plurality of respondents indicated that they would consider hotels as emergency shelters, with Participant 10 saying that "they're part of our shelter system". Some participants indicated that hotels had been used for overflow housing for the shelter system in the past, while acknowledging that the sustained use of hotels for the refugee population is a new circumstance. Some respondents also considered hotels and motels to be "transitional" housing, referring primarily to the temporary nature of the hotel stay. Some uses of the term "transitional" were coupled with the term "supportive," with participants citing the wide variation in refugee experiences in hotels regarding the availability of services. For some refugees and refugee claimants, partner organizations provide a range of supportive services for settlement. For others, supports are less comprehensive—such as "here's a hotel room and food" (Participant 8).

Finally, some respondents did not think that shelter hotels fit the continuum model at all. For example, when asked where hotels would fit on the continuum, Participant 19 responded: "If you ask me for my personal opinion, it shouldn't fit." Likewise, Participant 9 stated, "I don't think our clients, the newcomers that we see, fit that continuum really at all." But, when pressed further, they

said "You could call it transitional." To the extent there was a consensus among participants, it was that hotels belonged somewhere between emergency shelter and supportive housing.

7.5.2. Housing paths are not linear.

Most participants did not see the housing continuum as something that was linear. Participant 23 said: "It depicts a type of linearity whereas it is not really like that in reality." Participant 16 shared:

> "The linear aspect for me does not work, it's as if we were creating a line of social classes.... It disturbs me because the person living in private rental doesn't mean that they have a greater success than someone in a situation of homelessness or in transitional housing."

Participant 21 said that the continuum depicted an idea that there was one formula for everyone, qualifying it as "problematic". For some, this linearity insinuated that housing options were on a scale from very precarious to very stable. Participant 1 shared:

> "It looks like on the left you are very precarious. And the other one beside it, a little bit less. There is always this socialization of 'you should aspire to live in your big castle', and I find it becomes a form of comparison game. And are you really more precarious if you live in cooperative housing versus with a landlord on the private rental market? I think it creates classes and categories in housing."

They added later on:

> "There are no guarantees really in housing. Maybe if you own your house and you are done paying your mortgage. But even then, something can happen and you are incapable of paying taxes and keeping your house. To me the differentiation between transitory and long-term is a bit vague."

7.5.3. People can 'jump' from one housing situation to another.

For some organizations the pathways along the housing continuum could resemble 'jumps', where you would move from one housing situation to another, depending on life circumstances. Participant 3 mentioned: "For me, you can jump from homelessness to community housing, or even jump to affordable housing." Participant 14 said:

> "They're steps. But at any moment, people can take a 'step back'. And it's not a step back, it's that you're going somewhere else. Depending on your life path. It's not because you lived a homelessness situation and then you secured an apartment, that you will not 'take a step back' at some point into a cheaper apartment or something, for example if you go back to school. I think all options are possible."

To this effect, some participants highlighted that there are 'cracks throughout' the continuum, meaning that you are one episode of bad luck away from having your housing situation change. Participant 26 said:

> "There are cracks everywhere. As soon as you are not doing okay, you fall into the cracks, no matter if you live in a private rental or supportive housing or affordable housing. It's full of cracks, you know you fall ill, you fall into the cracks. And the continuum doesn't show institutional services. Some people stay at the hospital because they don't have housing."

7.5.4. The continuum could be reconceived as a human-centered circle.

Some participants argued in favour of rethinking the continuum by refashioning it into a circle, with a human-centered approach, where the person would have a bunch of different options. Participant 21 said: "I would do it in a circular fashion. I would leave the option to the person to do what they want. You are not obligated to go from emergency housing to transitional housing." Participant 3 said that, for them, the housing continuum is a "wheel that spins". Participant 1 said:

> "I really see [the continuum] as a circle where at the end of the day we all need housing. But there are different strategies to be housed, depending on one's needs. I don't think we should all aspire to get to the end of the continuum."

Participant 5 shared:

> "I don't think the continuum is representative for people having experienced homelessness. Sometimes they'll go into transitional housing, maybe for one to three months, and then something happens and they 'fall back'. It's not a mistake. It's just that we should sit together and think more about it."

7.6. Stability and autonomy as two distinct dimensions of housing transitions

One conclusion that emerges from the case studies and from the preceding discussion is that many important movements within the housing system do not appear to be adequately conceptualized as movement along (or stagnation within) the housing continuum. The continuum is one-dimensional and linear. It positions homelessness at the left end and market housing at the right end, with various forms of subsidized and potentially supportive housing in between. A "positive" movement is a movement from left to right, while stagnation implies staying too long in a non-market housing type and regression is a negative movement from right to left.

By contrast, our case studies suggest two ways the continuum model could be improved. First, housing policy should recognize that there are many viable endpoints to individuals' housing journeys. While many families work hard to afford viable market housing, others prefer the tenure stability and collective governance of non-market co-ops, while others still may not have the capacity to live in non-supportive housing. Second, the move from more subsidized and institutionalized to less subsidized and institutionalized forms of housing should not be the only normative framework for evaluating housing progress. A consistent theme of our case studies was that there are at least two more meaningful ways to conceive of "progress" in individual housing careers. The first is a transition from less stable to more stable housing situations. The second is a transition from less autonomous to more autonomous housing situations. Collectively, the recognition of multiple housing endpoints and multiple ways to evaluate housing progress imply a multi-dimensional alternative to the one-dimensional housing continuum, which we now proceed to explain.

The instability/stability axis captures the movement from more precarious and shorter-term housing options into less precarious and longer-term housing options. This axis maps relatively closely onto the existing housing continuum idea—particularly with respect to the movement from homelessness through emergency shelters and transitional housing (all transient or short-term

housing options) into longer-term housing. But it also recognizes that, for some individuals, supportive housing is likely to be a long-term housing destination that does not permit further movement along the continuum. In other words, while a movement from less to more stable housing is generally going to be a positive and desirable one, different individuals will have different achievable endpoints in that movement, and the same housing type may serve as a waypoint for some and an endpoint for others.

The instability/stability axis also captures the important finding from our case studies that individual housing types sometimes contain high rates of "internal transitions". Seen from the perspective of the traditional housing continuum, encampment residents are apparently stagnating at the "homelessness" end of the continuum with very little movement. However, in reality these residents frequently have high levels of residential instability, as encampments are dismantled and residents are forced to move on, while at the same time encampments tend to offer more stability than other forms of homelessness, such as living on the street or moving in and out of emergency shelters. In the market and market-proximate portion of the housing system, meanwhile, it is the greater instability of private market rental housing which was consistently positioned as the motivation for many of our co-op resident participants to have transitioned into a co-op. What from the perspective of the continuum could look like a family having successfully arrived at the "market housing" end of the continuum could in fact be an unstable existence of changing apartments in the face of rent increases and evictions.

Generally speaking, more unstable housing options also imply higher public subsidies, while more permanent housing options imply fewer subsidies. However, this also is not always true. Encampments and other forms of homelessness are at the far "instability" end of the instability/stability axis but do not involve any direct subsidy (the broader fiscal implications of homelessness on other aspects of the welfare notwithstanding). Meanwhile, ownership housing is at the far "stability" end of the axis, but in fact benefits from enormous public subsidies, primarily through the mortgage insurance system and capital gains taxation rules (Hulchanski 2006).

The autonomy/dependency (technically, "heteronomy") axis captures the idea that, even within a given level of stability, housing options vary by the amount of control they offer residents. As Participant 20 described it:

> "We live in societies where our idea of autonomy is individualized.... Whereas the goal is to have stable housing to promote your autonomy, your personal fulfillment.... But it's not necessary to have a house in the 'burbs to do so. For some, it will look quite different."

While market ownership and market rental differ in terms of the stability they offer residents, for example, they also differ with respect to autonomy: tenants have less control over their own housing situation than homeowners. Within the subsidized housing sector, meanwhile, supportive housing and community/non-profit housing are similar in terms of stability but differ in terms of the amount of autonomy residents are afforded. The encampments case study demonstrates that, even at the extreme unstable end of the instability/stability spectrum, encampments offer meaningfully more collective autonomy than more individualized forms of homelessness. While there is no "best" spot to occupy on the autonomy/heteronomy axis, it will generally be true that people will want to occupy relatively more autonomous positions on the axis, subject to their capacity for independent living. For many people, independent living in market ownership or

rental housing will be the best expression of autonomy. For others, being able to thrive will mean living in supportive housing with the help of social workers. Participant 1 highlighted:

> "It comes back to what we qualify as autonomy. To me, it's very possible that you need to be followed by a social worker all your life. It's not because you have that support that you are not autonomous, on the contrary. It means you managed to put in place the things you need to be able to function.... It's not because I need to walk with a cane that I am not autonomous."

Autonomy is often an individual achievement, but other times it is a collective or social achievement. For example, the Co-operative Housing Federation of Canada (n.d.) references the International Cooperative Alliance's "Statement on the Cooperative Identity", which sets out values guiding co-op movements in Canada and around the world. Autonomy is explicitly cited as one of these values, but it is defined as a collective attribute of the cooperative itself, as opposed to the individual members (International Cooperative Alliance n.d.). By living in co-op housing, members collectively establish autonomy vis-a-vis the broader housing market, in a way which is qualitatively different from, for example, the situation of tenants in the private rental market.

