The governance of affordable housing in Ontario: Four outcomes for homeless young people

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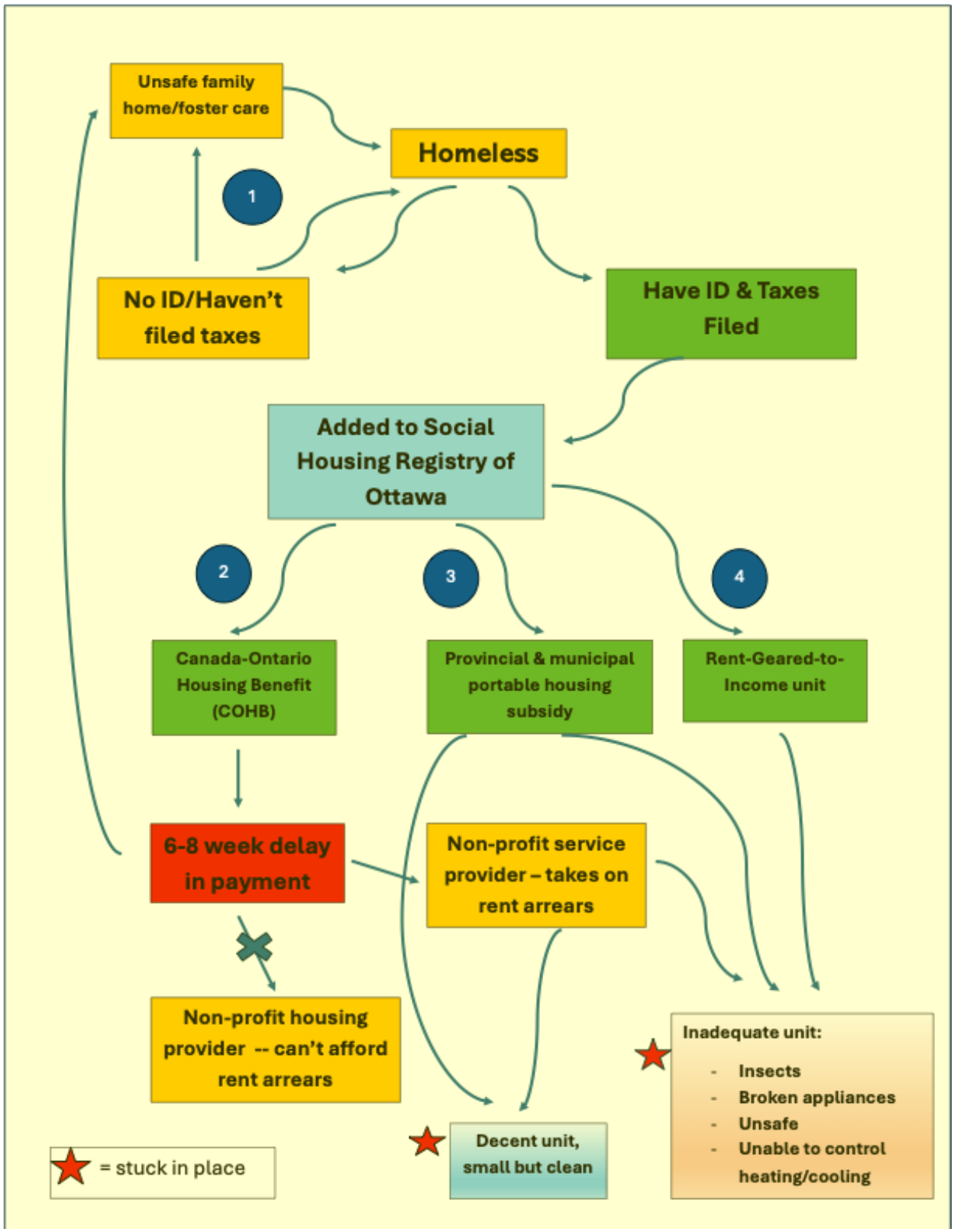
This paper draws upon first- and second-round interviews with 54 formerly homeless young people in Ottawa, Ontario, in combination with focus group and interview data from municipal officials, youth service providers, and affordable housing providers. The young people (ages 18 to 30) are participants in longitudinal research on their pathways into affordable housing, and their social, economic, and health outcomes after housing. Here, we will trace the complex, confusing, and often perverse pathways that youth face as they navigate systems that seem designed to keep them stuck.

