

Research Insight



Systemic Barriers Framework: Understanding barriers to accessing and staying in housing in Canada's housing system

Systemic barriers in the housing system intersect in a lot of complex ways. Some populations that are already vulnerable experience compounding effects from multiple barriers.

This research used a systems approach to identify barriers holistically across the entire housing ecosystem. The project also mapped the intersections of systemic barriers to accessing and maintaining affordable, secure, adequate, and stable housing types, and the key populations that face multiple and compounding barriers.

The framework that researchers developed through this research can be used to think through systemic barriers in Canada's housing system, policy development, and program design.

Future research opportunities could be addressed through collaborative research with interested groups.

Project Overview

The goal of the Systemic Barriers Framework research project was to develop a framework for understanding the barriers to accessing and staying in stable housing. It did this by undertaking a literature review, quantitative analysis, and a series of focus groups and interviews. The project used a GBA Plus, equity, and anti-racism lens. To frame the analysis, researchers asked the following questions, among others:

1. Where do housing barriers intersect with various housing sub-systems, and who is impacted?
2. What are the barriers to accessing housing that's affordable and meets needs?
3. What are the barriers to staying in stable housing?
4. What future research can be co-developed in collaboration with interested groups?

A total of 35 external stakeholders participated in focus groups or interviews for this study. Their background in housing included expertise in:

- emergency shelters
- transitional housing
- social and affordable housing
- market rental housing
- market homeownership housing

A key challenge researchers faced in conducting this research was in recruiting participants to talk about barriers to homeownership. This is a key opportunity for future research.

Key Insights

Intersecting Common Barriers and Housing sub-systems

For this project, the housing system is made up of multiple intersecting sub-systems:

- housing administration systems
- regulation and planning
- production and type of supply
- market systems
- financial systems
- social systems

(For a full list of definitions, see [Appendix A: Key definitions.](#))

Stakeholders identified barriers and researchers identified the housing sub-systems in which these barriers appeared. When this was done, researchers noticed a considerable overlap between the financial system and the production and supply system (for a full image, see [Appendix B: Mapping systems to barriers.](#)) Also:

- Stakeholders often mentioned the mismatch and the delays in receiving funding from governments and financial institutions delayed construction of new housing.
- Stakeholders discussed municipal planning barriers, like zoning and community consultation, in addition to the delays with funding mentioned above. The “Not In My Back Yard” phenomenon (“NIMBYism”) was also brought up often in these conversations. (See [Figure 5](#) in [Appendix B: Mapping systems to barriers.](#))

These barriers result in systemic imbalances in the type of housing that’s available. This is especially true in rural areas, where people are at greater risk of experiencing housing barriers.