While homeownership is oftentimes identified as the most independent housing tenure, some co-op residents mentioned having more freedom and autonomy living in cooperative housing than in homeownership, primarily because of the lighter financial burden associated with coops:

> "Part of it is that we really didn't want to have a mortgage again. We wanted more freedom. We wanted more autonomy, and being stuck to a mortgage meant that we were stuck to specific jobs that we might not enjoy." (Participant 38)

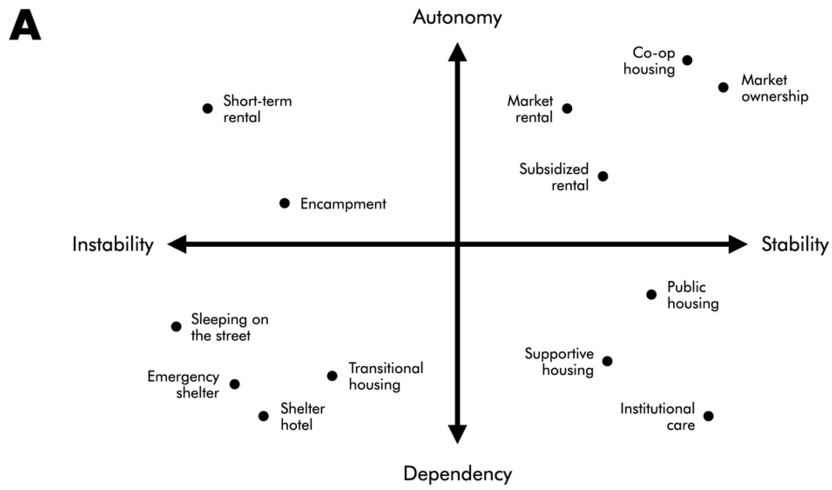
This participant felt that there was more autonomy in cooperative living since they could occupy the job that they felt passionate about regardless of income, since their rent paid to the co-op was expressed as a proportion of their salary. It is also important to note that, given the current welfare and housing landscapes in Canada, housing occupies for most a role that spans beyond shelter. The competing logics of housing as both a shelter and a means to accumulate wealth and security for old age were found within responses from co-op residents. Participant 48, having had the financial capacity to do so, would choose homeownership over co-ops in order to build generational wealth through housing.

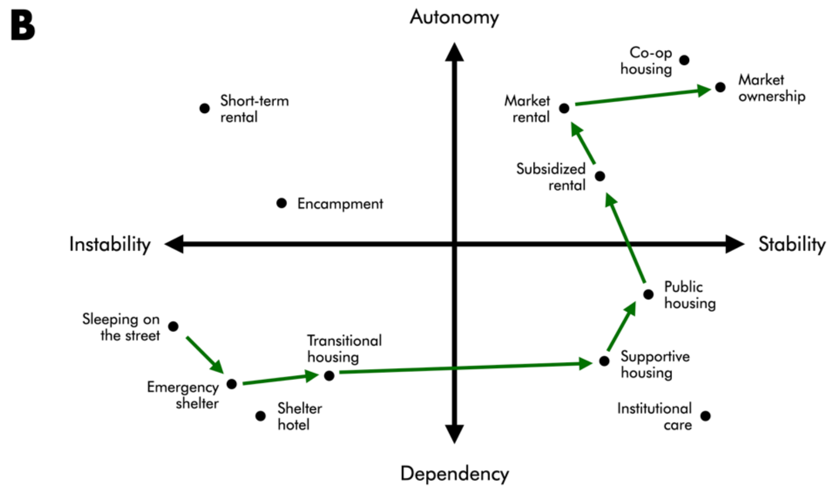
> "I mean if I could find a condo with a mortgage I could afford, and pool and gym, amenities...I would move just so that I could have my own place and get back to building wealth, and having something to give to my daughter."

This thinking reveals that, for some, the forced savings mechanism of homeownership is a perceived benefit that could weigh in the balance during housing transitions. By contrast, Participant 50 felt that co-op housing "is a much more attractive proposition for me putting a large part of my paycheck into than a private landlord arrangement where I'm financing someone's profit".

Figure 6 represents the two axes of instability/stability and dependence/autonomy diagrammatically on a heuristic grid, with housing types and transitions —including those captured by the three case studies—placed according to their relative position on each axis. Panel A locates a variety of important housing and accommodation types in their approximate location with respect to the two variables of stability and autonomy. Panel B depicts the basic housing course depicted in the

traditional continuum model: from homelessness through a variety of transitional housing types, and ending finally at homeownership. Finally, panel C depicts the transitions which we examined in our three case studies. The diagram is meant to illustrate several points. First, many transitions which generally represent positive movement through the housing system for individuals or households (the transitions drawn in green on the figure) involve movement up or to the right on the grid. More stability and more autonomy in their housing arrangements are usually good things for individuals and families. And likewise, negative movements from a household perspective are often movements down or to the left on the grid, since more housing transience and dependency are usually not good things for individuals and families. However, there are two respects in which the permanence/autonomy grid moves away from a linear concept of housing transitions. First, there is no single endpoint to this grid. Many housing options will be a good match for an individual's priorities and capacities, and individuals and families should be expected to move dynamically through the grid as their priorities and capacities change. Second, some "positive" moves are not upward and to the right. In particular, in many cases the move to surrender autonomy by moving into more subsidized forms of housing can be a net positive because it facilitates greater security of tenure.


A
Autonomy
Co-op housing
Market ownership
Short-term rental
Market rental
Subsidized rental
Encampment
Instability
Stability
Public housing
Sleeping on the street
Supportive housing
Emergency shelter
Transitional housing
Shelter hotel
Institutional care
Dependency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Stability
Public housing
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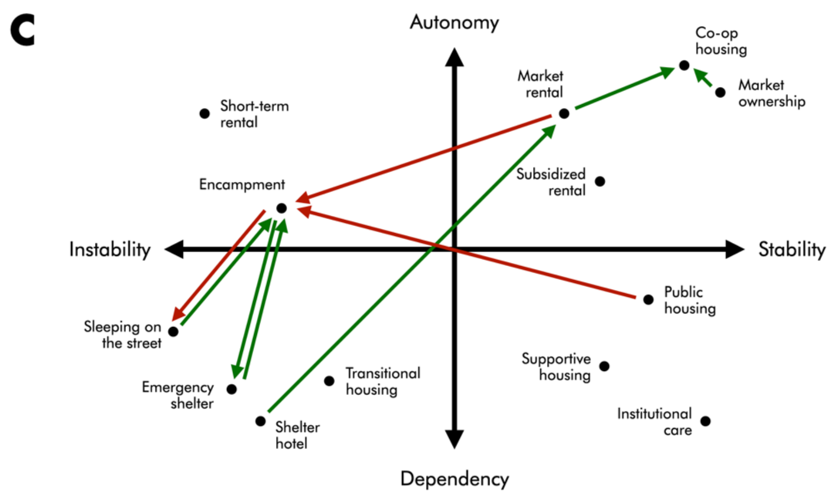
Transitional housing
Supportive housing
Emergency shelter
Shelter hotel
Institutional care
Dependency


C
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Co-op housing
Market rental
Market ownership
Short-term rental
Encampment
Subsidized rental
Instability
Stability
Public housing
Sleeping on the street
Supportive housing
Transitional housing
Emergency shelter
Institutional care
Shelter hotel
Dependency

Figure 6. A multi-priority approach to understanding housing transitions. Transitions which often represent positive household movement are represented in green, and transitions which often represent negative household movement are represented in red.

8. Conclusions

8.1. Summary of findings and participant recommendations

Based on interviews with key informants and people with lived experiences, this report has assembled the following findings on housing transitions in Canada, more specifically in the cases of hotels converted to refugee shelters in Southern Ontario, homeless encampments in Montreal, and cooperative housing in Vancouver.

Chapter 2, "Literature review: Transitions in the housing system", presented a literature review of previous research on housing transitions. First, we provided a succinct review of the housing continuum model, the most commonly studied transitions along the continuum, and the most common critiques of the model. Second, we offered an overview of research into the housing transitions of specific populations, with a focus on groups that experience alternative (e.g. stalled, right-to-left, or cyclical) transitions with the housing continuum. Third, we identified and discussed existing models depicting transitions within the housing continuum (or other similar frameworks). Lastly, we highlighted current gaps in research on transitions in the housing system. While this review focused specifically on Canada, literature from other geographies was also included, particularly in cases where Canadian research was sparse or non-existent.

Chapter 3, "Methodology", summarized the methodology employed in the study. The primary research method was structured interviews, 50 of which were conducted with three categories of participants corresponding to our three case studies: hotels serving as refugee shelters, homeless encampments, and co-operative housing. The interviews were approximately one hour long, conducted in either English or French depending on the preference of the participant, and focused on transitions into and out of the particular housing type being examined. This chapter described the participation criteria, recruitment strategy, consent process, fraud screening, and interview coding employed in the study.

Chapter 4, "Hotels converted to refugee shelters in Southern Ontario", presented the results of a case study examining refugee and refugee claimant transitions into and out of hotels operating as emergency shelters in Southern Ontario. We began by providing context on the Canadian refugee system and on the demographics served by Southern Ontario shelter hotels. We then described two distinct policy pathways for transitions into the hotels, based on the distinction between government-assisted refugees and refugee claimants. While government-assisted refugees have a clear pathway to housing stability and settlement support, refugee claimants have no such pathway, and are increasingly entering the shelter system, settling in encampments, or living on the streets. We then discussed transitions out of shelter hotels, describing increasingly delayed exits and problematic transitions driven by the unavailability of supportive housing and the difficulty of placing refugee households into private rental housing. We proceeded to identify several additional characteristics of the shelter hotel system, including the positives and negatives of shelter hotels from refugees' perspective, a lack of inter-governmental coordination, ballooning costs, political pressure, and the challenges of the Covid pandemic. And we concluded by summarizing participant recommendations for improving refugee transitions into and out of shelter hotels.