We will argue that the outcomes we illuminate here are consistent with neoliberal governance of the poor, steeped in a punitive welfare state which 'rewards' only the 'deserving poor' but does so in ways that reproduce their marginalization and further entrenches the inequality upon which capitalism relies. Our analysis reveals that, despite growing awareness of the housing affordability crisis, and political commitments to end homelessness, the logic of neoliberal governance instead maintains the status quo, effectively 'warehousing' young people into inadequate housing that permits them to survive, and disappear from visibility on the streets, but neither thrive nor move on from the inadequate housing in which they have been placed.

Four Pathways



The majority of young people in homelessness who are seeking housing must interface with the bureaucracy of the Social Housing Registry of Ottawa, which is funded by the City of Ottawa but not managed by them (key informant interview, Nov 17, 2024). The Housing Wait List, as it is colloquially called, typically has a waiting length of 10 to 12 years; however, once a young person becomes 'homeless' and/or if they are escaping a situation of domestic violence, then they are prioritized for housing, essentially bringing them to the top of the wait list. While this is obviously a plus, the requirement to be homeless BEFORE qualifying for affordable housing means that young people are exposed to the traumatizing experiences of homelessness, rather than being offered support *before* they are rendered this vulnerable. Our qualitative research reveals four potential pathways and outcomes for youth navigating these systems in Ottawa, each of which further entraps them in poverty and marginalization.

One pathway sends them back into homelessness. This occurs if they are unable to acquire government identification and get their taxes filed, both of which represent significant institutional barriers. These barriers are particularly acute for youth who are newly arrived, living with complex trauma and/or have learning or mental health disabilities, each demographics that are disproportionately represented amongst young people experiencing homelessness (cite Sean Kidd's work on youth count).

The other three pathways lead to housing, but with administrative systems which further entrap them in poverty. Depending on what type of housing benefit they qualify for, they may be required to interface with the provincially administered Canada-Ontario Housing Benefit (COHB). A program co-funded with the federal government, the COHB is a 'portable' housing benefit that is one of the key pillars of the National Housing Strategy introduced in 2017. Should they be able to attain the Canada-Ontario Housing Benefit – which our data reveals is extremely

challenging for all but the most stable and highly resourced of young people who have experienced homelessness – they must wait six to eight weeks for provincial approval, which they can only apply for AFTER finding their rental unit. In other words, youth relying on the COHB to pay their rent are forced to start their relationship with their landlord by accruing arrears. If they are supported by a non-profit, then the organization will often absorb the arrears, using their limited resources – which includes taking on additional debt – to cover the youths' rent until the province starts paying the COHB. This puts additional strain on an already over-burdened and under-resourced sector, with high levels of employee burnout. The delays in administering the COHB means that at least one non-profit housing provider, whose core mission is to provide affordable housing, now refuses to accept tenants relying on the COHB, as it puts unsustainable financial strain on the organization.

There are other forms of rent supplement available through the City of Ottawa, funded either municipally or via federal homelessness dollars. These do not incur the administrative delays of the COHB, but otherwise carry identical requirements for paperwork and renewal. Some of these benefits are also portable, but the youth find it difficult to leave given the shortage of housing, and/or they don't realize that they can change housing and take the benefit with them. Young people who move into Ottawa Community Housing (OCH), despite this being seen as a 'public' housing provider, are in fact part of the rent-geared-to-income (RGI) program administered by the City of Ottawa – which means the UNIT is subsidized, not the tenant living within it (i.e. they cannot take the subsidy with them).

Once they are housed, young people must then remember to renew their application yearly, and they must file their taxes to demonstrate their income. If their income rose too high in the preceding year, they will be required to repay what is considered an 'over-payment' from the

previous year. Individuals receiving rent supplements of any kind can earn up to $400/month over and above their OW or ODSP income, without losing any benefits. Without additional income, a youth on OW (Ontario Works, provincial welfare system) has about $400/month to spend on everything outside of rent. This includes groceries, utilities, mobile phone and internet, clothing, transportation, pets, and other basic needs such as hygiene products. For this reason, almost every youth we spoke with relies on a food bank to cover groceries every month. Their lives are constrained and limited, with no funds for pleasurable activities, such as outings, movies, or even going for a coffee with a friend.

The remainder of the paper will draw on qualitative interview data to illustrate how this system is experienced by young people themselves, further illuminating the barriers we have described above. We will touch on the themes of: administrative barriers such as lack of ID; the continued impoverishment of youth after being housed; the poor quality and inaccessibility of units they have been moved into; and the experience of being 'stuck' in whichever unit they have landed.