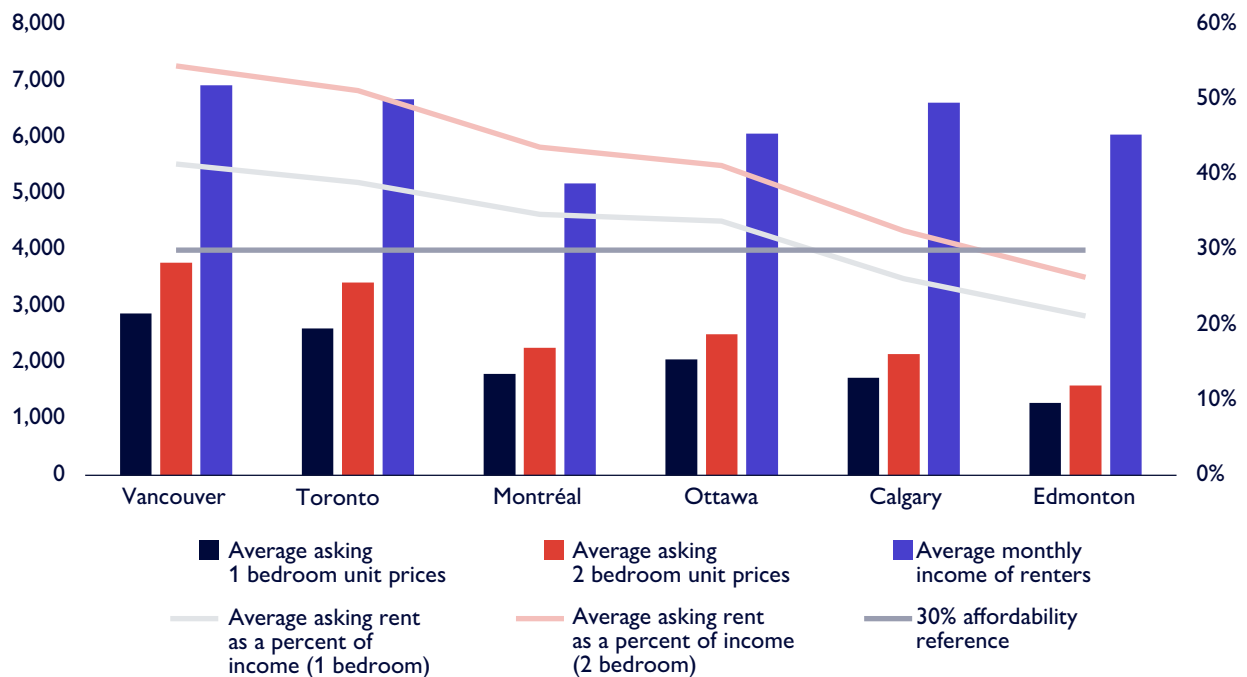
Additional financial system barriers of income and wage disparities also overlapped with the housing administration system:

- Stakeholders discussed people whose incomes don’t allow them to pay the rental cost of homes they wish to live in. Households that get income subsidies are now finding that these subsidies are too low to allow them to pay the rent of social and affordable housing.

Figure 1 shows the average rent as a percentage of average income by large municipality.

Financial system barriers also overlap with the housing market sub-system when competition for a limited supply of units causes housing costs to rise. In this context, we’re specifically discussing the housing costs (taxes, fees, rent, and all costs related to accessing shelter) that are unaffordable for people at greater risk of experiencing housing barriers, even for units that are deemed “affordable.”

Figure 1: Average asking rent as a percentage of income



Source: rentals.ca (November, 2023)¹. Average asking rents are essential for understanding barriers when accessing housing. CMHC’s Rental Market Report provides an overview of rental rates, but rentals.ca data captures asking rental rates. Statistics Canada Census 2021.

¹ <https://rentals.ca/national-rent-report>

Intersecting Systems, Barriers, and Populations

When populations were mapped to systems and barriers, 4 groups emerged in discussions among stakeholders most often:

- Low-income households (households with an after-tax income that's 50% or less of the median household income)
- Households that receive income subsidies
- Households with people living with physical disabilities
- Racialized newcomers

Many of these populations are at greater risk of experiencing homelessness.

Households that receive income subsidies experience a specific kind of discrimination. As a result, they were classified in a different category from low-income households. A household that receives income subsidies may have members living with a disability (mental health, addiction, or physical disabilities), or may be senior or single-parent household, and therefore can experience compounded challenges. These households were specifically discriminated against by landlords in favour of people who participate fully in the workforce.

“If you’re living on EI [Employment Insurance] or you’re living on benefits and you want to get into a market rental and you show that as your proof of income, oftentimes you’ll be discriminated against, right, because there will still be a stigma against you as someone who doesn’t want to work, but you may not be able to work, right?”

— Stakeholder, social and transitional housing

The experience of newcomers showed similar complexities and nuances. Racialized newcomers faced racial discrimination, whereas non-racialized refugees and immigrants integrated into the housing market much more easily. In some cases, landlords were more lenient and open to housing non-racialized newcomers, as described in the following statement:

“...so, we’ve had landlords reach out to be like: ‘Hey, we want to rent to Ukrainians,’ and we would have never had that with people from Afghanistan, people from Syria, people from central Africa.”