Chapter 5, “Homeless encampments on the Island of Montreal”, examined housing transitions in and out of the informal encampments which have proliferated in the Montreal region. We began by providing context on the recent growth in encampments across the country. We then described the demographics of encampment residents in Montreal, discussing groups which participants believe to be overrepresented. We then analyzed transitions into encampments, which participants mostly described as transitions from one form of homelessness to another. Some residents had recently become homeless after an eviction, and for many residents, encampments were an alternative to the emergency shelter system. We discussed what is known about transitions out of encampments, although participants generally believed that residents who leave are simply moving into another encampment or situation of homelessness. Participants were highly skeptical of the effectiveness of encampment dismantlements. We then discussed the question of whether encampments should be formalized, and then concluded by summarizing participant recommendations for improving transitions out of encampments and into stable housing.

Chapter 6, “Cooperative housing in Metro Vancouver”, presented the results of a case study examining people who have recently transitioned into or out of cooperative housing in Greater Vancouver. Unlike our other two case studies, participants for this case study were not service providers, but rather people with a lived experience of entering and/or exiting co-op housing. We began by providing context on the Canadian cooperative housing system and on the demographics of our Metro-Vancouver-based participants. We then described participants’ experiences transitioning into cooperative housing, highlighting the three main factors pulling people into co-ops: tenure security, affordability, and sense of community. We proceeded to describe the circumstances under which people transition out of co-op housing, noting that most of our participants intend to remain in their co-op permanently, and that cooperative housing should be understood as a final housing destination in many or most cases. We discussed the problematic issue of governance opacity in co-ops, which was identified as a major factor hindering effective transitions into co-ops. And then we concluded by summarizing participant recommendations for improving transitions into cooperative housing.

In Chapter 7, “Discussion”, we reflected across the three case studies to draw out points of commonality or contrast which suggest broader conclusions about transitions in the Canadian housing system. We began by discussing the way in which a lack of affordable market housing constrains effective housing transitions in all three of our case studies. We then discussed the related issue of the sharp contrast between the theoretical importance of supportive and subsidized housing in the housing continuum model and the near-total practical absence of such housing in our participants’ account of housing transitions. Next we described how the presence or absence of collective community was an important dimension of the housing situations and transitions we observed in the encampment and co-op case studies. We then synthesized participants’ perspectives on the housing continuum model itself. While participants offered different opinions about how best to characterize the housing transitions they were discussing, they commonly identified the one-dimensional linear nature of the continuum model as inadequate. Building on these observations, we concluded by identifying two common themes that emerged across the case studies—stability and autonomy as distinct measures of housing progress—that collectively point to an alternative way of conceptualizing movements through the housing system.

8.2. Authors' recommendations

In each of our three case studies, our participants offered a variety of recommendations for improving transitions in the Canadian housing system. We now build on those recommendations by discussing how to improve on the housing continuum model to better understand housing transitions, and we provide our own case-specific recommendations on how to better support people's transitions into stable housing.

8.2.1. A multi-dimensional approach to housing transitions

The results of our three case studies cast substantial doubt on the ability of a simple linear transition model such as the housing continuum to adequately capture the diversity and complexity of movements that people undertake through the housing system. In particular, we identified two deficits with the housing continuum: that it implies a single endpoint (market housing) for all or most housing journeys, and that it organizes housing options along a single normative dimension (implicitly, more to less governmental support).

In place of the continuum, we have offered a multi-dimensional heuristic grid, which explicitly recognizes multiple housing career endpoints and multiple ways of measuring housing career progress. Consistently across our case studies we encountered two meaningful dimensions of individual or family housing improvement: a transition from less stable to more stable housing situations, and a transition from less autonomous to more autonomous housing situations.

While a two-dimensional heuristic based on stability and autonomy proved effective at understanding the housing transitions we encountered in our case studies, it is possible that other case studies might have yielded other viable ideas of housing progress. In other words, it is unlikely that there is any single universal model of housing transitions which will be viable. Instead, our suggestion is that both researchers and practitioners explicitly consider 1) the housing endpoints which are viable for a given population or situation, and 2) the normative aspects of housing market transitions which are most relevant for that population or situation.

8.2.2. Hotel recommendations

1. Commit federal funding for refugee claimant shelter spaces. The gap we have documented between the experience of government-assisted refugees (whose reception is funded by the federal government) and refugee claimants (whose reception is not funded by the federal government) is both large and untenable. The funding provided to provinces under the Interim Housing Assistance Program (IHAP) has been invaluable at reducing the severity of the shelter crisis caused by surging refugee claimant numbers, but it is now seven years since the surge in refugee claimants began, and the shelter needs can no longer be considered "interim". So, unless there is a fundamental overhaul to the country's refugee system which would change the underlying flows of refugee claimants into provincial and local shelter systems, the federal government should commit stable and long-term funding to ensure that local shelter resources are not overwhelmed.

2. Create a welcome centre for refugee claimants. As participants indicated, a welcome centre for refugee claimants would significantly improve the intake and placement process for the individuals and families seeking asylum in Canada. Locating such a centre at the country's most active ports of

entry for refugee claimants would reduce confusion and fear for newcomers while improving the pathway they take upon arrival.

3. Improve coordination among SPOs, cities, and IRCC. Immigration is an extremely complex process, but enhanced communication among the primary entities working in the field would have an immediate impact. While formal agreements exist between SPOs and IRCC, and IRCC also provides funding in some cases to municipalities, a more frequent pattern of communication would help reduce confusion and frustration. Instead of an approach of staunch delegation by contractual role, professionals working in the entire immigration system for refugee claimants would benefit from sustained group coordination.

4. Standardize contractual language with hotels to ensure fair, equal, and consistent treatment of government-supported guests. The experience of refugee claimants living in hotels varies widely by hotel, and also by the SPO handling the contract. Efforts should be made to ensure refugee claimants have a stable, predictable, and dignified experience during their temporary accommodations. For example, terms of access to hotel/motel amenities, housekeeping arrangements, and provision of daily meals should be standard for all refugee claimants regardless of which SPO they are placed with and which temporary accommodation they inhabit.

8.2.3. Encampment recommendations

1. Provide more resources to prevent households from entering situations of homelessness. As organizations mentioned, there is a growing proportion of the homeless population that is the result of recent evictions from the private and public rental markets. For the private rental market, pressures from low vacancy rates, growing housing prices, and fastly rising rents are creating conditions for renters (primarily low income) to get priced out of the private rental market and be unable to find housing. For the public housing, nuisance or failure to pay lead tenants to get evicted, but end up with no other housing options. To avoid transitions into homelessness, providing more resources for homelessness prevention would be a worthwhile strategy. These prevention nets, as mentioned by participants too, could include building more social housing units and more diverse types of transitional housing, providing more rent supplements, and expanding already existing programs of emergency funds.

2. Grow Canada's subsidized housing stock. One of the major drivers preventing the transition out of encampments and homelessness was the lack of affordable and flexible housing options for people. The straightforward solution would be to dedicate more funding towards the "missing middle" of the housing continuum, namely subsidized housing. In the form of transitional housing, cooperative housing, social housing, and rent-supplemented housing, offering a variety of housing options that are not provided entirely within the primary rental market and with some forms of mental health and addiction support when needed would enable people experiencing homelessness and other precariously housed households to access affordable stable housing.

3. Recognize and plan for joint action plans on homelessness, mental health, and addiction. The intertwining of homelessness, mental health, and addiction were often mentioned by organizations as a crucial component to understand for housing transition success and overall societal success, a finding also supported by our literature review. There is a need to formally recognize the interrelations between these three elements in policy. Then, ensuring the availability of adequate

funding and support services would be needed to support transitions for homeless populations living with intersecting disabilities. Additionally, dedicating more funding for experimental initiatives that aim to house people with mental health and/or addiction challenges could be an avenue to create more adapted housing pathways into stable housing.

8.2.4. Co-op recommendations

1. Increase federal and provincial financial support for co-ops. Cooperative housing is a successful model of non-market housing that provides long-term stability to members while offering an enhanced sense of community. Its combination of below-market rents and collective governance is unique. As a proven model, co-op housing deserves the public investment necessary to maintain it and grow it throughout the country. Beneficial financing arrangements, such as low-interest loans or structural repair grants, could be offered. Special tax treatment and zoning in future comprehensive plans could be applied to incentivize cooperative formation and reserve land for their development.

2. Tie access to new government funding to requirements for (1) board best practices and (2) standardized application procedures. To address potentially discriminatory co-op membership practices and prevent mismanagement, the government should consider tying access to new financing or funding offers to completion of board training and adoption of healthy board practices in co-op housing bylaws. This should extend to procedures for applicant intake and screening, as well as fair unit allocation policies.

3. Establish external conflict resolution services, such as an ombudsman or mediator. When co-op members are unhappy with the actions of their co-op board, there is no avenue for recourse. Regional- or provincial-scale conflict resolution services would allow members to have their claims heard by an external, unaffiliated party. Because of the private nature of cooperatives and the lack of oversight regarding length of board service or board member rotation, there may be an unintended concentration of power—as can happen in any volunteer organization. An arms-length adjudicator could properly assess grievances by members.

8.3. Future research directions

In light of our research and current literature gaps in Canada, we have identified six promising lines of further inquiry for future qualitative research on housing transitions in Canada. These build upon and supplement our earlier discussion of research gaps related to Canadian housing transitions in section 2.5, above.

8.3.1. Lifelong housing careers

Studies looking at housing transitions in Canada have tended to focus on households undergoing a single transition, typically from one housing situation (e.g., homelessness) to another (e.g., supportive housing). By contrast, there are limited studies on lifelong housing careers of Canadian households. Our interviews with respondents suggested the potential research value of learning about the housing paths of various populations, the reasons behind multiple transitions, and the changes in stability and autonomy of these households through time. For example, hotel case study

participants mentioned barriers to securing stable housing such as landlord discrimination and lack of affordable housing options. It would be value to observe the path to stable housing for the refugee population, and whether they maintain their stability and autonomy. (See Aigner [2019] for an example of a study of refugee housing transitions over multiple years.) Similarly, encampment participants highlighted that homeless people transitioning into subsidized rental housing or supportive housing are at risk of returning into homelessness, highlighting the pertinence of conducting longitudinal studies on pathways out and into homelessness. Lastly, most co-op residents mentioned wanting to stay in the cooperative for as long as possible, raising an important point about the stability of co-op housing, and the circumstances that would lead co-op residents to transition out. Studies on lifelong housing careers could help generate insights into these and other housing pathways which Canadian households follow.