[We will also illustrate a few counter-examples to the common flow discussed above, in order to illustrate how even when young people are outside of this problematic housing system, they are still substantially worse off than other young people with family resources and supports. – MAYBE. Depends on length. Also, this sentence needs revising]

Administrative barriers

The requirement to have official government ID and to have filed one's taxes may seem easy and self-evident to those who have never experienced homelessness (such as most policy

makers designing programs such as these). However, these immediately create barriers for many young people who are experiencing homelessness. Youth have generally left the family home due to conflict, and this typically means that they are not able to return to their family home to collect items such as passports or health cards from parents or caregivers – should these items even exist. Youth may also have lost their ID due to theft when accessing shelter services, or lost track of them when navigating other institutional systems such as imprisonment or hospitalization.

> I didn't have, uh, like driver's license, health card and stuff like that. I kind of had lost it all at some point during the hospital stage and stuff. So it was a challenge to get that stuff back because it's like, yeah, if you want the health card, you need this and that. And I was like, well, I don't have this and then, okay, well then you need to get this one first, but you still need that and that first. And then so it was the process right now. I don't, yeah. I have a, like I have a purple card. Which is, like, it looks like a driver's license, but it's just a photo ID. I got a health card. I don't have a passport yet. I lost the passport. I don't plan on going anywhere but I think it's good to have (Uncle Johnny, age 24, first round interview, January 31, 2025).

Other youth are recent immigrants or refugees, who face the additional barrier of navigating unfamiliar bureaucracies as they seek to make a home in their new country. The significant rise in youth from immigrant or refugee backgrounds has been noted over the past decade through a number of studies (cite some!); this points to failures on the part of immigration and settlement services as well as the ever-increasing crisis of housing affordability in Canada.

Ongoing impoverishment

Almost every young person we spoke with is barely scraping by financially, relying on food banks and other contributions from the charitable sector simply to make ends meet.

> I try to [hit up food banks] as much as I can, yeah, but in my personal opinion, this specific area is not very good for food banks. There's not a lot of food banks in this area that have a lot of food and 90% of the time food banks run out. (…) It's always been more of a low-income area especially towards Bayshore Shopping Center. (…) Somehow someway I always manage to get it [food] even if I don't have money. (Biscuit, age 25, first round interview, October 2, 2024).

Should youth be capable of paid employment, they walk the razor's edge between earning a substantial enough income to actually improve their quality of life, and making slightly 'too much' income which results in loss of benefits, without substantial improvement in their wellbeing or lifestyle. Staff working to support youth are aware of this conundrum, which causes them added anxiety on behalf of their young clients. At one of the youth-supportive organizations helping with housing, about 40% of staff also have lived experience of homelessness; the struggles they watch their young clients go through are thus also personal. As one worker noted, "We are moving them out of homelessness and into poverty" (Focus Group, February 11th, 2026).

Poor quality units

Most young people we interviewed report inadequate dwellings that are extremely small, with poor control over internal temperature, physically inaccessible, unsafe, and/or infested with

cockroaches or other insects. This is true of housing in both the private and public sector, with a few exceptions in very new and updated buildings. As Arial notes, "It's obviously better than being homeless, or being on the streets" but,

> A lot of the complaints are about, like, the physical room itself is pretty small because when it comes to renting for the program that I'm in, there's like a limit to how much the room can cost, pretty sure it has to be the market average, which I think, now, as of August is like, $1513 [for a studio or bachelor apartment] or something like that. So like with that price you can only really get small bedrooms or shared housing and shared housing doesn't really work with like the allowance that you're given (Arial, age 18, first round interview, August 15, 2025).

As is true in other regions which use Average Market Rent (or AMR) to calculate housing benefits, the presumed rental rates that are used are inevitably *below* the actually-existing rental market (Leviten-Reid, Digou, & Kennelly, 2025). This is because AMR is calculated based on *currently paid rents*, not on rental rates advertised for empty units. Since the removal of rental controls in many regions in Canada, including Ontario, landlords are able to increase rents at almost unlimited levels between tenants. If the unit was built after 2018, then landlords have even greater leeway for raising rents each year, with no cap on increases even within a given tenancy (https://fairrentontario.ca/why-rent-control/ accessed June 9, 2026).

Stuck in Place

Like everyone on the Housing Wait List, youth have no choice about the unit they are moved into; if they decline the one that is offered, they drop to the very end of the waitlist, losing their priority status. Likewise, once they are housed, they are no longer considered 'homeless';

this means that applying again to the Wait List puts them at the very back of the 10 to 12 year line-up.