— Stakeholder, market rental

Systemic Barriers to Accessing Housing

The main systemic barriers to accessing affordable shelter were:

- not enough income to cover shelter costs (for rental units or homeownership). Income from social subsidies like disability supports or other income supports aren't enough to pay for even subsidized units in some cities where the cost of living is high;

- market conditions like high demand and low supply of available units;
- discrimination against some households in the rental and homeownership markets; and
- long waitlists for limited social and affordable housing units.

Figure 2 shows a full list of barriers to accessing housing that emerged from the interviews with stakeholders.

Figure 2: Barriers to accessing housing



Almost all stakeholders mentioned the difference between income and housing costs. Stakeholders that support people who experience housing instability noted the barriers of income level and access to market housing. Market or supportive housing had income thresholds as part of their criteria for access. Stakeholders noted:

“If you are just over the income cut-off for affordable housing by \$100, well then you are not eligible for the affordable housing, so you have to go to market [housing]...”

— Stakeholder, emergency shelters

As described in the quote above, people whose income was even just slightly above the income cut-off limit wouldn't qualify for social or affordable housing. These people were forced into the private market. However, their income wasn't high enough to pay for suitable and adequate units on the private market.

Also, the presence of these people on the private market creates additional demand. This additional demand can encourage discriminatory decision making by landlords, since they may have a larger number of applicants to choose from.

Systemic Barriers to Remaining in Stable Housing

For those who had housing, the main barriers to keeping it included:

- lack of system supports (like mental health supports, housing and financial advice and guidance, employment services, language support services, social workers, and other services, like nursing); and
- barriers related to safety and security

These barriers often combine for people who are homeless or for people leaving situations of violence. For example, stakeholders noted:

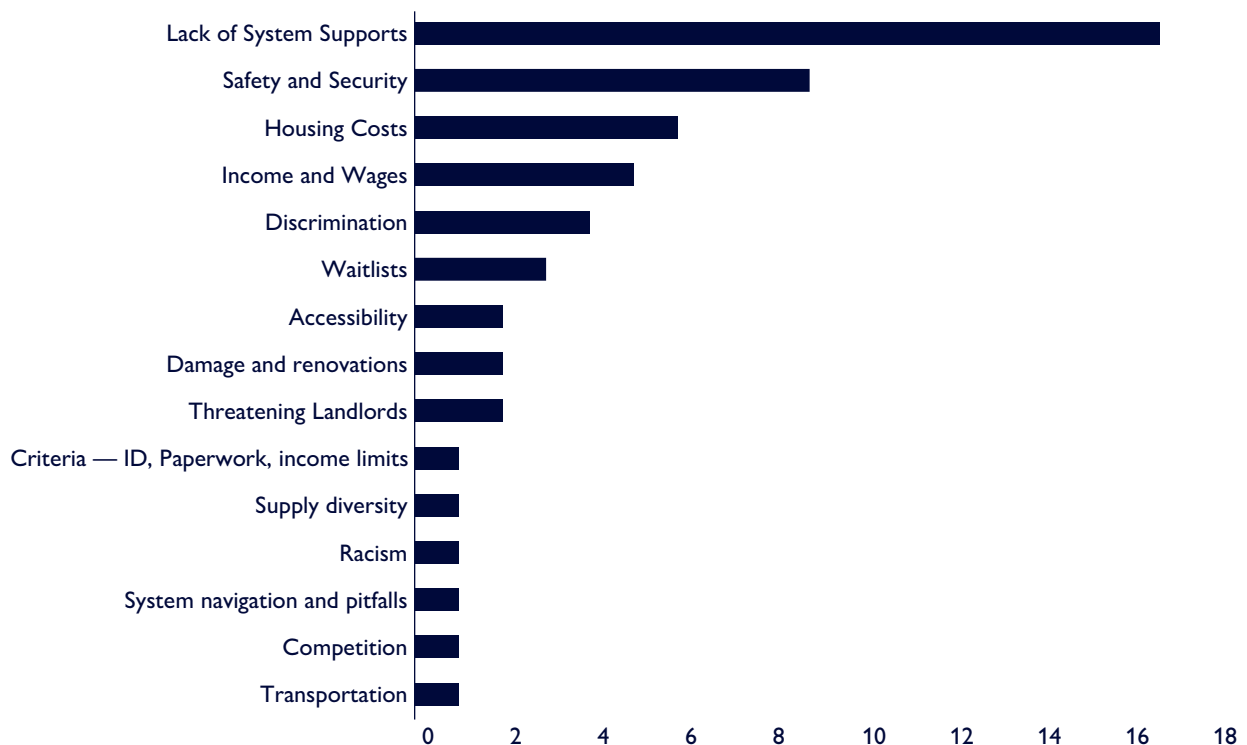
“...those that are leaving domestic violence situations, especially if they have an abuser that is continuing to bother them. For instance, right now we have one person that has been told that they...well they have been given an eviction notice because their abuser showed up a couple of times and it's caused a disruption.”