8.3.2. Transitions into and out of institutional 'housing'

Participants in the encampments case often mentioned individuals moving out or into institutional 'housing', including foster homes, long-term care homes, hospitals, and prisons. For example, participants shared how individuals having 'aged out' of foster care were found in encampments, as well as individuals leaving correctional facilities. Lengthened hospital stays because of a lack of long-term care options were also anecdotally mentioned by encampment participants, consistent with recent media coverage on the subject (Tessier-Burns, 2023; Engel, 2023). These transitions are not depicted in the current housing continuum model but represent housing pathways that require further study given the paucity of data on such transitions (Doucet et al., 2022; Zorzi et al., 2006; Carbone et al., 2023).

8.3.3. Co-living in Canada

Recent research has highlighted the rise of shared housing (or co-living) as a response to affordability concerns but also as an ideological, social, or ecological choice (Maalsen, 2019, 2020; Druta et al., 2019). This research suggests the need for reconsideration of the common view of shared housing as a temporary living situation for youth who have recently transitioned out of the family home (Maalsen, 2020). Sometimes the rise in shared housing is viewed as a negative symptom of housing unaffordability and financialization (White, 2023; White and Madden, 2024). One prominent recent example is 'pod living', a housing type associated with Los Angeles and characterized by bunk beds and common areas, which was discussed by Canadian media as a "cheaper housing option" (Gibson, 2022). In Canada, little is known about and the types and scope of shared housing and the composition of people living in shared housing, as well as the motivations behind remaining in such as tenure type. Given the rise of housing unaffordability, further research on these emerging alternative living arrangements, including types of co-living arrangements that have been successful in other countries, would be valuable.

8.3.4. 2SLGBTQIA+ housing experiences

2SLGBTQIA+ research on housing experiences and housing transitions remains scarce in Canadian literature, but this is particularly true of research on trans* individuals (Ecker, 2016). Recent research has shown how 2SLGBTQIA+ youth do not feel that their housing situations and transitions are represented on the continuum, and question rightward transitions that are typically

viewed as ‘progress’, having had more housing success in housing situations that are in the centre of the housing continuum (Hackett et al., 2022).

8.3.5. Indigenous housing transitions

Indigenous peoples are over-represented in the Canadian homeless population. While there is an expanding amount of research on homelessness among Indigenous peoples, much less is known about housing transitions for Indigenous people in the homeless community in particular. More broadly, the Indigenous population that is often highlighted in research and policy is the homeless population. There are a variety of political reasons for this—in particular, a well-needed focus on reconciliation—but the net effect is arguably to focus on the deficit or failure of the community due to systemic barriers. By contrast, a strength-based approach would necessitate examining the housing transitions of those who have successfully entered into stable autonomous or supportive housing.

8.3.6. Designing for flexibility in housing

The co-op case highlighted the need for accounting for household composition change when thinking about living environments. One participant interviewed mentioned transitioning within the same cooperative, moving to a smaller, universally accessible unit, while another mentioned transitioning out of his cooperative primarily because there was no possibility to move into a larger unit. Fostering flexible or adaptable housing designs is also recommended in light of an aging population increasingly deciding to remain in their single-family homes, thus ‘aging in place’ but in housing types that may not be optimal for residents’ housing size or mobility requirements (Garner et al., 2018). The need for more types of transitional housing was also a common theme in all three cases of our case studies. These experiences highlight the need to plan for and promote housing developments that offer some level of flexibility in the design, whether at the scale of the dwelling (ArchDaily, 2023) or of the housing project (Henry et al., 2019). Flexibility in this regard encompasses unit size, income levels, and mobility requirements. Gaining more insights into flexible housing, including housing models and financing models could help in successfully implementing this innovative housing type in Canada.

9. Glossary of terms and acronyms

BVOR: Blended Visa Office-Referred

CBSA: Canada Border Services Agency

CHF Canada: Co-operative Housing Federation of Canada

CHN: Core housing need

CIC: Citizenship and Immigration Canada

CMHC: Canada Mortgage and Housing Corporation

COHB: Canada-Ontario Housing Benefit

GCR: Global Compact on Refugees

GTA: Greater Toronto Area

Homelessness: The Government of Canada's "Reaching Home: Canada's Homelessness Strategy" defines homelessness as a spectrum, with *absolute homelessness* (individuals living on the street or in emergency shelters) at one end, *hidden homelessness* (individuals living in a car, with family or friends, or in long-term institutions) in the middle, and *relative homelessness* (individuals at risk of becoming homeless) at the other end (Echenberg and Munn-Rivard, 2020). The Reaching Home framework further distinguishes between different temporalities of homelessness: either chronic, episodic/cyclical, or temporary.

Housing continuum: A model of how people do or should transition through different housing types within the housing system. Both CMHC and the National Housing Strategy, alongside a range of provincial and local housing providers and community organizations, use the continuum concept to describe the range of dwelling options available to households, from homelessness through market rate housing. For example, CMHC's housing includes, from left to right: homelessness, emergency shelter, transitional housing, supportive housing, community housing, affordable housing, and market housing (CMHC, 2018a

Housing financialization: Housing financialization refers to the increasing prominence of financial markets and actors in the provision and operation of housing, most prominently through the spread of mortgage securitization in the ownership market and the growth of real estate investment trusts in the private rental market (August, 2020; St-Hilaire et al., 2023).

IFHP: Interim Federal Health Program

IHAP: Interim Housing Assistance Program

IPV: Intimate partner violence

IRB: Immigration and Refugee Board of Canada

LTC: Long-term care

Older adult housing: The term 'older adult housing' encompasses a range of living environments, including institutional settings offering various levels of personal care and meal preparation. Subsidized collective housing for older adults may be considered 'supportive housing' on the housing continuum, while luxury assisted living facilities are a form of 'market housing'.

OMHM: Office municipal d'habitation de Montréal

PWIID: People who inhale or inject drugs

RAP: Resettlement Assistance Program

RPD: Refugee Protection Division

SPO: Service provider organization

SRDC: Social Research and Development Corporation

SRO: Single room occupancy

UN: United Nations

UNHCR: United Nations Refugee Agency

2SLGBTQIA+: Two-spirit, lesbian, gay, bisexual, trans*, queer, intersex, asexual plus

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11. Appendix 1. Participant interview scripts

11.1. Guide 1. Housing Service Providers - Hotels

Begin by reviewing consent process/form and also reminding: Participation is voluntary; your name will not be recorded; you can choose to skip any question or stop the interview at any time; all data will be stored in a locked computer or office for a period of 6 months and deleted afterwards; everything said will be strictly confidential.

Introduction/background

1. Could you tell me about your organization? What is your general role within your organization? *(i.e administration, front-line staff, etc.)*
2. How long have you been in the position? What are your key responsibilities?
3. How is your organization involved with assisting refugees living in hotels?
    a. Can you estimate the number of individuals your organization is currently serving?

Hotels

4. When was the first time you encountered hotels being used as shelter? *(Probe as necessary with follow up questions)*
    a. Where and when was it?
    b. What populations did it serve?
    c. (If not answered already) Why do you think hotels are now being used to house refugees?
5. Now I'd like to ask you about the growth of hotels for refugees over the last few years. *(We're interviewing southern Ontario organizations, but if you have experience with this outside Ontario, feel free to draw on that knowledge in your answers.)*
    a. Would you say that there has been an increase or decrease (or no change) in the following:
        i. Number of hotels used to shelter refugees and claimants
        ii. Total number of people living in hotels
    b. What is the typical length of stay in a hotel?
    c. What demographics are most commonly served? *(Examples: family composition, country of origin.)*
6. Now I'd like to ask a few questions about transitions into and out of hotels
    a. Where are people coming from who are entering hotels? *(Ex. ground border, airport, emergency shelter)*
    b. What housing or shelter type are people in hotels transitioning to when they leave hotels? *(Or are they not actually transitioning out, because they are passing away)*
    c. What are people's experience in transitioning from hotels to permanent housing?
        i. Are there services/supports available? If yes, what?

   d. On average, has there been an increase or decrease in the length of stay (or no change) in hotels before they transition out?
   e. Are there situations where people leave voluntarily or involuntarily, without first finding stable housing?
      i. In the event where residents leave involuntarily, are they still able to access resources such as services or supports?
   f. Do people usually stay at just one hotel or do they move to multiple hotel shelter sites before securing stable housing?
7. Demand for housing for refugees/Experience in hotels
   a. What is the overall experience of people staying in shelter hotels? What do people like/dislike the most?
   b. What kinds of support or services are available for people during their stay?
   c. Are there any additional accommodations offered to support the needs of particular user groups? *(For example, prayer rooms for muslim guests - also language translation, disability, etc.*)
      i. Are there additional resident needs not being met?
   d. How does the location of hotels affect residents'
      i. Quality of life
      ii. Mobility
      iii. Access to employment, education, or services
   e. How much agency do refugees and refugee claimants have in choosing where they stay? (*Do people have preferences in location? Can family members stay together?*)
8. Community attitudes toward hotels as refugee housing
   a. Have there been conflicts with the community over the location of shelter hotels? Why or why not?
   b. Are there any issues that come up in hotels that operate both as refugee housing and serve the general public?
9. What are the pathways into and out of hotels?
   a. Is there a particular organization/institution that provides the bulk of referrals?
   b. Are there waiting lists to access hotel stays?
   c. What is the process of people being placed into hotels? Are there any barriers to access? If so, how can access be improved?
10. Do service providers and/or government agencies keep track of data?
   a. (*If data is kept*) What kind?
   b. Does your organization keep track of people living in hotels? How about when they leave? *(For example, where they go to, where they come from, etc.)*
   c. *(If data is kept)* Do you share this information with anyone else? *(For example, municipal actors, policing services, etc.)*
   d. Is there any mandatory reporting that service providers or hotels must do? If so, to whom? (*i.e. federal, provincial, municipal, private/NGO partners?*)
   e. To your knowledge, what other organizations keep data on refugees in hotels?