> When I first moved out, I realized that I was kind of just like, happy that I got a listing that I could go to. And one thing was that if I rejected the listing they put me back down on the bottom of the list because then they take it as like it's not as important anymore like, in terms of safety because, like, if you were truly unsafe, you wouldn't have really denied that. So, I took it really quickly and I took up the offer, but I didn't realize how hard it would be to move out from that place and into another place that's even within the same system. (Arial, age 18, first round interview, August 15, 2025).

The issue is not only with the wait list; it is also the lack of affordable units available in the city, combined with the discrimination that many tenants face when using a rent or housing subsidy: "like private land[lords], private sellers usually don't accept rent supplements as like a form of payment" (Arial, age 18). Young tenants also cannot rent shared accommodations and receive the same level of subsidy.

Despite receiving a 'portable' subsidy, youth on the COHB or with housing benefits from the municipality are effectively stuck wherever they are initially placed. They may be misled by the expectation that having a portable subsidy will allow them to move on to a better unit as needed:

> Yeah, that was something I was completely unaware of because initially when I moved in, I was like, I'll move into here. I'll like stay here for a month or two or something like that. Just until I can find a new place and then like just step out of it.

> But I didn't realize it would be that hard. I was never really notified that, like, I wouldn't really be able to move out (Arial, age 18).

While youth overall tended to report more positive experiences with the only youth-specific social housing provider in the city (Youth Services Bureau or YSB), some still faced issues with units being unsuitable, bug-infested, or situated within dangerous or inconvenient locations. Where pathways into YSB housing are fairly straightforward and supportive, such housing is available only to young people under the age of 21 (although they may stay indefinitely once housed), and requires light social supports and community involvement that deter some youth. YSB has limited units, unable to provide housing for all young people in need of it. It is housing that is not suited for families -- thus either excluding young parents and sibling pairs, or leaving them under-housed -- but rather provides modest units for singles. With four buildings within their portfolio, YSB units fall under the 'rent-geared-to-income' category of rental support, with both legacy and newer funding arrangements supporting the young people who live there. Since the units are subsidized – rather than the tenant – young people living in YSB housing are also essentially 'stuck in place' unless and until they are able to afford market rent on their own.

Conclusions

As we have sought to demonstrate, youth who have experienced homelessness and then must interface with the City of Ottawa's housing systems – even when supported by youth-specific housing organizations – typically tread four pathways, each of which lead to either recurring homelessness, or being 'warehoused' into unsuitable, unsafe, and uncomfortable housing, where they are essentially 'stuck', both physically and in terms of their continued impoverishment. The exceptions to this are young people with some minimal parental or family

support, who may help them avoid the worst entrapment effects of the city's housing system, but who still face unreasonably high rents for small and often unsuitable units, requiring them to work full-time and beyond to be able to afford rents that eat up 50% or more of their income.

Pierre Bourdieu and Michel Foucault both help us understand the ways in which systems reproduce inequality, not through specific mal-intent but through repeated bureaucratic failures to grapple with the complexity of homeless experiences; via intensified surveillance that raises procedural barriers, such as annual reporting, filing taxes, and/or careful income tracking; and by designing systems that trap young people in poverty, rather than enabling them to pursue genuine opportunities for advancement, such as meaningful employment or postsecondary education. This is not to suggest that *some* youth aren't able to escape these cycles – exceptions exist, including amongst our community co-researchers who have conducted most of our interviews for this project. But they are exceptions, not the norm. Of the 53 youth we interviewed, only 12 (or 23%) have any form of postsecondary education, mostly in college rather than university, and typically uncompleted. The remaining 41 (or 67%) have either not completed high school or have only their high school diploma or equivalent.

Bourdieu & Foucault: State systems reproduce inequality

- Failure to recognize complexity of homelessness
- Mistrust of the poor and focus on catching 'fraud'
- Intensified surveillance, procedural barriers, trapping young people in poverty

Neoliberal governance claims to dislike state interference and inefficiency. BUT:

- Current system is both inefficient and expensive

- Direct cash transfers to homeless people more cost-effective and efficient (https://ires.ubc.ca/cash-transfer-study/)
- Universal Basic Income programs are also better in efficiency and economics (https://cuisr.usask.ca/documents/publications/2020-2024/cuisr_bi-rprt_digital-sngl.pdf)