— Stakeholder, social and transitional housing

The combination (or “intersection”) of these barriers is particularly true for people fleeing intimate partner violence. It's also true for homelessness people. Many homeless people also need a team of specialists to help them learn about and meet their housing needs.

Figure 3 shows the full list of barriers experienced by people who are trying to stay in stable housing.

Figure 3: Barriers to staying in stable housing



Systemic Barriers Framework

The following framework is an illustration of further research opportunities on systemic barriers in the housing system. The framework can be changed and updated as needed.

Figure 4: Systemic Barriers Framework

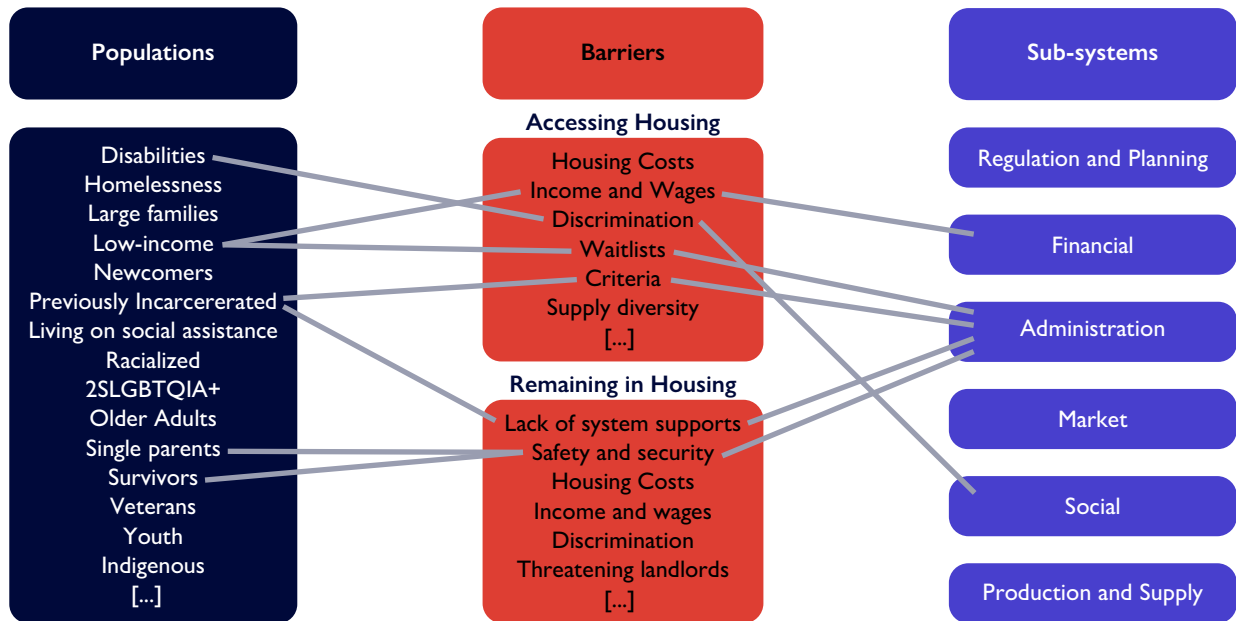


Figure 4 shows the framework that we can use to think about:

- systemic barriers in Canada’s housing system
- future research opportunities
- policy development
- program design

The framework is made up of 3 related parts: 1) Populations, 2) Barriers, and 3) Systems. Different populations experience different barriers, and often more than one barrier.

It’s important for us to note that people can be a part of different population categories, depending on their experiences. Also, a population can face more than one barrier in multiple systems. However, to simplify the description of the framework, we link 1 population to 1 barrier they face when they try to access or stay in housing, and then to 1 specific housing system.

Emerging Research Needs and Opportunities

The following is a list of future research opportunities that became clearer during this project. Doing further research in these areas could deepen our understanding of key identified systemic barriers:

1. How does the lack of housing supply relate to discrimination, and will increasing supply help reduce discrimination?
2. What are the housing experiences and conditions of different groups of newcomers? (For example, temporary foreign workers, international students, etc.)
3. What are the protective factors for stable housing? Knowing this could help us develop demographic profiles of homeowners and people living in stable housing situations over time.
4. What types of solutions do we need to make sure that people moving from systems of care (like children's services, health care, and the criminal justice system) have access to secure and stable housing and effective supports?
5. We've recognized that Indigenous housing needs work, and research is already being done in this area. But what are the non-Indigenous rural housing needs across all dwelling types?

Conclusions

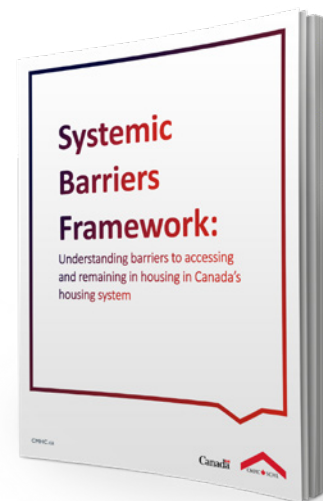
We did this research to understand the barriers different groups face when they try to access and stay in stable housing. After doing the research, we noticed gaps in our knowledge that are opportunities for future work that can be done in partnership with groups that experience vulnerabilities. Decision makers could then use this work to develop policy and design programs.

True collaboration with interested groups will be needed before setting a research agenda. As a result, the opportunities and research knowledge gaps identified by the research should lead to future discussions and engagement with interested groups.

Full Report

Systemic Barriers Framework: Understanding barriers to accessing and staying in housing in Canada's housing system

https://assets.cmhc-schl.gc.ca/sf/project/archive/research_6/systemic-barriers-framework---final-pub-version.pdf



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Appendix A: Key definitions

Systemic barrier — A barrier occurs when systems, practices, policies, traditions, or cultures that seem to be neutral actually disadvantage certain individuals or groups of people (Adapted from The Interdepartmental Terminology Committee on Equity 2022).

People at greater risk of housing barriers — Beyond the list of National Housing Strategy priority populations, this includes people on income assistance, single-headed households, youth, people leaving key institutions (the criminal justice system, healthcare, or children’s services, for example), and their intersectional identities. We also used a more holistic definition of disabilities that considers mental health and addictions as not distinct from other disabilities.

Housing system — The housing system is a network of housing and sheltered environments that include market-based as well as non-market activity. In this system, we include the absence of shelter, since unsheltered populations can be a result of systemic barriers.