11. To what extent is there coordination between different levels of government and government partners?

Broader transitional housing landscape

12. How did the Covid-19 pandemic affect housing circumstances for refugees? How so? *(Probe for additional details as necessary.)*
    a. As tourism has returned following the pandemic, has this affected the supply of hotels being used for refugees and refugee claimants?
13. (Put picture of the housing continuum on Teams - **found on last page**) Where would you locate hotels on this continuum? Why? How well does it fit? *(Let people explain in their own terms, but we should make sure we get a specific answer of "transitional", "unsheltered", or "other")*
14. How would you describe how your clients typically move through the continuum? Would it look like the image shown or something different?
15. What does the demand for hotels as housing say about the broader landscape of housing right now?

Concluding reflections

16. Do you think hotels should be formally recognized as housing or shelter in Canada? Explain why.
17. Do you have any recommendations for how people transitioning into and out of hotels could be better served by the government or support organizations?
18. Is there anything else you would like to share, or anything that you think we should have asked but didn't? *(Can also prompt for additional people to speak with)*

Thank you for taking the time to respond to all of these questions! The information you have provided will go toward informing policy and helping improve the services available.

11.2. Guide 2. Housing Service Providers - Encampments

Begin by reviewing the consent process/form and also reminding that participation is voluntary; your name will not be recorded; you can choose to skip any question or stop the interview at any time; all data will be stored in a locked computer or office for period of six month and deleted afterwards; everything said will be strictly confidential.

Introduction/background

1. Could you tell me about your organization? What is your general role within this organization? *(E.g. "administrative", "front-line"—don't ask about specific job title)*
2. How long have you been in this role? What are your key responsibilities?

Encampments

3. When was the first time you encountered encampments? *(Probe as necessary with follow up questions)*
    a. Where and when was it?
    b. What populations did it serve?
4. Now I'd like to ask you about the growth of encampments over the last number of years. *(We're interviewing Montreal organizations, but if you have experience with encampments outside Montreal, feel free to draw on that knowledge in your answers.)*
    a. Why have encampments emerged as an accommodation type? When did this start?
    b. Thinking about whether encampments are becoming more common, would you say that there has been an increase or decrease (or no change) in the following:
        i. Number of encampments
        ii. Total number of people living in encampments (i.e. size of encampment)
        iii. Flows into/out of encampments (i.e. length of stay)
    c. What populations do encampments most commonly serve?
5. What have encampment residents shared with you concerning their living situation?
    a. What are the most common reasons for people choosing to live in encampments?
    b. Do residents talk about encampments in relation to other types of shelter or transitional housing ? For those who do, how do they contrast them?
    c. Why would someone choose to live in an encampment versus seeking out emergency shelter space?
    d. Are there benefits of living in encampments mentioned by residents?
    e. What about drawbacks?
    f. Are there any services or supports available for encampment residents? If so, what would this be? What kinds of organizations provide these supports/ services?
    g. Are there on-site resources or supports that could be provided to better meet the needs of encampment residents?
6. Does your organization collect any data about people living in encampments?
    a. *(If data is kept)* What kind?
    b. Does your organization keep track of people living in encampments? How about when they leave? *(For example, where they go to, where they come from, etc.)*
    c. *(If data is kept)* Do you share this information with anyone else? *(For example, municipal actors, policing services, etc.)*
    d. Are encampments captured in point-in-time homelessness counts? If not, what are the reasons?
    e. To your knowledge, what other organizations keep track of encampments? Do they have data sources? Do they share their data sources with you?

Encampment transitions

7. What housing or shelter type are people in encampments transitioning from when they enter encampments?
8. What housing or shelter type are people in encampments transitioning to when they leave encampments? *(Or are they not actually transitioning out, because they are passing away)*
9. Why do people transition into encampments and why do they transition out? *(Give as an example why a person would have chosen to transition to an encampment instead of an emergency shelter or another housing type.)*
10. On average, how long do people remain in encampments before they leave?
11. Under what conditions do people leave voluntarily or involuntarily from encampments?
12. In the event where people leave involuntarily, are they still able to access resources or services?
13. Do you think that there is or there should be space for encampments as a formally recognized form of housing provision in Canada? If so, what could be improved to make this happen? If not, why not?
14. *(If it hasn't come up yet)* What lessons should we take from the recent eviction and dismantling of the Ville Marie Expressway encampment?

Broader transitional housing landscape

15. What does the demand for encampments say about the broader landscape of housing right now? *(Probe for additional details as necessary.)*
16. Is there a role for more flexible, temporary offerings in the transitional housing space? If so, what would that look like?
17. How did the Covid-19 pandemic affect the provision of shelter and transitional housing for people experiencing homelessness? How did the pandemic affect people living in encampments?

Concluding reflections

18. (Put picture of the housing continuum on Teams) Where would you locate encampments on this continuum? Why? How well does it fit? *(Let people explain in their own terms, but we should make sure we get a specific answer of "transitional", "unsheltered", or "other")*
19. Do you have any recommendations for how the government or support organizations could better serve people making the transition into and out of encampments?
20. If you could illustrate housing transitions on a piece of paper, what would it look like? *(Here we are looking for the housing provider's understanding of what types of housing transitions occur. Ask subsequent questions to facilitate if required.)*
21. Is there anything else you would like to share, or anything that you think we should have asked but didn't? *(Can also prompt for additional people to speak with)*

Thank you for taking the time to respond to all of these questions. The information you have provided will go toward informing policy and helping improve the services available to residents.

11.3. Guide 3. People with lived experience - Housing cooperatives

Begin by reviewing the consent process/form and also reminding: Participation is voluntary; your name will not be recorded; you can choose to skip any question or stop the interview at any time; all data will be stored in a locked computer or office for a period of six months and deleted afterwards; everything said will be strictly confidential.

Introduction/background

1. Do you mind if we ask a few questions about your background? We are asking these questions because we know that some people's decisions to change housing are sometimes different, based on changes in family, or based on their race, country of origin, disability, income, and other factors.
    a. What is your age?
    b. Size of your family/household?
    c. What country were you born in, language spoken?
    d. How do you identify your gender?
    e. How do you identify your race/ethnicity?
    f. Do you identify as Indigenous? *(In line with CMHC's commitment to reconciliation, projects examining Indigenous experiences are co-created and led by Indigenous scholars and consultants. This project is a CMHC priority, and if there is Indigenous interest, we would be happy to support a similar project undertaken from a distinctions-based lens. This project will not exclude Indigenous content, but it is not the focus of the research.)*
    g. Does anyone in your household require special housing accommodation related to disability, health, or well-being?
2. Are there any aspects of your identity which have affected your access to housing co-ops? (*i.e. race, class, gender, sexual orientation, etc.*)

Housing transition

3. We understand you became a co-operative resident within the past five years. Could you describe this process starting with when you began searching for new accommodation and ending with you moving into this unit? *(Probe as necessary with follow up questions)*
    a. How did you end up finding this unit?
    b. When did you first apply for cooperative housing? How long did you wait until you heard back about your application?
    c. If waitlisted, how long did you spend on a waitlist for a co-op unit?
    d. How many co-ops did you apply to?
    e. When did you move into your new unit?

4. What drove your decision to apply for co-op housing?
    a. What (if any) alternative housing arrangements did you consider? (*Probe based on tenure, geographic location, changing household to meet costs/different needs)*
    b. How did you know about co-operatives?
    c. Did your household/family composition change? If so, how did it affect your housing transition?

Previous Home (Pre-Transition)

5. Thinking about the last home you lived in before this cooperative unit, who was living with you at the time? *(Partner, children, roommate)*
6. Please describe your housing situation at the time:
    a. What type of housing was it? *(House kind, number of bedrooms, renter or owner)*
    b. Did you need particular accommodation? *(Related to a disability, language barrier, violence/abuse, family size, etc.)*
    c. How long had you been living there before you left? *(Length of occupancy)*
7. What was the primary reason you left your home?
    a. Was moving from your old residence voluntary or involuntary?
8. What was your experience finding another place to live following moving out of your home? (*i.e. Was it a smooth transition from your previous home to the co-op?(Did you have to ask for more time, stay with family/friends, move to another city, etc.)*
9. Had you or anyone you know ever previously lived in a cooperative housing unit? How was this experience/what is your perception of their experience?

Current housing appropriateness/satisfaction (Post Transition)

10. How would you describe your current cooperative?
11. Where is it located?
12. Comparing this housing to your previous housing, what do you like/dislike?
    a. Do you intend to stay? Why or why not?
    b. How satisfied are you with your unit? (*Prompt what do you like about your unit what do you dislike about your unit*)
    c. In general, what do you like most about your cooperative? What do you like least?
    d. Do you pay more, less or the same in monthly housing expenses? (*Prompt to elaborate*)
    e. Is the quality of the housing unit higher, lower, or the same? (*Prompt to elaborate*)
    f. Is the size of the housing unit larger, smaller, or the same? (*Prompt to elaborate*)
    g. Is the location of the housing unit better, worse, or the same? *(Prompt to elaborate)*
13. Could you tell me about your relationship with other cooperative members?
    a. Do you feel you have connections or communities within your building?
    b. Do you participate in management, maintenance or social activities? How do you feel this compares to your previous housing?

14. Have you transitioned out of your cooperative? In what circumstances did this happen? *(e.g., Passing away, mental health, housing conditions, affordability)*
    a. In what housing tenure are you in now *(e.g., renting, owning, public housing)*?
    b. How would you compare your housing now?

Broader transitional housing landscape

15. (Put picture of the housing continuum on Teams - **found on last page**) Where would you locate co-ops on this continuum? Why? How well does it fit? *(Let people explain in their own terms, but we should get a specific answer of "affordable" "community" or "market" housing*
16. If you could describe how you've moved through the housing continuum, would it look like the picture or something different? *(Ex. skips stages, not linear, etc.)*

Concluding reflections

17. How has the transition from your previous home to this one affected you/your family? *(Describe the impact this change has had on your life)*
18. Is this where you thought you would end up? What was your vision for your home when you were younger?
19. Are you considering any further moves or changes to your housing situation in the future? Why or why not?
20. Do you have any recommendations for how people transitioning into and out of co-ops could be better served by the government or support organizations?
21. Is there anything else you would like to share, or anything that you think we should have asked but didn't? *(Can also prompt for additional people to speak with)*

Thank you for taking the time to respond to all of these questions! The information you have provided will go toward informing policy and helping improve the services available to residents.

12. Appendix 2. Informed consent form

Participant Consent

Principal investigator: David Wachsmuth, Canada Research Chair in Urban Governance, McGill University, david.wachsmuth@ mcgill.ca, (514) 398-4078

Title of Project: Transitions in the Canadian Housing Continuum

Purpose of the Study: You have been invited to take part in a research study about transitions in the Canadian housing continuum. This study will be led by Prof. David Wachsmuth of McGill University, in partnership with the Canada Mortgage and Housing Corporation (CMHC). The research investigates transitions within the housing continuum, with a particular focus on populations that are stagnant, cycle or digress through the continuum. Results will be shared in the form of a public report, along with associated documents and presentations.

Study Procedures: Your participation in this study will consist of an interview by phone or Microsoft Teams of about one hour, conducted at whichever day and time is most convenient for you. With your consent, the interview will be recorded so that an accurate transcription of your remarks can be made; the recording will not be publicly released in any form, and is solely to aid the quality of the research. In some cases, you may be contacted for a brief follow-up interview by phone or Microsoft Teams, although you will be under no obligation to participate in this follow-up.

Voluntary Participation: Participation in this study is voluntary. You may refuse to participate in parts of the study, you may decline to answer any question, and you may withdraw from the study at any time, for any reason. If you choose to withdraw before completing the study, all information obtained up until that point will be destroyed unless you indicate otherwise. However, once the data has been combined for publication, it may not be possible to withdraw the data in its entirety. All data will be destroyed six months after the publication of results, at which point it will not be possible to withdraw.

Potential Risks: There are no anticipated risks to you by participating in this research.

Potential Benefits: Participating in the study might not benefit you directly, but we hope to learn more about how to minimize both the frequency and negative impacts of evictions on renters in Canada.

Compensation: You will not receive any direct compensation.

Confidentiality: Your name and any organizational affiliation will not be associated with any of your comments in reports arising from this research. In the course of the research, the principal investigator will collect no information about you beyond your name, your general organizational affiliation (for example, an administration employee in a non-profit housing group), and the comments you make during the interview. Your identity will only be known to the principal investigator and his research assistants, and will be stored in a password-protected file on a computer which only the researchers can access. A de-identified and coded transcription of your interview will be available to the researchers for analysis; this will be stored in a password-protected

file on a server at McGill University which only the principal investigator and his research assistants can access. The interview transcript and the file with your identity will be stored on separate servers, so even in the event of a data breach, there is minimal risk of your confidentiality being compromised.

If you give your consent, the interview will be recorded, but the recording is solely for the use of the researcher to improve the accuracy and quality of the research. Recordings will never be disseminated in public. All data pertaining to the study will be deleted six months following the completion of the report. No other research material besides the report and associated documents and presentations will be produced using this data.

You have an option relating to the recording of your interview:

Yes: ___ No: ___ You consent to have your interview audio recorded to improve the accuracy and quality of the research. Recordings will never be disseminated in public.

In the case of online or phone interviews, participants will be provided an electronic copy of the consent form, while in-person interview participants will be provided with two copies, one for the participant and one for the researcher.

Questions: If there is anything about the study or your participation that is unclear or that you do not understand, if you have questions or wish to report a research-related problem, you may contact Prof. David Wachsmuth at 514-398-4078 or david.wachsmuth@mcgill.ca.
If you have any ethical concerns or complaints about your participation in this study, and want to speak with someone not on the research team, please contact the McGill Ethics Officer at deanna.collin@mcgill.ca or 514-398-6193. This project's Research Ethics Board File Number is 23-04-068.

Please sign below if you have read the above information and consent to participate in this study. Agreeing to participate in this study does not waive any of your rights or release the researchers from their responsibilities. A copy of this consent form will be given to you and the researcher will keep a copy.

Participant's Name: (please print)
____ *Participant's Signature:*
_____________________________________ *Date:*_____________

13. Appendix 3. Codebooks

13.1. Codebook 1. Hotels

How does the (interviewee's) organization assist refugees/ refugee claimants? (H-O)

- RAP centre (H-O-RAP)
- Settlement agency/ services (H-O-SA)
- Supports refugee claimants (H-O-RC)
- Supports both government-assisted refugees and refugee claimants (H-O-B)
- Shelter on site (organization runs centre) (H-O-SS)
- Leases hotel rooms (H-O-HR)
- Manages hotel program (on-site services and management) (H-O-M)
- Leases houses or rooms in houses (private market) (H-O-H)
- Other (H-O-O)

Refugee category (H-RC)

- Government-assisted refugee (H-RC-GAR)
- Refugee claimant (H-RC-RC)
- Privately sponsored refugees (H-RC-P)

First time hearing about hotels used as shelter for refugees (H-FH)

Increase or decrease in number of hotels (H-IR+ or H-IR-)

- Number of hotels (H-IR-H+/=/-)
- Unsure of number of hotels (H-IR-PH)
- Number of people staying in hotels (H-IR-P+/=/-)
- Unsure of number people staying at hotels (H-IR-PU)

Average length of stay in hotel before transitioning (H-LS)

- Less than 1 month (H-LS-1)
- 1 to 3 months (H-LS-3)
- 3 to 6 months (H-LS-6)
- 6 months to a year (H-LS-Y)
- Over a year (H-LS-OY)

Increase or decrease in the length of stay (H-LOS)

- Length of stay (H-LOS+/=/-)
- Unsure (H-LOS-U)

Current Demographics (Specific communities, geographic also identity-based) (H-D)

- Africa (H-D-A)

- Sub-saharan Africa (ex. Nigeria, DRC) (H-D-SSA)
- South America (H-D-SA)
- North America (including Mexico) (H-D-NA)
- Central America (H-D-CA)
- Caribbean (ex. Haiti, Cuba, Barbados) (H-D-C)
- Europe (for example, Ukrainian)(H-D-E)
- Asia (H-D-AS)
  - Central Asia (the stans) (H-D-AS-C)
  - South Asia (India/Pakistan/Bangladesh/Myanmar) (H-D-AS-S)
- Middle east (Syrian) (H-D-ME)
- Women (H-D-W)
- LGBTQ+ (H-D-LQBT)
- Other (H-D-O)

Household composition (H-HC)

- Singles (H-HC-S)
- Families (H-HC-F)
- Single parent (H-HC-SP)

Why have hotels emerged as a shelter/housing type? (H-W)

Hotel cost (H-COST)

Experience in hotel - **likes** (from refugee perspective) (H-EL)

- Privacy (private room) (H-EL-P)
- Having their own bathroom (H-EL-B)
- Amenities (ex. Pool, TV, room cleaning service) (H-EL-A)
- Meals (H-EL-M)
- Kitchen/ ability to cook (H-EL-K)
- Other (H-EL-O)

Experience in hotel - **dislikes** (from refugee perspective) (H-ED)

- No kitchen (H-ED-NK)
- Lack of services/supports (H-ED-S)
- Meals (not culturally appropriate, lack of meals) (H-ED-M)
- Lack of privacy (H-ED-P)
- Hotel location (isolation, lack of services/amenities nearby, lack of jobs ect) (H-ED-HL)
- Other (H-ED-O)

Hotel funding stream (funded by who) (H-TH)

- Federal government hotels (IRCC) (H-TH-F)
- Municipal government funded (H-TH-M)

Services the org provides (H-S)

- On-site services at hotel (H-S-ON)
- Off-site (Some only offer services at the org headquarters, or provide shelter and supports at their centre) (H-S-OFF)
- Meals (H-S-M)
- Education/ orientation (H-S-E)
- Help with applications (refugee claims, Ontario works, work permits) (H-S-A)
- Help with finding housing (H-S-H)
- Counselling/ social workers (H-S-CS)
- Medical (H-S-MED)
- Employment (H-S-EM)
- Legal aid (H-S-LA)
- Other (H-S-O)

Port of entry (H-PE)

- Ground border (H-PE-GB)
- Airport (H-PE-A)
- Roxham Road (H-PE-RR)

Transition into hotel—what happens between port of entry and hotel (H-TI)

- Directly to IRCC hotel or RAP centre- government-assisted refugees (H-TI-D)
- Homelessness/Encampment (H-TI-HE)
- Emergency Shelter (H-TI-ES)
- Find their way to settlement organization (H-TI-SO)
- Find their way to a central/ municipal intake system (H-TI-IS)
- Another hotel (H-TI-H)
- Other (H-TI-O)