The housing system is made up of 6 interrelated sub-systems:

1. **Housing administrative** systems (programs and services) are the rules, processes, and practices within programs and service delivery. For example, programs might include health services and supports for clients. This system also takes into account the absence of needed programs and services.
2. **Housing regulation and planning** (legislation, regulations, laws) are the public policy and procedures, or an absence of policy and procedures, that are stated in laws and regulations.
3. **Financial systems** include monetary policies and policies that seek to ensure the stability of the financial system as a whole. They also include the thresholds, limits, and instruments created for individuals and corporations that manage income for individuals or families and that enable housing choice. They are also the thresholds, limits, and instruments that are created by lenders to manage access to credit.
4. **Production and type of supply systems** are the technical elements and causes of the type and diversity of supply available. These include the developers, architects, designers, and planners that manage the type, size, and location of housing that is needed.

5. **Market systems** include the quantity of available housing, the amount of competition, profit calculations, consumer behavior, and the mediators (focusing on the overall number of units). In this research, we also explore the nature of competition as access to a limited number of units by households, and the competition between providers and developers for limited funding.

6. **Social systems** related to housing are the practices and attitudes that result in barriers to housing and public policy development. These include NIMBYism, social network exclusions, discrimination, and racism.

Interaction with the housing system network can be non-linear, circular, static, or cyclical.

Housing Insecurity — Limited or uncertain availability of stable, safe, adequate, and affordable housing and neighborhoods; limited or uncertain access to stable, safe, adequate, and affordable housing and neighborhoods; or the inability to acquire stable, safe, adequate, and affordable housing and neighborhoods (Cox, Rodnyansky et al. 2017). Housing insecurity and housing instability are often used interchangeably by researchers in this field. In our research, we are using housing insecurity to mean limited access to housing.

Housing instability — A household’s inability to stay in stable housing. A household faces greater housing instability when the household doesn’t live in adequate or suitable housing and has insecure tenure. This situation increases the risk of a cycle of negative mobility, and possibly homelessness.

An insecure dwelling offers little protection for occupants against the causes of displacement, such as informal agreements, evictions/renovictions, turfing, income loss, weather events, or discrimination (Feltaous and Ngoundjou Nkwinkem 2022).

Systemic discrimination — Discrimination created and maintained by the seemingly neutral practices, policies, procedures and cultures of organizations and government structures (Government of Canada 2022).

Discrimination can be based on race, gender, ability, immigration status, socio-economic status, family type, sexual orientation, age, or identities that result from the combination (intersection) of these characteristics.