Transition out of hotel—experience of transition (H-TO)

- Difficulty finding a place because of landlord barriers/discrimination (H-TO-D)
- Unaffordability of housing (H-TO-U)
- Difficulty finding an appropriately sized place (H-TO-S)
- Need for subsidy (ex. COHB) to transition out (H-TO-C)
- Organization offering transition assistance (H-TO-TA)
- Voluntary/involuntary leaving of hotel (H-TO-L)
- Found stable/ permanent housing (H-TO-H)
- Other (H-TO-O)

Destination after hotel—where do people end up once they leave (H-DAH)

- Market rental (H-DAH-MR)
- Rent-supplemented dwelling (H-DAH-RS)
- Social housing (H-DAH-SH)
- Non-market housing (ex. land trust, coop) (H-DAH-NM)

- Social/ public housing does not exist (wait lists so long) (H-DAH-NE)
- Another hotel (H-DAH-HO)
- Homelessness/Encampment (H-DAH-HE)
- Emergency Shelter (H-DAH-ES)
- Other (H-DAH-O)

Location of the hotel - how is the location chosen? (H-L)

- Wherever municipalities or settlement agencies are able to find hotels (H-L-W)
- Amenities/services near the hotel (H-L-AS)
- Amenities in the hotel (e.g. activities for children) (H-L-AH)
- Close to transit (H-L-T)
- Safety of the neighbourhood/ hotel (H-L-S)
- Other (H-L-O)

Refugees in shelter system/ encampments (H-RS)

- Two groups have different needs (refugees vs people who are homeless) (H-RS-DN)
- Conflict between groups (H-RS-C)
- Other (H-RS-O)

Refugee location choice (H-LC)

- Choice in location (H-LC-GAR)
- No choice in location/hotel placement (H-LC-NC)

Moving between hotels (H-M)

- Stay at one hotel (H-M-H)
- Moved due to conflict at existing hotel (H-M-C)
- Moved from one region to another (e.g. arrive in Toronto and eventually moved to another region) (H-M-R)
- Moved for tourism seasonality (H-M-T)
- Other (H-M-O)

Community attitudes towards refugees staying in hotels (H-CA)

- Positive (H-CA-P)
- Negative (H-CA-N)
- Neutral/unsure (H-CA-NU)

Data - Is the org collecting data? (H-D)

- Yes (H-D-Y)
- No (H-D-N)
- Example of data (H-D-Ex)

Coordination (H-CO)

- Between levels of governments (H-CO-G)
- Between organizations (H-CO-O)
- Between municipalities (H-CO-M)
- Lack of coordination between levels of gov (H-CO-L)

Covid impacts (H-C)

- Limits on numbers of people that could be sheltered (H-C-L)
- Hard to find stable housing (H-C-H)
- More hotels available (H-C-HA)
- Other (H-C-O)

Hotels are considered what on the continuum (H-HC)

- Homelessness (H-HC-H)
- Emergency shelter (H-HC-ES)
- Transitional housing (H-HC-T)
- Supportive housing (H-HC-S)
- Nowhere (H-HC-N)
- Everywhere (H-HC-E)
- Other (H-HC-O)

Rethinking/describing continuum (H-DC)

- Human-centred, with options in a circle around (H-DC-HC)
- Autonomy-themed continuum (H-DC-AT)
- "Cracks throughout" (H-DC-CT)
- Continuum doesn't exist - go straight from emergency shelter to market housing (H-DC-DE)
- Non-linear (H-DC-NL)
- Continuum makes sense (H-DC-MS)
- Other (H-DC-O)

Hotels in wider housing landscape (H-HL)

- Not enough housing (H-HL-NE)
- Lack of affordability (H-HL-LA)
- Housing crisis (H-HL-HC)
- No plans in place to assist influx of refugee claimants (H-HL-NP)
- Other (H-HL-O)

Hotels as a formally recognized form of housing or shelter? (H-FR)

- Yes (Why did they say yes) (H-FR-Y)
- No (Why did they say no) (H-FR-N)
- Unsure (H-FR-U)

Recommendations (H-R)

- More funding for existing programs (H-R-MF)
- More housing (H-R-MH)
- More social housing (H-R-MSH)
- More affordable housing (H-R-MAH)
- More housing subsidies (ex. COHB) (H-R-MHS)
- More types/supply/availability of transitional and/or supportive housing (H-R-MT)
- Create a welcome/ reception centre at major ports of entry (ex. Pearson airport) (H-R-WC)
- Other (H-R-O)

Rich descriptive quote (H-RDQ)

13.2. Codebook 2. Encampments

First encounter of encampments (in Montreal) (E-FE)

- Square Viger (E-FE-SV)
- Covid (E-FE-Co)
- Always existed (E-FE-AE)
- Early 2000s (E-FE-E2)
- 2010s (E-FE-10)

Encampment progression in encampments (E-EP)

- More number of encampments, more people in the encampments (E-EP-MEMP)
- More organized (E-EP-MO)
- More visible (E-EP-MV)
- More encampments generally (without commenting on the number of encampments of their size) (E-EP-MG)
- The same (E-EP-TS)
- Could not say (E-EP-CNS)

Transition into encampment—where were they before? (E-TI)

- Homelessness/Encampment (E-TI-HE)
- Emergency Shelter (E-TI-ES)
- Transitional housing (E-TI-TH)
- Supportive housing (E-TI-SH)
- Non-market housing (E-TI-NMH)
- Private rental (E-TI-PR)
- Ownership (E-TI-OWN)
- Other (E-TI-O)

Destination after encampment—where do people end up once they leave (E-DAE)

- Homelessness/Encampment (E-DAE-HE)

- Hotel (E-DAE-HTL)
- Emergency Shelter (E-DAE-ES)
- Transitional housing (E-DAE-TH)
- Supportive housing (E-DAE-SH)
- Non-market housing (E-DAE-NMH)
- Subsidized housing (E-DAE-SH)
- Private rental (either alone or with roommates) (E-DAE-PR)
- Ownership (E-DAE-OWN)
- Other (E-DAE-O)

Services the org provides (E-ServO)

- On-site (e.g., services provided at the organization's facilities) (E-ServO-ONS)
- Off-site (e.g., mobile services) (E-ServO-OFF)
- Day centre (E-ServO-DC)
- Meals (E-ServO-M)
- Street workers, social workers, and other mobile services (E-ServO-SW)
- Emergency beds/housing (E-ServO-EB)
- Transitional housing (E-ServO-TH)
- Long-term housing (E-ServO-LTH)
- Help with papers (health cards, assistance checks, etc) (E-ServO-HP)
- Help with health appointments (E-ServO-HH)
- Clean injection materials and safe infection support (E-ServO-CI)
- Other (E-ServO-O)

Services received on encampment site (E-ServE)

- Food and water (E-ServE-FW)
- Clothing (E-ServE-C)
- Camping equipment: tents, sleeping bags, heating elements, etc (E-ServE-CE)
- Sanitation and garbage disposal equipment (E-ServE-SG)
- Injection equipment and disposal (E-ServE-IE)
- Emotional support, chatting, general proximity work (E-ServE-ES)
- Inform the residents of their rights (E-ServE-RI)
- Information regarding dismantlements (E-ServE-DI)
- Other (E-ServE-O)

Additional services that should be offered (E-AS)

- Hygiene services (toilets, shower, running water (E-AS-HS)
- Fire safety tools (E-AS-FS)
- Garbage disposal (E-AS-GD)
- Leaving them alone (sometimes too much help does the opposite effect, too much media attention) (E-AS-LA)
- More resources to exit homelessness (E-AS-MR)
- More proximity workers (E-AS-MP)

Encampment location "decision" (E-EL)

- Private lot v Public lot (E-EL-PUVPR)
- City central v Outskirts (E-EL-CVO)
- Small v big (E-EL-SVB)
- Hidden (E-EL-H)
- Relatively separate from another encampment (E-EL-SE)

Length of stay (E-LS)

- Does not know, it depends (E-LS-No)
- Seasonal (E-LS-SE)
- Until they are dismantled (E-LS-DIS)
- Some people have been there for years (E-LS-YE)

Reasons/positive elements for staying in encampments (from resident perspective) (E-POS)

- More independence (E-POS-MI)
- Do not want to be in shelter (e.g., because of bad experiences, stealing, harassment, does not fit their needs) (E-POS-MS)
- Less rules than in shelters (e.g., regarding drug consumption, movement) (E-POS-LR)
- Sense of community (E-POS-COM)
- Hold on to more belongings (e.g., in shelters you need your belongings to fit in a small locker/box, and sometimes you stuff gets stolen) (E-POS-BE)
- Works better for people with pets (E-POS-PET)
- Works better for couples (E-POS-COP)
- Simply not enough space in shelters (E-POS-NES)
- Other (E-POS-O)

Negatives about encampment (from resident perspective) (E-NEG)

- No security, can get dismantled anytime (E-NEG-NS)
- No access to hygiene facilities (E-NEG-NH)
- Unprotected from climate (E-NEG-UC)
- Unsafe, either due to unsupervised drug use, risk from violence, or conflicts (E-NEG-US)

Population overrepresented in encampments (E-PO)

- People with mental health challenges (E-PO-MH)
- People who inject or inhale drugs (E-PO-PWIID)
- Indigenous people (E-PO-IP)
- Couples (E-PO-C)
- Men (E-PO-MEN)
- People with pets (E-PO-PET)
- Age: 30-50 (E-PO-3050)
- People with more belongings (E-PO-BE)
- Barred from shelters (E-PO-BA)
- Recently evicted (E-PO-RE)
- Out of youth services (E-PO-YS)
- Immigrants and/or refugees (E-PO-IR)

- Other (E-PO-O)

Community attitudes towards encampments (E-CA)