Appendix B: Mapping systems to barriers

Figure 5: Mapping systems to barriers

Barriers to Systems

Financial Sub-system
 1. Profit Margin
 2. Production and supply
 3. Funding

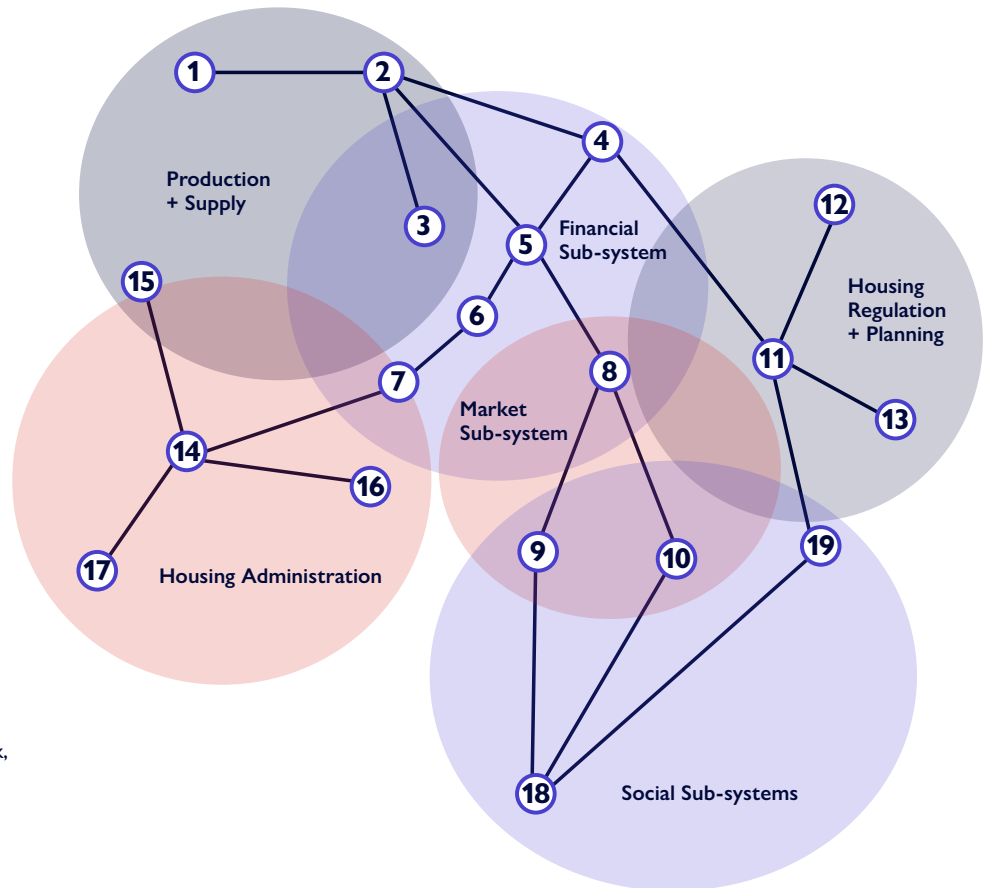
Financial Sub-system
 4. Supply Diversity
 5. Housing Costs
 6. Financial system
 7. Income and wages

Market Sub-system
 8. Market system
 9. Competition
 10. Discrimination

Housing Regulations + Planning
 12. Lack of Infrastructure
 11. Housing Regulation and Planning
 13. Zoning

Housing Administration
 14. Housing Administration
 15. Waitlists
 16. Criteria – ID, Paperwork, Income Limits
 17. Lack of system supports

Social Sub-system
 18. Social System
 19. NIMBY



Additional Resources



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Alternative text and data for figures

Figure 1: Average rent as a percentage of income

City	Average 1 bedroom unit prices	Average 2 bedroom unit prices	Average monthly income of renters	Average rent as a percent of income (2 bedroom)	Average rent as a percent of income (1 bedroom)	30% affordability reference
Vancouver	2,872	3,777	6,925	55%	41%	30%
Toronto	2,607	3,424	6,683	51%	39%	30%
Montréal	1,802	2,266	5,183	44%	35%	30%
Ottawa	2,056	2,503	6,067	41%	34%	30%
Calgary	1,733	2,155	6,617	33%	26%	30%
Edmonton	1,284	1,596	6,050	26%	21%	30%

Sources: rentals.ca (November, 2023) (<https://rentals.ca/national-rent-report>), Statistics Canada Census 2021.

Figure 2: Barriers to accessing housing

Access Barrier	Number of References
Housing Costs	18
Income and Wages	18
Discrimination	14
Criteria — ID, Paperwork, income limits	12
Waitlists	12
Lack of System Supports	11
Supply diversity	10
Racism	9
System navigation and pitfalls	9
Competition	6
Transportation	6
Accessibility	4
Safety and Security	4
Damage and renovations	3
Profit margin	3
Lack of infrastructure	2
Priced out of homeownership	2
Threatening Landlords	1

Figure 3: Barriers to staying in stable housing

Remaining Barrier	Number of References
Lack of System Supports	17
Safety and Security	9
Housing Costs	6
Income and Wages	5
Discrimination	4
Waitlists	3
Accessibility	2
Damage and renovations	2
Threatening Landlords	2
Criteria — ID, Paperwork, income limits	1
Supply diversity	1
Racism	1
System navigation and pitfalls	1
Competition	1
Transportation	1