- Positive (E-CA-POS)
- Negative (E-CA-NEG)
- Mixed (E-CA-MIX)

Lessons from big dismantlements (Ville-Marie, Notre-Dame, Bellerive) (E-LBD)

- Overall bad approach (E-LBD-OB)
- Lack of concerted action (e.g., poor coordination among organizations involved) (E-LBD-LCA)
- More adapted/flexible services (E-LBD-MA)
- Need to have housing solutions (E-LBD-HS)
- More time (E-LBD-MT)

Is the org collecting data on encampments? (E-DATA)

- Yes
    - Sites, but do not share (E-DATA-YS)
    - Number of people, but do not share (E-DATA-YP)
- No (E-DATA-N)

Impacts of Covid (E-COV)

- Less beds in shelters (E-COV-LB)
- More encampments (E-COV-ME)
- More hatred towards homeless people in general (E-COV-HA)
- More encampment tolerance during covid (E-COV-TOL)
- Fear of shelters (E-COV-FS)
- Other (E-COV-O)

Encampments on the continuum (E-EC)

- Homelessness (E-EC-H)
- Emergency shelter (E-EC-ES)
- Transitional housing (E-EC-TH)
- Supportive housing (E-EC-SH)
- Nowhere (E-EC-SH)
- Everywhere (E-EC-EV)
- Other (E-EC-O)

Rethinking/describing continuum (E-DC)

- Human-centred, with options in a circle around (E-DC-HC)
- Autonomy-themed continuum (E-DC-AT)
- “Cracks throughout” (E-DC-CT)

- Continuum doesn't exist - go straight from emergency shelter to market housing (E-DC-DE)
- Non-linear (E-DC-NL)
- Continuum makes sense (E-DC-MS)
- Other (E-DC-O)

Encampments in the wider housing landscape (E-HL)

- Not enough housing (E-HL-NEH)
- Lack of affordability (E-HL-LA)
- Housing crisis (E-HL-HC)
- Representation of lack of welfare support (E-HL-WS)
- Other (E-HL-O)

Encampments as a formally recognized form of transitional housing? (E-FR)

- Yes (Why did they say yes) (E-FR-Yes)
- Mixed feelings (Why so) (E-FR-MF)
- No (Why did they say no) (E-FR-No)

Recommendations (E-R)

- More funding for existing programs (E-R-MF)
- More housing (E-R-MH)
- More social housing (E-R-MSH)
- More affordable housing (E-R-MAH)
- More housing subsidies (E-R-MHS)
- More types/supply/availability of transitional and/or supportive housing (E-R-MT)
- More support for mental health and addiction services (E-R-MHAS)
- Better legislation around the acceptance and rights of people in encampments (E-R-BL)
- Other (E-R-O)

Rich descriptive quote (E-RDQ)

13.3. Codebook 3. Housing cooperatives

When or how did participant first learn of co-ops? (C-FL)

- Through a friend (C-FL-FR)
- Through family (C-FL-FAM)
- Through rental advertisements (C-FL-RA)
- Through Co-operative Housing Federation (CHF) BC website (C-FL-W)
- Seeing them in neighbourhood or city (C-FL-NC)
- Lived in co-op and/or co-housing before (C-FL-B)
- Other (C-FL-O)

How did participant find co-op unit? (C-F)

- Through a friend (C-F-FR)
- Through family (C-F-FAM)
- Through rental advertisements *(online, newspapers, community bulletin board)* (C-F-RA)
- By looking up listings on Co-operative Housing Federation (CHF) BC website (C-F-W)
- Seeing co-op(s) in neighbourhood or city (C-F-NC)
- Other (C-F-O)

Waitlist (C-W) - Was participant put on a waitlist?

- Yes - for one they moved into (C-W-Y)
- Yes - for ones they didn't move into (C-W-YM)
- No (C-W-N)
- Other (C-W-O)

Application Wait Time (C-WT)

- Less than a month (C-WT-LM)
- 1 month through 3 months (C-WT-1-3)
- More than 3 months, up to 6 months (C-WT-3-6)
- More than 6 months, up to 1 year (C-WT-6-1Y)
- More than 1 year (C-WT-OY)

Number of co-ops applied (C-AN)

- 1 (C-AN-1)
- 1- 5 (C-AN-1-5)
- 5-10 (C-AN-5-10)
- 10-25 (C-AN-10-25)
- Over 25 (C-AN-25+)

Feelings regarding application experience (C-AE)

- Lucky/ privileged/ fortunate to get in (C-AE-L)
- Received assistance from a friend or family member (provide notice of available unit, help with application) (C-AE-F)
- Lack of transparency in process (C-AE-LT)
- Experienced discrimination/ barriers to entry (C-AE-DB)
- Had a desirable "skill" and/or profession that might have helped them get in *(for example, profession linked to desirable skill or experience, volunteer experience, managerial experience)* (C-AE-SP)
- A lot of work/laborious task/competition (C-AE-W)
- Other (C-AE-O)

Profession *(which may be linked to desired skills/ experience brought to co-op)* (C-P)

Previous housing type (C-PH)

- Homelessness/Encampment (C-PH-HE)

- Emergency Shelter (C-PH-ES)
- Transitional housing (C-PH-TH)
- Supportive housing (C-PH-SH)
- Non-market housing (C-PH-NM)
- Private rental (C-PH-PR)
- Ownership (C-PH-OWN)
- Other (C-PH-O)

Reason for leaving previous housing (C-RL)

- Got into co-op unit (C-RL-C)
- Evicted from previous housing *(includes renoviction, demoviction, and own use)* (C-RL-E)
- Conflict with landlord (C-R-L)
- Deteriorating and/or unsatisfactory living/ housing conditions *(for example, lack of heating, lack of upkeep of unit, etc.)* (C-RL-DU)
- Change in financial circumstances (C-RL-CF)
- Move for work (C-RL-W)
- Move to be closer to family (C-RL-F)
- Other (C-RL-O)

Transition Experience between previous housing and current co-op housing (C-TE)

- Difficulties finding affordable housing (C-TE-AH)
- Continuing conflict/ issues with landlord (C-TE-L)
- Waiting for accessible unit (C-TE-A)
- Other (C-TE-O)

Household composition change into cooperative (C-HCC)

- Yes (C-HCC-Y)
- No (C-HCC-N)
- Other (C-HCC-O)

Motivation for applying to co-op housing (C-M)

- Affordability (C-M-A)
- Community (C-M-C)
- Security of tenure (C-M-ST)
- Other (C-M-O)

Likes of co-op (C-L)

- Affordability (C-L-A)
- Community (C-L-C)
- Security of tenure (C-L-ST)
- Likes unit (C-L-U)
- Increased stewardship of property and buildings (C-L-S)
- Area/ location (C-L-L)

- Close to work (C-L-W)
- Close to services and/or amenities (C-L-SA)
- Good for families/ raising kids (C-L-FAM)
- Other (C-L-O)

Dislikes of co-op (C-D)

- Governance structure (C-D-G)
- Board *(for example, disfunctional or unprofessional board members)* (C-D-B)
- Issues with volunteerism and other members not contributing (C-D-V)
- Conflicts/ issues with other members (C-D-CM)
- General issues/dislike of elements of property or building (C-D-PB)
- Lack of maintenance (C-D-LM)
- Other (C-D-O)

Impact of co-op living overall (C-I)

Up-down, comparing previous housing to current co-op housing (C-UD)

- Cost of monthly housing expenses, including rent (C-UD-C +/-/=) *(code as C-UD-C+, C-UD-C-, C-UD-C=)*
- Location (C-UD-L +/-/=)
- Size (C-UD-S +/-/=) *(e.g. more or fewer bedrooms—"suitable", more or fewer square feet, now sharing with roommates)* (C-UD-S +/-/=)
- Quality (C-UD-Q +/-/=) *(e.g. is the unit in better or worse repair—"adequate", is it nicer, etc)* (C-UD-Q+/-/=)

Relationship with other cooperative members (C-REL)

- Positive (C-REL-P)
- Negative (C-REL-NEG)
- Neutral (C-REL-N

Participation in management, maintenance or social activities in co-op? (C-MMS)

- Yes (C-MMS-Y)
- No (C-MMS-N)
- Other (C-MMS-O)

Transitions out of co-op unit - why do people leave (C-TO)

- Moved for employment (C-TO-E)
- Moved to a different city/ province/ country (C-TO-M)
- Unable to afford rent (C-TO-R)
- Contravention of co-op rules and standards (C-TO-RS)
- No plans to leave (C-TO-NP)
- Passed away (C-TO-PA)
- Downsized to smaller and/or more accessibility unit (C-TO-D)

- Other (C-TO-O)

Future moves considered? (C-FM)

- Yes (C-FM-Y)
- No (C-FM-N)
- Other (C-FM-O)

Co-ops on the housing continuum (C-HC)

- Homelessness (C-HC-H)
- Emergency shelter (C-HC-ES)
- Transitional housing (C-HC-T)
- Supportive housing (C-HC-S)
- Community Housing (C-HC-CH)
- Affordable Housing (C-HC-AH)
- Market Housing (C-HC-MH)
- Not on continuum (C-HC-N)
- Other (C-HC-O)

Rethinking/describing continuum (C-DC)

- Human-centred, with options in a circle around (C-DC-HC)
- Autonomy-themed continuum (C-DC-AT)
- "Cracks throughout" (C-DC-CT)
- Continuum doesn't exist (C-DC-DE)
- Non-linear (C-DC-NL)
- Continuum makes sense (C-DC-MS)
- Other (C-DC-O)

Recommendations (C-R)

- More housing (C-R-H)
- More affordable housing (C-R-AH)
- More co-op housing (C-R-CH)
- More support for governance and/or training for board members (C-R-ST)
- Other (C-R-O)

Rich descriptive quote (C-RDQ)